

CITY COUNCIL STUDY SESSION

TO: Mayor and City Council
FROM: Mari E. Macomber, City Manager ^{MEM}
SESSION DATE: October 5, 2009
TIME: 5:00 p.m.
PLACE: Second Floor Conference Room

We will be in the Second Floor Conference Room on Monday for the Study Session and will need to adjourn by 5:50 p.m.

AGENDA:

- **ISO UPDATE**
- **WAYFINDING**
- **NEWSLETTER REVIEW – October 2, 2009**

ISO UPDATE

In July a house fire occurred on Leisure Drive, despite the fact that the Fire Marshall declared the fire to have been intentionally set, questions were raised concerning the City's water service as it relates to fire protection. Information was provided to the City Council on the diameters of the various waterlines available in this area. It was noted at this time that the City has been working on an established goal of having at least 750 gallons per minute (gpm) flows as a minimum in all of the residential areas and would like to have 1000 gpm as a minimum in all commercial areas. We have about 30 hydrants that flow less then 500 gpm and 50 hydrants that flow less then 750 (inclusive of the 30), which means that the City of Kirksville has 900 fire hydrants in the city with 850 hydrants flowing over 750 - 1500 gallons per minute.

For just this construction season, the city has put in service several water lines from Harrison to Cottonwood a new water line down Patterson Street to First Street and extending on to Smith Street making improvement in another area that has been a concern. Work was also completed on the replacement of the 4 inch line at Leisure Drive with a 6 inch. In addition to these improvements, the Fire Department has been out conducting hydrant tests, which is a process that we use to monitor the condition of the hydrants for water flows in the event we need to use the hydrant to extinguish a fire.

Since the questions were raised, it seemed important to provide information to the Council and community about the City's participation in the Insurance Service Office (ISO). ISO is a nationwide non-profit service organization that provides services to the property and casualty insurance industries; utilizing a fire suppression rating schedule,

they identify varying levels of fire suppression capabilities. The ISO organization rates communities using a numbering system of 1 to 10 with a 1 being the lowest or best and a 10 being the highest or worst. The City of Kirksville is at a Class 4 rating which is very respectable.

We want to spend a time on Monday explaining how the system works and what it means to our citizens.

Recommended Action:

Review the information provided by Fire Chief Randy Behrens and discuss the purpose and benefits of ISO and our current rating.

WAYFINDING

The Downtown Improvement Plan outlines the need to establish a Wayfinding system for the downtown, and the December, 2004 Kirksville Downtown Design Guidelines as adopted, give us general guidance for developing a way finding signage program. The creation of a Wayfinding system was identified as the next priority project identified by the Downtown Partners and the TIF Commission.

Wayfinding is simply a way to direct visitors to their destinations and consists of both vehicular signage and pedestrian signage.

Purpose of Wayfinding:

- Provide the information people need to comfortably access area destinations, attractions, public entities, etc.
- Direct traffic along appropriate streets, avoiding routes through residential areas.
- Reduce misdirected traffic
- Help drivers find parking convenient to their destination.
- Further enhance Kirksville's public image by making the city more "user friendly".
- Avoid providing any kind of advertising for any destination.

Concepts to Consider When Developing Wayfinding:

- Creates a hierarchy of information by defining area districts.
- Directs visitors to districts first, then to the destinations within each district.
- Directs drivers to the most convenient parking.
- Then guides them as pedestrians to their destination.

For several months, a committee of individuals (Kirksville Downtown Improvement Committee, ATSU, NRMC, Truman, Kirksville RIII, Rotary Club (agreed to pay for a portion of the kiosks), MoDOT and City staff) have been meeting to first learn what our

design plan recommended, how these recommendations work with required state standards for roadway signs, and finally how we implement the two at our local level. We have developed a wayfinding system that meets the requirements of MODOT and meet the needs of the partners. One of the requirements of the Missouri Department of Transportation was the need to have more than one district or area of interest. We initially thought that Truman's campus would be one of the districts, but MODOT standards would not allow this. We then identified the school district, which included Moberly Area Community College, and this district was acceptable to MODOT.

We have spent a considerable amount of time working on this system with the members of the group.

A majority of the funds to pay for the signs will come from TIF with the City, Kirksville RIII, Noon Rotary Club and ATSU/NRMC paying for portions of the cost.

On Monday, we will review the plan with the City Council. Please note that Todd Kuhns has been participating in this process as a member of the Noon Rotary Club and can help to explain the system and answer questions.

Recommended Action:

We will review the plan with the City Council and determine if there are any changes or concerns the Council may have.

NEWSLETTER REVIEW – October 2, 2009

Attachments

- ISO Staff Report from Randy Behrens, Fire Chief
- Wayfinding Staff Report from Cherie Bryant, Assistant to the City Manager
- Wayfinding Maps
 - Primary
 - Downtown District
 - School District

KIRKSVILLE CITY COUNCIL STUDY SESSION ATTACHMENT

SUBJECT: ISO Presentation

STUDY SESSION MEETING DATE: September 21, 2009

CITY DEPARTMENT: Fire Department

PREPARED BY: Randy Behrens

What is ISO? The ISO (Insurance Services Office) is a nationwide non-profit service organization that provides services to the property and casualty insurance industries; utilizing a fire suppression rating schedule, they identify varying levels of fire suppression capabilities. These are rated from 1 to 10; Class 1 areas receive the lowest insurance rates and Class 10 areas, the highest (or no recognition).

The insurance industry has been evaluating the fire service for over a century. These evaluations have provided the insurance industry with information and facts as to the fire departments capabilities in combating fire loss and to establish the local communities fire insurance ratings. This in turn has a significant impact on the local economy.

The fire suppression rating schedule is divided into two sections. Section 1 is a Public Protection Classification which is an indication of an entity's ability to handle fires in small-to-moderate-size buildings. Buildings which require a needed fire flow of 3,500 GPM (gallons per minute) or less. Section II of the fire suppression rating schedule consists of individual public protection classification numbers for larger properties that have needed fire flows greater than 3,500 GPM (gallons per minute).

The basic objective of the Insurance Service Office/Commercial Risk Services Inc., (ISO/CRS), Fire Suppression Rating Schedule, is to provide a tool to the insurance industry to measure quantitatively the major elements of a city's fire suppression system. Currently there are three basic areas considered within the Grading Schedule, all of which directly affect the measurement of fire suppression for the City;

- ***Receiving and Handling Fire Alarms*** ***Pts.***
 - o *Emergency Telephone Lines* 2
 - o *Emergency Operators* 3
 - o *Dispatching* 5
 - ***Total*** ***10 points***

- ***The Fire Department*** ***Pts.***
 - o *Engine companies* 10
 - o *Reserve Engine Companies* 1
 - o *Pumping Capacity* 5
 - o *Ladder/Service Companies* 5
 - o *Reserve lad/service comp.* 1
 - o *Distribution of companies* 4
 - o *Personnel Response* 15
 - o *Training* 2

▪ Total	50 points
- Water Supply	Pts.
○ Water supply	35
○ Type of hydrants	2
○ Hydrant Inspection	<u>3</u>
▪ Total	40 points

An evaluation and a measurement of these elements are then developed into a Public Protection Classification number on a relative scale of 1 to 10, with 10 being the less than the minimum recognized protection. The Public Protection Class number is important to the insurance industry to determine fire insurance premiums for both commercial and residential property. Therefore citizens can generally expect to pay lower property insurance premiums when their city's Public Protection Classification is improved. However, other factors, such as building construction, occupancy, exposure conditions, and special hazards, may also affect insurance rates.

The following provides an overview of the grading sheet utilized in determining a city's Public Protection Classification.

The Public Protection Class is based on the total percentage of credit as follows:

Class	Percentage
1	90.00 or more
2	80.00 to 89.99
3	70.00 to 79.99
4	60.00 to 69.99
5	50.00 to 59.99
6	40.00 to 49.99
7	30.00 to 39.00
8	20.00 to 29.99
9	10.00 to 19.99
10	00.00 to 09.99

The above classification has been developed for use in property insurance premium calculations only.

Rating Properties for Insurance Purpose

For the purpose of rating, properties are divided into classes and for the most part, each class is associated with a different level of fire risk. A general rule is; the greater the combustibility of the structure and contents the greater the loss from fire.

To assist in the understanding of the general insurance rating process as related to the public protection grading process, the insurance methods are divided into the following categories.

- *Class Rated Property*
- *Specific Rated Property*
- *Sprinkler Rated Property*
- *Special Rated Property*
- *Residential Property*

Class Rated Property

These are selected building classifications that have similar construction types and occupancies. They include:

- Schools - Offices - Churches
- Apartment Buildings - Service Stations - Convenience Stores

Specific Rated Property

The conditions associated with specific occupancies require an on-site inspection to include construction type, occupancy, and exposure conditions. They include:

- *Restaurants* - *Paper Storage* - *Lumber Yards*
- *Print Shops* - *Leather* - *Processing*

Sprinkler Rated Property

A City Public Protection Class Factor is applied to sprinklered property. For this application, sprinklered property is grouped as follows:

- *City Classes 1 through 4*
- *City Classes 5 through 8*
- *City Classes 9 and 10 each have a separate factor*

* Currently the City of Kirksville possesses a Class 4 Rating

Special Rated Properties

Insured property risks with very high dollar values often demand special underwriting practices to avoid catastrophic losses by a single insurance company. Policies may have very large deductible amounts, as much as a million dollars or more, as an incentive to avoid any loss. Also, any loss up to a specific dollar amount may be in a risk pool.

Residential Property

Residential insurance premiums are impacted in two ways; first, a classification is considered in the application of standard dwelling fire insurance rates that cover loss due to fire, windstorm, or other destructive forces, secondly, a classification is considered in writing, homeowner's insurance, which typically covers fire, theft, liability, temporary housing, and various other extended coverage.

Residential properties are generally broken into four classifications. Those that are rated at a class 10, those rated in class 9, and those dwellings rated in class 5 through 8, and finally, those rated as class 1 through 4.

Although some insurance companies provide reduced premiums for classes 1, 2, 3, or 4 individually, most companies group 1 through 4 as the same premium charge.

Commercial Property Fire Insurance

Insurance rates for commercial properties are based on a number of factors that relate to the structure's construction and building occupancy. Historical data and information are then utilized to develop rate factors for various properties. Loss costs are also used to adjust insurance rates based on actual fire experience. Therefore, fire insurance rate development is a continual process often requiring updating of the rating schedule.

Some primary considerations in rating commercial properties include the type of construction; i.e., metal frame, concrete masonry, brick-wood joist, or all wood construction. The building's height and square footage, building exposures where two or more buildings are in close proximity to each other, which can establish a risk condition from fire spread, etc., the general occupancy of the building considering the type of combustibles from a clothing store to that of a grocery store, and finally, special hazards such as cooking equipment, storage and handling of flammable liquids, etc.

The following example uses a commercial fire rating schedule for a rated analysis. The rating of this structure is based on frame construction. Therefore, the rate factors would change and be affected for other types of classifications.*

- A. OCCUPANCY.....RESTAURANT
- B. CONSTRUCTION.....WOOD 1 & 2 STORY
- C. SPECIAL HAZARD.....COOKING EQUIPMENT
- D. UNPROTECTED; I.E.....NO AUTOMATIC SPRINKLER SYSTEM
- E. INSURED FOR 90% OF

F. ASSESSED VALUE.
 ASSESSED VALUE.....\$274,000

RATING PROPERTIES FOR INSURANCE PURPOSE

	PUBLIC PROTECTION CLASS	ANNUAL PREMIUM	PERCENT DECREASE
10	Unprotected	\$6,902.06	15%
9	Improved to Semi-Protected	\$5,866.34	9%
8	Protected Class	\$5,340.60	5%
7	Protected Class	\$5,277.78	5%
6	Protected Class	\$5,014.20	5%
5	Protected Class	\$4,763.49	5%
4	Protected Class	\$4,526.62	5%
3	Protected Class	\$4,164.36	8%
2	Protected Class	\$4,039.86	3%

The highest reductions occur between Class 10 and 9, class 9 and 8, and **between Class 4 and Class 3.** **This example should be considered generic in form and content*

KIRKSVILLE CITY COUNCIL STUDY SESSION ATTACHMENT

SUBJECT: Wayfinding Update

STUDY SESSION MEETING DATE: October 5, 2009

CITY DEPARTMENT: Economic and Community Development

PREPARED BY: Cherie Bryant, Assistant to the City Manager

Wayfinding Update

Urban planner Kevin Lynch coined the term 'wayfinding' in his 1960 book *Image of the City*, where he defined wayfinding as "a consistent use and organization of definite sensory cues from the external environment". In other words, wayfinding refers to systematically placing signs throughout town telling the visitor how to get to certain locations.

The 2004 Kirksville Downtown Design Guidelines, Downtown Partners, Kirksville Downtown Improvement Committee, Inc.(KDIC), and the DREAM Initiative have all recommended wayfinding to direct visitors to downtown Kirksville. The Downtown TIF Commission agreed to fund a large portion of the project; therefore, the Downtown Partners were called to organize a Wayfinding Committee to move forward.

The Wayfinding Committee is made up of representatives from ATSU, Truman State University, KDIC, City of Kirksville, Northeast Regional Medical Center, Chamber of Commerce, Kirksville R-III Schools, Rotary, and MoDOT. The Committee has met on several occasions and has made significant progress. Three districts have been designated - School District, Downtown District, and Medical District (ATSU & NRMC).

Primary signage refers to signs located along the main corridor of town. Secondary signage refers to signs located within a district.

The map showing primary signage is bringing visitors into town from the north and south along Baltimore Street.

Scenario 1 – Destination: School District (from north and south)

Scenario 2 – Destination: Downtown District (from north and south)

Scenario 3 – Destination: Medical District (from north and south)

The maps showing secondary signage are helping the visitor find their destination within a district.

Maps:

Downtown District

School District
Medical District (ATSU & NRMC will construct)

Sign Design:

Winston Vanderhoof and Larry Olson have been charged with designing the signs. In order to keep costs to a minimum the Committee has decided to produce all signs in-house, if possible. Olson has made some preliminary estimates.

Kiosk:

Rotary has agreed to purchase 1-3 directory maps (kiosks) for the downtown. The hope was to purchase 3 interactive kiosks (internet stations) so visitors could easily obtain local websites for additional information if they had questions. The cost for the interactive kiosks, however, made this unfeasible. Therefore, a non-interactive option was agreed upon. Currently, we are waiting on estimates from three local vendors to construct the kiosk(s).

Financial Impact:

Downtown TIF will purchase 100% of Downtown District signage and 50% of Primary signage. The City of Kirksville will purchase 50% of Primary signage and 50% of School District signage. ATSU and NRMC will purchase 100% of Medical District signage. Rotary will purchase 100% of kiosk(s).





