

Loveland Fire Rescue Authority Board Meeting



**Station 2
3070 W. 29th Street
Community Room
Loveland, Colorado 80537
Wednesday, September 30, 2015**

1:00 PM



2 of 50

Loveland Fire Rescue Authority (LFRA) Board Meeting Agenda
Station 2, 3070 W 29th Street
Community Room
Loveland, Colorado 80537
Wednesday, September 30, 2015
1:00 PM

The Loveland Fire Rescue Authority is committed to providing equal opportunity for citizens and does not discriminate on the basis of disability, race, age, color, national origin, religion, sexual orientation or gender. The Authority will make reasonable accommodations for citizens in accordance with the Americans with Disabilities Act. For more information, please contact the ADA Coordinator at bettie.greenberg@cityofloveland.org or 970-962-3319. Wireless access: COLGuest, accesswif

CALL TO ORDER

PLEDGE OF ALLEGIANCE

ROLL CALL

AWARDS AND PRESENTATIONS

PUBLIC COMMENT

CONSENT AGENDA

Anyone in the audience will be given time to speak to any item on the Consent Agenda. Please ask for that item to be removed from the Consent Agenda. Items pulled will be heard at the beginning of the Regular Agenda. You will be given an opportunity to speak to the item before the Board acts upon it.

Public hearings remaining on the Consent Agenda are considered to have been opened and closed, with the information furnished in connection with these items considered as the only evidence presented. Adoption of the items remaining on the Consent Agenda is considered as adoption of the staff recommendation for those items.

Anyone making a comment during any portion of today's meeting should come forward state your name and address for the record before being recognized by the Chair. Please do not interrupt other speakers. Side conversations should be moved outside the meeting room. Please limit your comments to no more than five minutes.

1. Consider the Minutes from the Loveland Fire Rescue Authority Board for the August 26, 2015 Regular Board Meeting.
2. Appoint Dave Adams to the Fire Rescue Authority Advisory Commission in a City Resident Position for Another Three Year Term to Expire June 30 2018.
3. Consider Approving the Recommendation from the Consolidated Volunteer Fire Pension Board to Increase Monthly Benefits for Twenty Year Volunteer Retirees from \$700 to \$750 to Advance the Recommendation to the City of Loveland and the Loveland Rural Fire Protection District

End of Consent Agenda



3 of 50

Loveland Fire Rescue Authority (LFRA) Board Meeting Agenda
Station 2, 3070 W 29th Street
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1:00 PM

REGULAR AGENDA

Anyone who wishes to address the Board on any item on this part of the agenda may do so when the Chair calls for public comment. All public hearings are conducted in accordance with Board By-Laws. When Board is considering approval, the Authority's By-laws only requires that a majority of the Board quorum be present to vote in favor of the item.

4. Consider Approval of Colorado Special Districts Property and Liability Pool Quote for Workers Compensation and Property Casualty Insurance Coverage Effective January 1, 2016
5. Provide Direction on Legal Services
6. Review Briefing Papers and Correspondence
 - a. Chief's Report
 - b. Letters
 - c. August Statistics
7. Board Member New Business/Feedback
8. Any Other Business for Board Consideration
Health Trust Update
Employee Conversion Update

ADJOURN



Agenda Item Cover

Item No.: 1

Meeting Date: September 30, 2015

Prepared By: Renee Wheeler, Public Safety Administrative Director

TITLE

Consider the Minutes from the August 26, 2015 Loveland Fire Rescue Authority (LFRA) Regular Board Meeting

EXECUTIVE SUMMARY

The attached documents, prepared by Roylene Sterkel, are a record of the August 26, 2015 regular meeting of the LFRA Board. The August 26, 2015 document details the discussions at the meeting including: a grant acceptance presentation, the consent agenda (minutes and the second quarter budget report), an executive session on legal and personnel matters, the approval of the employee conversion documents, an overview of the fire code appeals process, the Chief's monthly report, and the approval of the minutes for the joint meeting with City Council, the Loveland Rural Fire Protection District Board, and the Fire Rescue Authority Advisory Commission held August 18, 2015.

BACKGROUND

Standard meeting protocol

STAFF RECOMMENDATION

Approve as written

FINANCIAL/ECONOMIC IMPACTS

N/A

ASSOCIATED STRATEGIC GOALS

N/A

ATTACHMENTS

August 26, 2015 Minutes



Loveland Rural
Fire Protection
District

Fire & Rescue Authority Board Meeting Minutes

Wednesday, August 26, 2015

Members Present:

Board Chair Jeff Swanty
Fire Chief Mark Miller
Rural Board President Dave Legits
Division Chief Ned Sparks
BSC Roylene Sterkel

BC Greg Ward
City Manager Bill Cahill
Assistant City Attorney Tree Ablao
Public Safety Admin. Dir. Renee Wheeler

Members Absent:

Mayor Cecil Gutierrez
Rural Board Secretary Greg White

Visitors:

FM Global Representative Tipton Cook
Public Affairs Officer Scott Pringle
Attorney Emily Powell
Attorney Dino Ross
Human Resources Director Julia Holland
BC Michael Cerovski
Captain Greg Gilbert
Lt. Shawn Williams

Call to Order:

Chairman Swanty called the Fire & Rescue Authority Board meeting to order on the above date at 1:05 p.m.

Public Comment:

None

Consent Agenda:

1. Consider the minutes from the Loveland Fire Rescue Authority Board for the July 29th, 2015 Regular Board Meeting.
2. 2015 Second Quarter Budget Report – Budget Biz
City Manager Cahill moved to approve the Consent Agenda. Rural Board President Dave Legits seconded the motion and it carried.

Awards and Presentations:

Public Affairs Officer Pringle introduced Tipton Cook with FM Global. Mr. Tipton presented Loveland Fire Rescue Authority a \$2,000 grant check to help purchase smoke alarms for our community.

Regular Agenda:

3. Executive session Pursuant to C.R.S. 24-6-402(4)(b) and € to Receive Advice of Legal Counsel and to Discuss a Matter Subject to Negotiation.

Chairman Swanty moved that the LFRA Board go into executive session, as authorized in CRS §§24-6-402(4) (b), (4)(e), and 4(f). City Manager Cahill seconded the motion and it carried.

This executive session will concern the following matters as authorized by the following sections of the Colorado Open Meetings Law:

- Personnel matters pursuant to CRS § 24-6-402(4) (f) specific to a proposed contract for the fire chief; and
- Determining strategy and instructing negotiators relative to the personnel matter pursuant to CRS § 24-6-402(4) (e); and
- As needed, to receive legal advice as authorized in CRS §24-6-402(4)(b) with respect to the personnel matter and negotiation strategy and a legal services proposal between the City and the LFRA.

The Board went into executive session at 1:15 p.m. The executive session was concluded at 2:05 p.m. on August 26, 1015.

4. Consider Approval of the Employee Conversion Documents.

Attorney Ross asked if the Board was comfortable with the Employee Conversion Documents that they reviewed in the Joint Boards meeting on August 18th.

Councilor Fogle made a motion to adopt the Conversion Documents effective January 1, 2015. Rural Board President Legits seconded the motion and it carried.

Attorney Powell handed out final documents that need to be signed and notarized at the end of the meeting.

5. Overview of the Fire Code Appeals Process.

Assistant Attorney Tree Ablao gave an overview of the LFRA Rules and Regulations related to the process for a Fire Code Appeal. At an earlier board meeting the Board voted to include three people on the Appeals Board to include the Chairperson, one Rural board member and one City board member. Any person(s) who appeals the Fire Chief's determination to the LFRA Board must submit a written notice of appeal within 15 days of the Chief's determination to the Board secretary. The Board secretary will notify the Board Chairman of the appeal and he will schedule a public hearing. A Notice of Public Hearing will be published no less than 15 days for the hearing date.

City Manager Cahill suggested that the Appeals Board should be appointed today so that it's

not decided on each occasion in order to be able to set the appeals hearing within the 30 day window. Councilor Fogle volunteered to be one of the three to set on the Appeals Board. Rural Board President Legits accepted the appointment also. The Appeals Board would consist of the Board Chairman, Councilor Fogle and Rural Board President Legits.

City Manager Cahill moved to appoint Swanty, Fogle and Legits as the Appeals Board. Rural Board President Legits seconded the motion and it carried.

6. Review Briefing Papers and Correspondence.

Chief Miller asked Human Resources Director Julia Holland to speak about the **employee conversion as it relates to HR's responsibilities**. Holland said that the biggest hurdle has been tax filing issues and she and Public Safety Administrator Wheeler have been working with the IT department and Finance to resolve the issues. She is working on getting the Health Trust set up for a multiple employer plan. There will need to be a joint bank account set up with Chief Miller, City Manager Cahill and the City Finance Director set as designates.

Chief Miller said that the legal costs for the mitigation process have exceeded our expectations and we will definitely be over **budget** in that area. He has talked to Attorney Powell about how much more time she needs to complete their processes. She has indicated their firm has about 20 hours of additional time needed. LFRA staff will review some policies and AR's to help keep the attorney's time to a minimum. PSAD Wheeler said that we also are going to have insurance overages that are out of our control. We may need to look at the funds allocated for the station notifications to help us stay within budget. BC Cerovski has been looking at possible cuts that can be made.

Chief Miller talked about the motor cycle accident that **Mark & Cindy Lyons** were involved in when they were in South Dakota. He said that Cindy will probably be in a wheelchair for up to 8 weeks. He will be attending the TVEMS Board meeting on Thursday to thank them for transporting Cindy back to MCR from Rapid City. TVEMS took it upon themselves to offer two EMT's and a reserve ambulance to make the 10 hour trip at no cost to the Lyons or LFRA.

Chief Miller shared information about an article in the **Fire Chief's magazine** regarding "lab to scene" that quoted BC Starck and a Wyoming Firefighter.

Chief Miller said that **Anadarko** will be paying some streets and fire CEF's in the approximate amount of \$16,500, but he not sure what the split will be between the two departments.

7. Board Member New Business/Feedback.

None

8. Any Other Business for Board Consideration.

Council Fogle moved to approve the minutes from the Joint Meeting held on August 18, 2015. City Manager Cahill seconded the motion and it carried.

No further items were discussed and Chairman Swanty adjourned the regular meeting at 2:25 p.m.

Minutes submitted by Secretary Sterkel

Agenda Item Cover

Item No.: 2

Meeting Date: September 30, 2015

Prepared By: Renee Wheeler, Public Safety Administrative Director



TITLE

Appoint Dave Adams to the Fire Rescue Authority Advisory Commission

EXECUTIVE SUMMARY

The interview committee recommends that Dave Adams be re-appointed to a new three year term on the Fire Rescue Authority Advisory Commission filling one of four city resident seats on the commission.

BACKGROUND

Dave Adams expressed an interest in serving another term on the advisory commission and the interview committee consisting of Jon Smela, FRAC Chair, and Mark Miller, Fire Chief, support his reappointment to the commission. His term officially expired on June 20, 2015. His position is one of four city resident positions on the seven member citizen advisory commission.

STAFF RECOMMENDATION

Re-appoint Dave Adams to FRAC for a three year term, expiring on June 30, 2018.

FINANCIAL/ECONOMIC IMPACTS

None

ASSOCIATED STRATEGIC GOALS

All three strategic goals

ATTACHMENTS

None

Agenda Item Cover

Item No.: 3

Meeting Date: September 30, 2015

Prepared By: Renee Wheeler, Public Safety Administrative Director



TITLE

Consider the Consolidated Fire Volunteer Pension Monthly Benefit Increase
Recommended by the Consolidated Fire Volunteer Pension Board

EXECUTIVE SUMMARY

The Consolidated Fire Volunteer Pension Board voted to recommend that the monthly benefit for volunteer retired with twenty years of service be increased from \$700 to \$750 a month or a 7% increase, effective January, 2016. These increases are considered every two years to coincide with the actuarial study contracted by the Fire Police Pension Association (FPPA) to assess the financial viability of the fund. The increase must be approved by both the City of Loveland and the Loveland Rural Fire Protection District as the plan sponsors and funding agencies to be effective.

BACKGROUND

FPPA contracts with Gabriel Roeder Smith and Company to perform actuarial studies every two years. The Pension Board asked for the study to include three additional options for the monthly benefit for a volunteer that retired with 20 years of service: \$700 (current), and options for \$735 (Plan A), \$750 (Plan B) and \$775 (Plan C). The study indicated that the current level of contributions are adequate to support the prospective benefits levels on an actuarially sound basis. It impacts the number of years required to recover the unfunded liability, increasing the number of years from 6 years to 9 years. Excerpts from the actuarial study have been attached for your review. The first page of the attached actuarial study excerpts, *Comparison of Actuarial Results Based on Alternate Benefit Levels Table 15*, demonstrates the results of their analysis. The contributions (employer and state matching grants) included in the Assumed Contribution (line 7) in this table are the contributions that are in the LFRA 2016 Budget and the ten year plan through 2024. This contribution exceeds the required contribution (line 7) of \$101,670 under Plan B by \$81,129, which assists with ensuring that the contributions are adequate to support the recommended increase.

Based on this information the Pension Board voted to recommend to the Loveland Fire Rescue Authority Board, the City of Loveland City Council and the Loveland Rural Fire Protection District Board that the monthly premium increase from \$700 a month to \$750 a month to be effective January 2016. This is a 7% increase (an average a 3.5% increase annually), over the current monthly benefit that was increased from \$650 to \$700 effective January 2014. The Denver Boulder CPI in 2014 and the forecasted CPI in 2015 through June is 2.8% and 2.2% respectively for a total of 5.0%. Therefore, the benefit increase would more than cover the cost of living increases that have occurred since the last increase.

STAFF RECOMMENDATION

Approve the increase in benefit and require that next year a policy be recommended by the Pension Board for consideration by the LFRA Board relative to future year benefit increases.

Agenda Item Cover

Item No.: 3

Meeting Date: September 30, 2015

Prepared By: Renee Wheeler, Public Safety Administrative Director



Sample policy statement: Future year increases will only be recommended to plan sponsoring agencies if the current assumed contributions are sufficient to retain at least a 75% funding ratio and a funding period of no more than nine years.

It should be noted that the funding ratio for the proposed increase would be 73% and the funding period to recover the unfunded liability is 9 years. Nine years was suggested in the policy statement as a funding period so that it is the same as the current proposed (Plan B) funding period.

$((\text{Present Value of Future Benefits less Unfunded Accrued liability}) / \text{Present Value of Future Benefits}) * 100 = \text{Funding Ratio}$

$((\$3,948,336 - \$1,070,735) / \$3,948,336) * 100 = 72.88 \text{ rounding up to } 73\%$

FINANCIAL/ECONOMIC IMPACTS

There is no budgetary change required to fund the increase recommended.

ASSOCIATED STRATEGIC GOALS

Deliver cost effective services.

ATTACHMENTS

Draft Minutes from the Consolidated Fire Volunteer Pension Board Meeting.

Excerpt from the State of Colorado Division of Planning and Budget June 2015 Economic Outlook Report (Source for CPI)

Excerpts from the 2015 Loveland and Rural Consolidated Volunteer Fire Department Pension Fund Actuarial Study

- Table 15 Comparison of Actuarial Results Based on Alternate Benefit Levels
- Table 14 Actuarial Valuation Information Checklist
- Executive Summary
- Table 10 Historical Summary
- Table 11 Membership Data

Consolidated Loveland and Rural District Firefighter's Pension Board
Regular Meeting Minutes
City of Loveland Civic Center City Manager's Conference Room
August 19, 2015; 1:30 – 3:30 pm
DRAFT

In Attendance:

Mike Alexander, Secretary, City Council Appointed through 06/30/17
 Dr. Mike McKenna, LRFPD Board Appointed
 Everette Roberts, CLRDFP Appointed through 06/30/2016
 John Stuart, City Council Appointed through 06/30/2016
 Mark Miller, Fire Chief
 Renee Wheeler, Public Safety Admin Director
 Moses Garcia, City Attorney's Office Liaison
 Rita Chandler, HR Staff Support
 Emily Powell, Attorney, Ireland Stapleton, Special Guest
 Dino Ross, Attorney, Ireland Stapleton, Special Guest

Absent:

Arthur Erickson, City Council Appointed through 06/30/17
 Barry Gustafson, LRFPD Board Appointed
 Chris Sandoli, Chair LRPD Board Appointed
 Alan Krcmarik, City Staff Liaison
 Greg White LFRPD Liaison

Call To Order

The meeting was called to order.

Approval of Previous Meeting Minutes

The Board reviewed the meeting minutes from Wednesday, May 20, 2015. John made a motion to approve the minutes as written, Ev seconded the motion, a vote was taken and the motion passed.

Guest Attorney Emily Powell/Employee Transition to Loveland Fire Rescue Authority

Attorneys Emily Powell and Dino Ross provided information regarding the employee and volunteer Fire transition from the City to the Loveland Fire Rescue Authority, including the benefits and pension plans. Paperwork and documentation must be completed in a manner to satisfy the DOLA and FPPA, simply put, changing the name of the plan sponsor. The ultimate goal is to avoid any disruption in benefits to the participants and future participants. No one will lose anything they are currently receiving or in line to receive from these changes.

The Fire Rescue Authority's first directive was that of do no harm to these plans.

Assignment of Loveland & Rural Consolidated Volunteer Pension Plan to Loveland Fire Rescue Authority and the draft Third Amendment to the Intergovernmental Agreement for the Establishment and Operation of the Loveland Fire Rescue Authority as a Separate Governmental Entity Between the City of Loveland and the Loveland Rural Fire Protection District Concerning the Lateral Transfer of the Fire Personnel to the Authority were distributed to the Board. It was noted the primary item that pertains to the Volunteer Board is the third amendment, change to the 1966 IGA change to the plan sponsor name.

Mike McKenna relayed his concerns that he believes the Board is independent of the City and the Rural District in the management of the Pension. Dino refuted that and state that the Board was subject to the control of the City and the Rural District. The Board responsibilities are set forth in the state statutes.

Consolidated Loveland and Rural District Firefighter's Pension Board
Regular Meeting Minutes
City of Loveland Civic Center City Manager's Conference Room
August 19, 2015; 1:30 – 3:30 pm
DRAFT

This Board will continue to oversee the pension plan as it has in the past. Recommended changes in benefits will be, after the transition, to the Loveland Fire Rescue Authority, City Council, and the District. The change is adding the Loveland Fire Rescue Authority to this process.

These changes are housekeeping in nature and do not require a vote. The Board does, however, have a say in this action, which is why the information is being presented to the Board. The intent is to have full transparency of actions. If this Board objects to these actions, they may petition the City Council.

A new draft of the third amendment will be completed and forwarded to the Board for further review. It is requested that the Board review these documents and submit any questions or issues to Rita, who will forward to the party that can answer the questions and if necessary disseminate to the Board for further review.

Plan information from FPPA

The Board reviewed the plan information from FPPA and had no questions.

FPPA Actuarial Report/Monthly Benefit

A review of the actuarial statement showed that the plan is sufficient and will sustain an increase. The fund ratio is recommended to remain at 75% or higher, it is currently at 78%. It has been 2 years since an increase recommendation has been made. The Board's recommendation is to increase the benefit to \$750.

Ev made a motion to increase the current monthly benefit to \$750, effective January 1, 2016, John seconded the motion, vote was taken and motion passed. The Board recommended to route this information to the Loveland Fire Rescue Authority as a courtesy since the transition has not yet taken place, and have it presented by Moses to the City Council as soon as possible, (September 22). It would also need to be taken to the Rural District meeting scheduled the first week in October.

Benefit Applications

There were no benefit applications.

Other Business

It was noted that Art Erickson has resigned his position from the Board. The Board recognizes the importance of the service provided by Art and now his family situation and he will be missed.

FPPA has requested new signatures from the Board. Rita will secure the necessary signatures and submit to FPPA.

It was noted that FPPA has a fiduciary training available for Board members on October 19, 2015. Board members are encouraged to attend this free training.

Adjourn

The meeting was adjourned.

Meeting minutes were submitted by Rita Chandler/e

Table 1. History and Forecast for Key Colorado Economic Variables
Calendar Year 2010-2017

Line No.		Actual					June 2015 Forecast		
		2010	2011	2012	2013	2014	2015	2016	2017
Income									
1	Personal Income (Billions) /A	\$210.5	\$226.1	\$240.3	\$247.1	\$261.0	\$274.3	\$290.5	\$309.1
2	Change	1.9%	7.5%	6.3%	2.8%	5.6%	5.1%	5.9%	6.4%
3	Wage and Salary Income (Billions)	\$113.8	\$118.6	\$125.1	\$129.6	\$137.7	\$145.3	\$154.1	\$164.3
4	Change	1.3%	4.2%	5.5%	3.6%	6.3%	5.5%	6.1%	6.6%
5	Per-Capita Income (\$/person) /A	\$41,676	\$44,192	\$46,324	\$46,928	\$48,778	\$50,430	\$52,510	\$54,917
6	Change	0.5%	6.0%	4.8%	1.3%	3.9%	3.4%	4.1%	4.6%
Population & Employment									
7	Population (Thousands)	5,049.7	5,117.4	5,188.5	5,264.9	5,350.6	5,439.3	5,532.0	5,628.1
8	Change	1.5%	1.3%	1.4%	1.5%	1.6%	1.7%	1.7%	1.7%
9	Net Migration (Thousands)	37.0	33.7	39.2	45.3	53.3	56.2	59.6	62.5
10	Unemployment Rate	8.7%	8.3%	7.8%	6.8%	5.0%	4.3%	4.3%	4.2%
11	Total Nonagricultural Employment (Thousands) /B	2,222.3	2,258.6	2,313.0	2,381.9	2,464.5	2,535.9	2,612.0	2,690.4
12	Change	-1.0%	1.6%	2.4%	3.0%	3.5%	2.9%	3.0%	3.0%
Construction Variables									
13	Total Housing Permits Issued (Thousands)	11.8	13.8	23.4	27.3	29.2	31.5	36.6	40.3
14	Change	26.1%	16.9%	69.6%	16.7%	7.0%	7.9%	16.1%	10.1%
15	Nonresidential Construction Value (Millions) /C	\$3,146.7	\$3,923.2	\$3,692.0	\$3,609.7	\$4,292.2	\$4,335.1	\$4,599.6	\$4,801.9
16	Change	-6.2%	24.7%	-5.9%	-2.2%	18.9%	1.0%	6.1%	4.4%
Prices & Sales Variables									
17	Retail Trade (Billions) /D	\$70.5	\$75.9	\$80.2	\$83.9	\$89.8	\$94.1	\$99.4	\$105.4
18	Change	6.0%	7.7%	5.7%	4.6%	7.0%	4.8%	5.7%	6.0%
19	Denver-Boulder-Greeley Consumer Price Index (1982-84=100)	212.4	220.3	224.6	230.8	237.2	242.4	249.0	255.2
20	Change	1.9%	3.7%	1.9%	2.8%	2.8%	2.2%	2.7%	2.5%

/A Personal Income as reported by the federal Bureau of Economic Analysis includes: wage and salary disbursements, supplements to wages and salaries, proprietors' income with inventory and capital consumption adjustments, rental income of persons with capital consumption adjustments, personal dividend income, personal interest income, and personal current transfer receipts, less contributions from government social insurance.

/B Includes OSBP's estimates of forthcoming revisions to jobs data that are currently not published. The jobs figures will be benchmarked based on Quarterly Census of Employment and Wage data to more accurately reflect the number of jobs in the state than what was estimated based on a survey of employers.

/C Nonresidential Construction Value is reported by Dodge Analytics (McGraw-Hill Construction) and includes new construction, additions, and major remodeling projects predominately at commercial and manufacturing facilities, educational institutions, medical and government buildings. Nonresidential does not include non-building projects (such as streets, highways, bridges and utilities).

/D Retail Trade includes motor vehicles and automobile parts, furniture and home furnishings, electronics and appliances, building materials, sales at food and beverage stores, health and personal care, sales at convenience stores and service stations, clothing, sporting goods / books / music, and general merchandise found at warehouse stores and internet purchases. In addition, the above dollar amounts include sales from food and drink vendors (bars and restaurants). 2014 data is not final and represents OSBP's estimate.

Loveland and Rural Consolidated Volunteer Fire Department Pension Fund
Actuarial Valuation as of January 1, 2015

Table 15

	Comparison of Actuarial Results Based on Alternate Benefit Levels			
	Current Plan (1)	Plan A (2)	Plan B (3)	Proposed Plan C (4)
1. Normal Retirement Benefit	\$ 700.00	\$ 735.00	\$ 750.00	\$ 775.00
2. Normal Cost	7,212	7,576	7,727	7,987
3. Present Value of Future Benefits	3,685,692	3,869,540	3,948,336	4,079,652
4. Actuarial Accrued Liability	3,646,726	3,828,602	3,906,582	4,036,497
5. Unfunded Accrued Liability / (Surplus)	810,879	992,755	1,070,735	1,200,650
6. Total Annual Calculated Contribution	74,032	93,380	101,670	115,490
7. Assumed Contribution	182,799	182,799	182,799	182,799
8. Funding Period Based on Assumed Contribution	6 years	8 years	9 years	10 years
9. Is current assumed contribution adequate to support the prospective benefit levels on an actuarially sound basis?	Yes	Yes	Yes	Yes

Note: Any changes to the Current Plan benefits will impact the employer's annual financial statements reports per Governmental Accounting Standards Board Statement No. 68 (GASB 68). Employers will report the change in benefits (improvements or reductions in benefits) within the total pension liability as pension expense in the year they occur (in other words, immediately). For example, if Loveland and Rural Consolidated were to adopt Plan A above, the Net Pension Liability and Pension Expense would increase by at least \$181,876 (the difference in row 4 between Plan A and the Current Plan). This amount could be larger depending on whether the Single Discount Rate used under GASB 68 for your Plan is different than the valuation's investment return assumption of 7.5%. If you have questions regarding GASB 68, you will find information at www.FPPAco.org/GASB.htm or contact your auditor.

**Loveland and Rural Consolidated Volunteer Fire Department
Pension Fund
Actuarial Valuation as of January 1, 2015**

Table 14

Actuarial Valuation Information Checklist					
	Current Plan	Proposed Plan A	Proposed Plan B	Proposed Plan C	Maximum Per State Statute
1. Normal Retirement Benefit (monthly):					
a. Regular	\$700.00	\$735.00	\$750.00	\$775.00	None
b. Extended Service					
Amount Per Year of Service	\$0.00	\$0.00	\$0.00	\$0.00	5% of Regular, for 10 Additional years
2. Vested Retirement Benefit (monthly):					
a. With 10 to 20 Years of Service					
Amount Per Year of Service per Minimum Vesting Years	\$35.00	\$36.75	\$37.50	\$38.75	Pro rata Share of Regular 20 Years
b. Minimum Vesting Years	10	10	10	10	
3. Disability Retirement Benefit (monthly):					
a. Short Term Disability for line of duty injury					½ of Regular or \$225, whichever is greater
Amount payable for not more than 1 year	\$0.00	\$0.00	\$0.00	\$0.00	Regular or \$450 whichever is greater
b. Long Term Disability for line of duty injury					
Lifetime Benefit	\$0.00	\$0.00	\$0.00	\$0.00	
4. Survivor Benefits (monthly):					
a. Following Death before Retirement Eligible; Due to death in line of duty as a volunteer firefighter	\$350.00	\$367.50	\$375.00	\$387.50	½ of Regular or \$225, whichever is greater
b. Following Death after Normal Retirement	\$350.00	\$367.50	\$375.00	\$387.50	50% of Regular
c. Following Death after Normal Retirement with Extended Service					
Amount Per Year of Service	\$0.00	\$0.00	\$0.00	\$0.00	50% of Extended
d. Following Death after Vested Retirement with 10 to 20 Years of Service					
Amount Per Year of Service per Minimum Vesting Years	\$17.50	\$18.38	\$18.75	\$19.38	50% of Vested
e. Following Death after Disability Retirement	\$0.00	\$0.00	\$0.00	\$0.00	50% of Disability
f. Optional Survivor Benefit					
Following Death before or after Retirement Eligible; Due to death on or off duty as a volunteer firefighter (Purchase of Life Insurance Required)	\$0.00	\$0.00	\$0.00	\$0.00	100% of Regular
5. Funeral Benefits (Required Benefit):					
a. Funeral Benefit Lump Sum, one time only	\$500.00	\$500.00	\$500.00	\$500.00	2 x Regular

**Loveland and Rural Consolidated Volunteer Fire Department
Pension Fund**
Actuarial Valuation as of January 1, 2015

Executive Summary

Item	Valuation as of January 1, 2015	Valuation as of January 1, 2013
Membership		
• Number of:		
- Active members	8	11
- Retired Members	50	50
- Disabled members	0	0
- Beneficiaries	10	13
- Terminated vested members	4	5
- Terminated members active in another fund	0	0
- Total	72	79
Assets		
• Market value	\$ 2,869,944	\$ 2,672,884
• Actuarial value	2,835,847	2,759,048
• Employer contribution for prior year	96,210	76,181
• Employer contribution for prior year minus 1	96,210	131,821
• Ratio of actuarial value to market value	99%	103%
Actuarial Information		
• Employer normal cost	\$ 7,212	\$ 9,256
• Normal cost per active member	902	841
• Unfunded actuarial accrued liability / (Surplus)	810,879	812,199
• Calculated contribution	74,032	76,423
• Assumed contribution from department	96,210	96,177
• Assumed contribution from state	86,589	86,589
• Funding period based on assumed contributions	6 years	6 years
• Funded ratio	78%	77%
• Is current level of contributions adequate	Yes	Yes

**Loveland and Rural Consolidated Volunteer Fire Department
Pension Fund
Actuarial Valuation as of January 1, 2015**

Table 10**Historical Summary**

	Valuation as of 01/01/2015 (1)	Valuation as of 01/01/2013 (2)	Valuation as of 01/01/2011 (3)
1. Member Data			
a. Active Members	8	11	24
b. Retired Members	50	50	49
c. Disabled Members	0	0	0
d. Beneficiaries	10	13	9
e. Terminated Vested Members	4	5	7
f. Terminated Members Active in Another Fund	0	0	0
g. Total Members	72	79	89
h. Average Age – Actives Only	27.9	28.0	32.0
i. Average Service – Actives Only	1.3	1.6	2.7
2. Financial Data			
a. Market Value of Assets	\$ 2,869,944	\$ 2,672,884	\$ 2,676,462
b. Actuarial Value of Assets	\$ 2,835,847	\$ 2,759,048	\$ 2,712,194
3. Actuarial Data			
a. Accrued Liability	\$ 3,646,726	\$ 3,571,247	\$ 3,289,671
b. Unfunded Accrued Liability / (Surplus)	\$ 810,879	\$ 812,199	\$ 577,477
c. Normal Cost			
i. Total Amount	\$ 7,212	\$ 9,256	\$ 18,321
ii. Amount per Active Member	902	841	763
d. Amortization Contribution			
i. Total Amount	\$ 66,820	\$ 67,167	\$ 47,487
ii. Amount per Active Member	8,353	6,106	1,979
e. Calculated Contribution			
i. Total Amount	\$ 74,032	\$ 76,423	\$ 65,808
ii. Amount per Active Member	9,254	6,948	2,742
f. Net Pension Obligation	\$ 0	\$ 0	\$ 0

**Loveland and Rural Consolidated Volunteer Fire Department
Pension Fund
Actuarial Valuation as of January 1, 2015**

Table 11**Membership Data**

	01/01/2015 (1)	01/01/2013 (2)	01/01/2011 (3)
1. Active members			
a. Number	8	11	24
b. Average age	27.9	28.0	32.0
c. Average service	1.3	1.6	2.7
2. Service retirees			
a. Number	50	50	49
b. Total annual benefits	\$ 323,820	\$ 303,030	\$ 287,280
c. Average annual benefit	6,476	6,061	5,863
d. Average age	65.8	64.7	64.5
3. Disabled retirees			
a. Number	0	0	0
b. Total annual benefits	\$ 0	\$ 0	\$ 0
c. Average annual benefit	0	0	0
d. Average age			
4. Beneficiaries and spouses			
a. Number	10	13	9
b. Total annual benefits	\$ 40,320	\$ 49,140	\$ 31,500
c. Average annual benefit	4,032	3,780	3,500
d. Average age	76.9	78.6	81.4
5. Terminated vested members			
a. Number	4	5	7
b. Average age	45.5	44.6	44.6
6. Terminated members active in another fund	0	0	0
7. Total number of members	72	79	89

Agenda Item Cover

Item No.: 4

Meeting Date: September 30, 2015

Prepared By: Renee Wheeler, Public Safety Administrative Director



TITLE

Consider Approval of Colorado Special Districts Property and Liability Pool Quote for Workers Compensation and Property/Liability Insurance Coverage Effective January 1, 2016

EXECUTIVE SUMMARY

The City's Risk Management Office sought requests for proposals for workers compensation and property liability coverage to coincide with the LFRA employee conversion process. The Colorado Special District Property and Liability Pool quote was the most favorable overall in terms of price and coverage at \$168,939 for workers compensation and \$68,479.83 for property/liability.

BACKGROUND

As a part of the increased autonomy for LFRA, it will be necessary for LFRA to have its own insurance coverage for workers compensation and property/liability. Bettie Greenberg, the City's Risk Manager, managed the request for proposal process to secure quotes for comparable coverage. Ms. Greenberg provided the following information on this process:

Summary of Quotes from the City's Risk Management Office

Deductible	Work Comp		Property & Liability	
	Pinnacol	CSDP	CSDP	CIRSA
\$ 1,000.00	\$ 342,921.00	\$ 188,388.00		
\$ 2,500.00	\$ 336,344.00	\$ 178,307.00		
\$ 5,000.00	\$ 328,677.00	\$ 168,939.00	\$ 68,479.83	\$ 92,670.00

CIRSA's quote for workers comp exceeded \$400,000 so it was not included.

For 2016, Risk allocated \$191,837 for work comp to the LFRA and 60,978 for Property/Liability.

VFIS was also asked to bid and considerable staff time was invested in providing information for their quote, but it was delivered nearly a month after the due date.

A financial impact analysis for the LFRA, City and the Rural District ten year plans has been prepared and is attached. The combined impact of the two types of insurance is an estimated savings of \$15,396 compared to the LFRA Budget for 2016. However, reserves for deductibles and the required Colorado Special Districts Association membership dues will

Agenda Item Cover

Item No.: 4

Meeting Date: September 30, 2015

Prepared By: Renee Wheeler, Public Safety Administrative Director



need to be budgeted. Also we will retain the services of the City's Risk Management Office (previously paid for with allocations) for an estimated \$62,973. Therefore, an additional appropriation will need to be processed that increases the 2016 LFRA Budget by \$113,897. Once the governing partners 82%/18% share of this increase is calculated, there is still good news. The City's premiums and claims exposure will decrease offsetting the cost, saving the City just over \$152,000. The Rural District will have a premium decrease that will not offset their share of the cost; however, the benefit they gain is that deductibles will decrease from \$200,000 to \$5,000.

The Colorado Special Districts (CSDP) Property and Liability Pool selection was also based on the following benefits.

- Cancer Coverage. The cancer exposure is factored into their overall workers' comp rate based on CSDP's experience and actuarial report with a 95% confidence level. Pinnacol surcharges for this exposure.
- Loss Control and Safety Programs: Robust Training programs offered geared toward Fire Service, including NFPA, EMT, OSHA, employment related issues, and Fire Chief's certification. If employees are trained in certain topics, such as avoiding harassment and the six most significant causes of loss, members can earn additional premium discounts.
- Safety Equipment Grants (50%) for items such as PPE is available to help with loss prevention.
- Business Experience. CSDP knows Fire. They started in 1988 with property and liability and have been writing workers' compensation coverage since 2001. They write the majority of the Fire Districts in Colorado.
- Coverages are written on a manuscript form, which means the coverage can be more tailored to meet member needs. There are several coverage enhancements, such as 11 hours of free legal advice.
- Efficient processes are available, such as employees can report workers' comp claims directly to CSDP and on-line insurance renewal. Workers' comp uses nurse case managers on difficult claims to assist the employee and help with a smooth claim process.
- Property is covered on a guaranteed replacement cost basis. The policy includes a 25% margin clause to avoid being underinsured. Property will be appraised, if the LFRA joins.
- CSDP explained their Employment Liability coverage. There is a 50/50 deductible, up to \$25,000, which limits liability. There is the ability to buy down the deductible if desired, but that may not make economic sense given the LFRA's experience.

Poudre Fire Authority has been with CSDP for around three years. They experienced similar overall savings and are very pleased with claims processing. The overall outcome for securing separate insurance appears to have benefited all parties involved.

Agenda Item Cover

Item No.: 4

Meeting Date: September 30, 2015

Prepared By: Renee Wheeler, Public Safety Administrative Director



STAFF RECOMMENDATION

It is recommended that the Board approve the selection of CSDP and direct staff to contract for coverage.

FINANCIAL/ECONOMIC IMPACTS

There is a savings to the City of just over \$152,000 and risk reduction for the Rural District that will allow for a reduction in necessary reserves. See attached ten year financial analysis.

ASSOCIATED STRATEGIC GOALS

Deliver cost effective services

ATTACHMENTS

Ten Year Financial Analysis

CSDP Quote with Coverage Information

Budgetary Impact of Accepting the Colorado Special Districts Insurance Quote

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		
	Workers Compensation	Property/Casualty	Total									
Quote for a Year's Worth of coverage (assumed 5% increase annually)	\$168,939	\$68,480	\$237,419	\$249,290	\$261,754	\$274,842	\$288,584	\$303,013	\$318,164	\$334,072	\$350,776	\$368,315
Tail Coverage (25% of current coverage-need to determine how you would allocate current coverage of the entire City to Fire Department for 2-4 yrs)			5,000	5,000								
Total Cost	\$168,939	\$68,480	\$242,419	\$254,290	\$261,754	\$274,842	\$288,584	\$303,013	\$318,164	\$334,072	\$350,776	\$368,315
Currently Allocated Premium from the City (assumed a 3.5% increase annually)	(191,837)	(60,978)	(252,815)	(261,664)	(270,822)	(280,301)	(290,111)	(300,265)	(310,774)	(321,651)	(332,909)	(344,561)
Increase Included in the LFRA Financial Plan	0	0	0	(62,324)	(64,505)	(66,763)	(69,100)	(71,518)	(74,021)	(76,612)	(79,293)	(82,069)
Cost of the Special Districts Association Membership (50% discount the first year, assumed a 3.5% increase annually)	683	217	900	1,800	1,863	1,928	1,996	2,066	2,138	2,213	2,290	2,370
Worker's Compensation Deductible Reserve (\$5k deductibles based on claims history over 5 years- start at claims experience for an average of 17 claims and work over five year to achieve \$85,000 --17 claims times \$5,000; including a 3.5% increase annually)	30,420		30,420	45,607	47,204	48,856	50,566	36,129	37,394	38,703	40,057	41,459
Property Deductible Reserve (\$5,000 deductible for one claim a year and \$25,000 for one employment claim; adding another \$25,000 over four additional years-including a 3.5% increase annually)	30,000		30,000	38,813	40,171	41,577	43,032	35,631	36,878	38,168	39,504	40,887
Allocated Share of Risk Costs 11.24% of 95% of the budget \$589,742(Administrative assistance with Risk Management including Environmental, including a 3.5% annually)	47,797	15,176	62,973	65,177	67,458	69,819	72,263	74,792	77,410	80,119	82,923	85,826
Total	\$56,002	\$52,895	\$113,897	\$81,699	\$83,123	\$89,959	\$97,229	\$79,848	\$87,188	\$95,012	\$103,348	\$112,227
City Share at 82%	45,921	43,374	89,295	66,993	68,161	73,766	79,728	65,475	71,494	77,910	84,746	92,026
Less City Reduction in COL Premium	(145,000)	(26,950)	(171,950)	(177,968)	(184,197)	(190,644)	(197,317)	(204,223)	(211,370)	(218,768)	(226,425)	(234,350)
Less Average Claims Exposure (5 yrs)	(67,400)	(2,567)	(69,967)	(72,416)	(74,950)	(77,574)	(80,289)	(83,099)	(86,007)	(89,018)	(92,133)	(95,358)
Total Impact on City	(166,479)	13,857	(152,622)	(183,391)	(190,986)	(194,452)	(197,877)	(221,846)	(225,884)	(229,876)	(233,813)	(237,682)
Rural Share at 18%	10,080	9,521	19,601	14,706	14,962	16,193	17,501	14,373	15,694	17,102	18,603	20,201
Less Reduction in Premium*			(12,800)	(13,248)	(13,712)	(14,192)	(14,688)	(15,202)	(15,734)	(16,285)	(16,855)	(17,445)
Less Average Claims Exposure (5 yrs)			0	0	0	0	0	0	0	0	0	0
Total Impact on Rural District			6,801	1,458	1,251	2,001	2,813	(830)	(41)	817	1,748	2,756

from District's Budget Reports in 2015

Workers Comp	9,423
Auto/Liability	14,839
Total	24,262



Colorado Special Districts
Property and Liability Pool

PROPOSAL SUMMARY

Date: 14-Jul-15

Entity: Loveland Fire and Rescue Authority

200 N Wilson
Loveland

Broker:

Proposal #:	Entity ID:	Effective Date:	Expiration Date:	Proposal Date:
28C52054-4164	52054	01-Jan-15	01-Jan-16	14-Jul-15

Coverage:	Contribution:
General Liability	\$6,576.23
Public Officials Liability	\$10,344.34
Auto Liability	\$4,451.40
Non-Owned / Hired Auto Liability	\$132.00
Auto Physical Damage	\$29,241.59
Hired Auto Physical Damage	\$65.00
Excess Liability	\$3,019.16
Property	\$12,453.56
Earthquake	\$0.00
Flood	\$0.00
Equipment Breakdown / Boiler and Machinery	\$1,925.78
Comprehensive Crime and ID Recovery Extension	\$270.77
Ancillary Lines and/or Reinstatement Charge	\$0.00
Total Estimated Contribution	\$68,479.83

An 8% credit has been applied to districts where their Workers' Compensation is also placed with the CSD Pool. Otherwise, an 8% credit is available when districts participate in both the Property/Liability and Workers' Compensation programs. Not applicable to minimum contributions.

Colorado Special Districts Property and Liability Pool

PO Box 1539
Portland, OR 97207-1539
Toll Free: 800-318-8870 / Fax: 503-943-6622



Colorado Special Districts
Property and Liability Pool

Public Entity Liability Proposal

This Proposal Does Not Bind Coverage

Proposal Number: 28C52054-4164

Coverage Period: 1/1/2015 to 1/1/2016

Named Member:

Loveland Fire and Rescue Authority
200 N Wilson
Loveland

Broker of Record:

This Proposal is provided only to those coverages indicated below for which a contribution is shown.

Coverage	Per Occurrence Limit	Annual Aggregate Limit	Deductible	Contribution
Public Entity Liability Coverage including:	\$1,000,000	None		\$6,576.23
General Liability	Included	None	\$5,000	Included
Medical Payments - Premises	\$10,000	None	None	Included
Employee Benefits Admin. Liability	Included	None	\$5,000	Included
Public Officials Liability	Included	None	\$2,500	\$10,344.34
Employment Practices Liability	Included	None	* \$25,000	Included
Pre Loss Legal Assistance	\$2,000	\$4,000	None	Included
No-Fault Water & Sewer BackUp	No Coverage	No Coverage	None	No Coverage
Cyber Liability	\$200,000	**\$1,000,000	\$1,000	Included
Fiduciary Liability	\$200,000	**\$1,000,000	\$1,000	Included
Excess Liability	\$5,000,000	None	N/A	\$3,019.16
Auto Liability	Included	None	\$5,000	\$4,451.40
Medical Payments - Auto	\$10,000	None	None	Included
Non-Owned/Hired Auto Liability	Included	None	None	\$132.00
Uninsured/Underinsured Motorist	\$1,000,000	None	None	Included
Auto Physical Damage	Per Schedule	Per Schedule	Per Schedule	\$29,241.59
Hired Auto Physical Damage	\$50,000	None	\$500/\$500	\$65.00
Auto Physical Damage - Employee Deductible Reimbursement	\$2,500	None	N/A	Included
		Total Contribution		\$53,829.72

*Employment Practices Liability Deductible: 50% of loss subject to a maximum deductible of \$25,000 each occurrence.

**Cyber Liability and Fiduciary Liability each have a \$1,000,000 All Member Annual Aggregate Limit.

Additional Endorsements applicable to member:

To effect coverage, please sign, date and return this form before requested effective date. Fax/Electronic copy is acceptable. Named Member must be a member of the Special District Association of Colorado and adopt and sign Resolution and Intergovernmental Agreement (IGA).

Accepted by: _____
Authorized Representative/Agent

Date: _____
Requested Effective



Colorado Special Districts
Property and Liability Pool

Property Proposal

This Proposal Does Not Bind Coverage

Proposal Number: 28C52054-4164

Coverage Period: 1/1/2015 to 1/1/2016

Named Member:

Loveland Fire and Rescue Authority
200 N Wilson
Loveland

Broker of Record:

Amount of Coverage: (Per occurrence except Earthquake and Flood)

- \$11,336,581 Reported Buildings, Business Personal Property and EDP per Schedule
- \$250,000 Business Income including Extra Expense/Rental Income unless a higher limit is specified on Schedule.
- \$3,325,582 Portable Equipment, Mobile Equipment, and other Inland Marine Scheduled items.
- \$0 Excess of \$2,000,000 Flood Limit, per occurrence and annual aggregate, per Property Schedule. Flood Zones A, AO, AE and V are subject to \$30,000,000 per occurrence and all member annual aggregate limit.
- \$0 Excess of \$2,000,000 Earthquake Limit, per occurrence and annual aggregate, per Property Schedule.

Locations Covered: Per Schedules on file. Property in Course of Construction must be shown on schedule to be covered.

Report of Values: Annual statement of values must be submitted and additions/deletions are to be reported as they occur

Perils Covered: Risks of Direct Physical Loss subject to the terms, conditions and exclusions in the Master Property Coverage Document.

Deductibles: \$5,000 Per occurrence except where noted on Member's Schedules.

Earthquake - 2% per occurrence of the value of the covered damaged property at the time loss occurs, subject to a \$5,000 minimum and \$50,000 maximum.

Flood - 2% per occurrence of the value of the covered damaged property at the time loss occurs, subject to a \$5,000 minimum and \$50,000 maximum.

Contribution: \$12,453.56

Additional forms applicable to member:

~Fire District Property Coverage Valuation - GRC 01 01 14

To effect coverage, please sign, date and return this form before requested effective date. Fax/Electronic copy is acceptable. Named Member must be a member of the Special District Association of Colorado and adopt and sign Resolution and Intergovernmental Agreement (IGA).

Accepted by: _____
Authorized Representative/Agent

Date: _____
Requested Effective



Colorado Special Districts
Property and Liability Pool

Pollution Liability Proposal

This Proposal Does Not Bind Coverage

Proposal Number: 28C52054-4164

Coverage Period: 1/1/2015 to 1/1/2016

Named Member:

Loveland Fire and Rescue Authority
200 N Wilson
Loveland

Broker of Record:

**Claims-Made
Coverage:**

COVERAGE A: New Pollution Conditions (Premises)

"Claims", "remediation costs", and associated "legal defense expenses", in excess of the "self-insured retention", arising out of a "pollution condition" on, at, under, or migrating from a "covered location", provided the "claim" is first made, or the "insured" first discovers such "pollution condition", during the "policy period".

COVERAGE B: Covered Operations Pollution Conditions Coverage

"Claims" and associated "legal defense expenses", in excess of the "self-insured retention", arising out of a "pollution condition" resulting from "covered operations", provided the "claim" is first made during the "policy period".

Limits: \$1,000,000 Per "Pollution Condition"

\$5,000,000 Aggregate All Pollution Conditions - All Shared Members

Deductible: \$1,000 Per "Pollution Condition"

Retroactive Date: January 1, 2009 Coverage A (Covered Locations)

January 1, 2010 Coverage B (Covered Operations)

Defense Costs: Defense and Settlement Reduces the Limit of Liability

Major Exclusions: Asbestos; Contractual Liability; Divested Property; Fines and Penalties; Fungi and Legionella; Known Conditions; Landfills or Recycling Facilities; Lead Based Paint; Underground Storage Tanks; War or Terrorism.

Insurance Carrier: ACE American Insurance Company

Policy Forms: PF-29206a (08/10) - Public/Educational Entity Pollution Liability Insurance Policy

PF-24573c - Fungi and Legionella (Bodily Injury Only) Endorsement

PF-27900e - Catastrophe Management Coverage Endorsement

PF-29239 - Notice of Cancellation (120 days) Endorsement

PF-30559 - Basic Extended Reporting Period (90 days) Endorsement

PF-34484 - Colorado Amendatory Endorsement (AAIC PE PPL)

PF-23728 (01/08) - Terrorism Risk Insurance Act Endorsement

TRIA11b (01/08) - Disclosure Pursuant to Terrorism Risk Insurance Act

Underground Storage Tanks covered only with completed application, underwriter approval and additional contribution.

To effect coverage, please sign, date and return this form before requested effective date. Fax/Electronic copy is acceptable. Named Member must be a member of the Special District Association of Colorado and adopt and sign Resolution and Intergovernmental Agreement (IGA).

Accepted by: _____
Authorized Representative/Agent

Date: _____
Requested Effective



Colorado Special Districts
Property and Liability Pool

Equipment Breakdown Proposal

This Proposal Does Not Bind Coverage

Proposal Number: 28C52054-4164

Coverage Period: 1/1/2015 to 1/1/2016

Named Member:

Loveland Fire and Rescue Authority
200 N Wilson
Loveland

Broker of Record:

Objects Insured: Covered Property that (1) generates, transmits or utilizes energy, including electronic communications and data processing equipment; or (2) which during normal usage, operates under vacuum or pressure, other than the weight of its contents.

Limits: Equipment Breakdown Program Loss Limit: \$50,000,000 or Total Insured Values (100% Buildings, Contents and EDP) whichever is less.

Sub Limits:	Business Income / Extra Expense	\$250,000
	Service Interruption	\$250,000
	Expediting Expenses	\$250,000
	Hazardous Substances	\$250,000
	Perishable Goods / Spoilage	\$250,000
	Data Restoration	\$250,000
	Off-Premises Property Damage	\$250,000
	Rental Income	\$250,000
	Demolition & Increased Cost of Construction	\$1,000,000
	90 Day Reporting for Newly Acquired Locations	\$1,000,000
	Green Construction upgrade	\$25,000
	Computer Equipment	Included
	Flood Drying Out	Included
	Portable Equipment	Included
	CFC Refrigerants	Included
	Defense	Included

Deductibles: \$2,500 Each Occurrence, except:

24-Hour Waiting Period (for BI/EE/Perishable Goods) and for Service Interruption.

Locations: Property must be at a location described in the Named Member's current Property Schedule with the Pool; must be owned, leased, or operated under the control of the Named Member (except for Service Interruption).

Contribution: \$1,925.78

To effect coverage, please sign, date and return this form before requested effective date. Fax/Electronic copy is acceptable. Named Member must be a member of the Special District Association of Colorado and adopt and sign Resolution and Intergovernmental Agreement (IGA).

Accepted by: _____
Authorized Representative/Agent

Date: _____
Requested Effective



Colorado Special Districts
Property and Liability Pool

Comprehensive Crime Proposal

Insured by the Fidelity and Deposit Insurance Co. of Maryland
Master Policy Number: CCP0037259

This Proposal Does Not Bind Coverage

Proposal Number: 28C52054-4164

Coverage Period: 1/1/2015 Until Cancelled

Named Member:

Billing Period: 1/1/2015 to 1/1/2016

Loveland Fire and Rescue Authority
200 N Wilson
Loveland

Broker of Record:

Covered ERISA Plan: Canyon Pension Fund

Coverage, Limits of Insurance and Deductibles

Limits:

Public Employee Dishonesty Coverage:

\$5,000

- Limit is Per Loss
- Faithful Performance of Duty
- Officers, Directors and Trustees
- Welfare and Pension Plan ERISA Compliance
if Covered Plan is shown on application
- Volunteer Workers as Employees

Forgery or Alteration Coverage:

\$5,000

Theft, Disappearance, and Destruction Coverage:

Inside Premises	\$5,000
Outside Premises	\$5,000

Computer and Funds Transfer Fraud Coverage:

\$5,000

Debit, Credit or Charge Card Forgery Coverage:

\$5,000

Money Orders and Counterfeit Paper Currency Coverage:

\$5,000

Crime Deductible: \$100

Contribution: \$270.77

To effect coverage, please sign, date and return this form before requested effective date. Fax/Electronic copy is acceptable. Named Member must be a member of the Special District Association of Colorado and adopt and sign Resolution and Intergovernmental Agreement (IGA).

Accepted by: _____
Authorized Representative/Agent

Date: _____
Requested Effective



Colorado Special Districts
Property and Liability Pool

Identity Theft Recovery Proposal

This Proposal Does Not Bind Coverage

Proposal Number: 28C52054-4164

Master Policy Number: 2014 CP IDR Form 2008-034-05

Named Member:

Coverage Period: 1/1/2015 Until Cancelled

Loveland Fire and Rescue Authority
200 N Wilson
Loveland

Broker of Record:

Member: All permanent employees and District Board members participating in the Colorado Special Districts Property and Liability Pool; Special District Association of Colorado staff and Board of Directors.

Coverage: Reimbursement Coverage for Expenses arising from a defined "Identity Theft" event. Including: legal fees for answer of civil judgements and defense of criminal charges; phone, postage, shipping fees; notary and filing fees; credit bureau reports; lost wages; child/elder care and mental health counseling.

This coverage does not reimburse the member for monies stolen or fraudulently charged to the member, and excludes loss arising from the members fraudulent, dishonest or criminal act.

Limits: \$25,000 Annual Aggregate Limit Per Member

Case Management Service Expenses Does not reduce the limit available

Legal Costs Reduces the limit available

Sub Limits: \$5,000 Total Lost Wages and Child/Elder Care

\$1,000 Total Mental Health Counseling

\$1,000 Total Miscellaneous Expenses

Coverage Trigger: Coverage is provided on a discovery basis with a 60-day reporting requirement

Claims: For Recovery Assistance and Counseling, please call 1-800-945-4617

Insurance Carrier: The Hartford Steam Boiler Inspection and Insurance Company

To effect coverage, please sign, date and return this form before requested effective date. Fax/Electronic copy is acceptable. Named Member must be a member of the Special District Association of Colorado and adopt and sign Resolution and Intergovernmental Agreement (IGA).

Accepted by: _____

Date: _____

Authorized Representative/Agent

Requested Effective



Colorado Special Districts
Property and Liability Pool

Excess Liability Options Proposal For 2015

This Proposal Does Not Bind Coverage

This report demonstrates what it would cost your district to increase coverage from your current limit of liability to higher coverage limit(s). For questions please call Anne, Julie, or Sandy at 800-318-8870.

Named Member: Loveland Fire and Rescue Authority

Certificate Number: 28C52054-416

<u>Excess Limit</u>	<u>Annual Excess Contribution</u>	<u>Change in Contribution</u>
\$1,000,000.00	\$1,602.48	(\$1,416.68)
\$2,000,000.00	\$2,322.43	(\$696.73)
\$3,000,000.00	\$2,670.79	(\$348.37)
\$4,000,000.00	\$2,792.72	(\$226.44)
\$5,000,000.00 *	\$3,019.16	\$0.00
\$6,000,000.00	\$3,251.40	\$232.24
\$7,000,000.00	\$3,483.64	\$464.48
\$8,000,000.00	\$3,715.89	\$696.73
\$9,000,000.00	\$3,948.13	\$928.97

* This is your current excess limit

Note: This is not your Coverage Document. It was created solely for informational purposes.

Agenda Item Cover

Item No.: 5

Meeting Date: September 30, 2015

Prepared By: Renee Wheeler, Public Safety Administrative Director



TITLE

Provide Staff Direction on Legal Services

EXECUTIVE SUMMARY

The Board has considered within executive sessions legal services for LFRA. This agenda item has been made available so that the Board can provide staff direction on scope of services and their preference on securing legal services for 2016. Then quotes can be secured and contracts can be processed accordingly.

BACKGROUND

LFRA over the last year has been receiving extensive legal services from both the City Attorney's office and Ireland Stapleton. The board has held a couple of executive sessions to receive legal advice on this matter. This agenda item is a placeholder to ensure there is an opportunity discuss the Board's preference for 2016 so that staff can ensure the mechanics for securing those services have been handled prior to year-end.

STAFF RECOMMENDATION

Provide staff with direction about the preferred strategy for a legal services provider so that contracts can be drafted.

FINANCIAL/ECONOMIC IMPACTS

The 2016 budget includes \$37,567 within the city services total and \$30,000 for outside legal services.

ASSOCIATED STRATEGIC GOALS

Deliver cost effective services.

ATTACHMENTS

None

Agenda Item Cover

Item No.: 6

Meeting Date: September 30, 2015

Prepared By: Renee Wheeler, Public Safety Administrative Director



TITLE

Review Briefing Papers and Correspondence

EXECUTIVE SUMMARY

The Chief's report includes a variety of general updates.

- August Overview
- LFRA Maturation
- 2016 Budget Development
- Administrative Analyst Recruitment
- LFRA Family Member Accident/Injury
- Badge Pinning/Swearing-In Ceremony
- The Leadership Journey
- Operations Division Highlights
- Community Safety Division Highlights
- Emergency Management Highlights

BACKGROUND

This section of the agenda is intended to provide general information to keep board members apprised of various project status and department updates.

In an effort to streamline the monthly report writing and ensure that all governing boards are receiving the same information at the same time, in January staff began a procedure of distributing the monthly report electronically by the first week of the following month. The report for the previous month is retained in the LFRA Board packet for the official public record and to offer a placeholder on the LFRA Board meeting agenda to field any questions the Board may have on information included in the report. Therefore, this agenda includes the August monthly report that was electronically distributed to all governing board members (LFRA, City and Rural District). The September report will be distributed electronically by the first week in October.

AGREEMENTS SIGNED DURING THE MONTH

- Intergovernmental agreement with Larimer County, Poudre Fire Authority, and Loveland Police Department for the restricted use of drones to assess conditions of an incident and reduce risk during a response.
- Intergovernmental agreement with Colorado State University for Physical Testing Evaluations.

STAFF RECOMMENDATION

N/A

FINANCIAL/ECONOMIC IMPACTS

N/A



Agenda Item Cover

Item No.: 6

Meeting Date: September 30, 2015

Prepared By: Renee Wheeler, Public Safety Administrative Director

ASSOCIATED STRATEGIC GOALS

N/A

ATTACHMENTS

- Fire Chief's Monthly Report
- Letters & Articles
- August Statistics



Loveland Fire Rescue Authority

August 2015 Month-End Report

Fire-Rescue Administrative Division

Chief Mark Miller and Public Safety Administrative Director Renee Wheeler

August 2015 overview -

August has been hot and dry for the most part, which reflected several wildfires in the western part of our jurisdiction as well as several small brush along the eastern edge of our district. August is *Corn Roast* time with the added excitement (and in-depth planning) of the Pro-Challenge Bike Race. Both came off without a hitch and I'm happy to report that there were no significant incidents as a result of either event. Once again, LFRA personnel rock, and I'm proud of how they do what they do.

Highlights of the August report include; LFRA maturation update; 2016 Budget update; Administrative Analyst Recruitment; LFRA family member accident/TVEMS recognition; Badge Pinning; Leadership Journey class;

LFRA Maturation -

The maturation process is moving along: Considerable resources have been dedicated to moving the employee conversion process forward according to the plan. Some of those efforts include:

- Evaluation of the Property/Casualty and Workers Compensation coverage and quotes, including a meeting with the representatives from the Colorado Special Districts Pool.
- Evaluation and refinement of documents required for the conversion.
- A Joint Meeting was held on August 18th for the LFRA Board, City Council, Rural District Board, and Fire Rescue Authority Advisory Board
- Consolidated Fire Pension Board meeting was held August 19th, where the conversion documents related to the pension fund were reviewed in detail and bi-annual actuarial study was evaluated to make a determination about the Pension Board recommendation to the City Council and Rural District Board for monthly benefit increases. The Board voted to request an increase of \$50, (7%) from \$700 to \$750 monthly for former Volunteer Firefighters that meet the criteria.
- We presented the conversion information to the LFRA Board on July 29th for a first review, and then at the August 26th LFRA Board meeting for their final review/approval. Subsequently, City Council will have the opportunity to vote on the ordinances/resolutions. Although we hope to have everything in place by November 1st, the "go live" date will likely be January 1, 2016 in order to make it logically viable for the legal/IRS aspects of the process.

2016 Budget Approval Process Continues-

The Rural District Board approved the 2016 Fees and the 2016 LFRA Budget at their meeting on August 5, 2015. The budget was presented to the Fire Rescue Authority Advisory Board at their meeting on August 12, 2015 and was well received. The next step is City Council approval in October, followed by appropriation by the LFRA Board in October. An additional supplemental appropriation may be required to align resources with the Third Amendment to the Fire Authority IGA.

Administrative Analyst Recruitment-

As identified in the Strategic Plan, we are moving forward with the recruitment of an Administrative Analyst. The position posting closed on August 14th. It was advertised locally and nationally through the Governmental Finance Officers Association website. We received 13 applications and seven candidates have been contacted to complete a written exercise and interview at the end of the month to assist in selecting the best candidate to join the LFRA team.

LFRA Family Member Accident/Injury-

On August 5th, one of “our own”, Cindy Lyons, wife of Captain Mark Lyons was seriously injured in a motorcycle accident in Sturgis, South Dakota. They were hit by a drunk driver who lost control of his motorcycle and slammed into Mark and Cindy. While Mark was able to escape with only minor injuries, Cindy, unfortunately had serious injuries including a fractured pelvis, broken wrist and broken shoulder as well as other associated trauma. Cindy underwent surgery in Rapid City, S.D. and spent the next week there after the accident.

Due to the extent of her injuries, Cindy was not able to be transported back to Loveland without special care and vehicle accommodations. Our emergency services partners, TVEMS, came to the rescue. Chief Randy Lesher of TVEMS, immediately stepped-up, and said they would *handle it* and he assigned a two-person crew and a TVEMS ambulance to make the drive to Rapid City to get Cindy on August 12th, a week after her accident. It was a 6 hour ride there, they picked up Cindy, and immediately turned around and headed back, with Cindy on-board.

Upon her arrival at MCR, she was greeted by the Loveland Fire Station 6 crew as well as the TVEMS 329 crew, who lined up alongside the ambulance as she was being unloaded – a emotional welcome indeed!

I’m happy to say, that Cindy was released from MCR on August 26th, and is now at home, still wheelchair bound, but happy to be home and recovering. She has a long road ahead, but her and Mark continue to be amazed at the support from our emergency services “family”. TVEMS rocks! Get well soon Cindy!

Badge Pinning/Swearing-In Ceremony-

On August 10th, we held a special ceremony to formally recognize five of our members who were recently promoted/hired. This is one of my favorite things to do as a Fire Chief and is symbolic of the tradition and importance of the Badge we wear so proudly. The ceremony included a short explanation of the history and meaning of the badge and then a “pinning” ceremony in which family members or friends get to pin the badge on the newly promoted/hired member. Good stuff, and a career event that these members will remember always. Pictures of the ceremony are included in Division Chief Ward’s update. Members pinned include:

- Carrie Dann – promoted from Lieutenant/Deputy Fire Marshal to Captain/Deputy Fire Marshal
- Ben Andersen – Promoted from Engineer to Lieutenant
- Sean Houlihan – Promoted from Firefighter to Engineer
- Uriel Sanchez – Promoted from part-time Firefighter to full-time Firefighter
- Jesse Schleiger – hired as a part-time Firefighter.

Congratulations to them all!

The Leadership Journey-

Beginning September 2nd, we will be leading another Leadership Journey Class. This is a class that former Fire Chief Mirowski developed and has been taught for the last several years in LFRA. It is based on the HBO series *Band of Brothers*. I now get the opportunity to be the “tour guide” and I’m looking forward to learning from all those involved. I had the opportunity to teach this class while I was Fire Chief in Vail and it proved to be as valuable there as it has been in

LFRA. We are all at different points in our *journey* and we are all leaders regardless of our rank/position, thus the reason this is such an invaluable opportunity to grow, and make course corrections as necessary in our desire to be great leaders.

Fire and EMS crews welcoming Cindy Lyons to MCR



Fire-Rescue Operations Division

Division Chief Greg Ward

August 2015

Significant Events / Training

- All companies completed night live fire drills at the Training Center.
- LFRA hosted a Blue Card Instructor Update for the Colorado Blue Card Instructors. Retired Assistant Chief Pat Dale from Olympia Washington was the Instructor.
- Twelve LFRA Special Operations personnel attended a 40 hour Rigging for Rescue Rope Technician Course. The class was hosted by LFRA, with participants from Front Range Fire Rescue, Larimer County Emergency Services, Platte Valley Fire District and Poudre Fire Authority.
- Battalion Chief Tim Smith, Engineer Josh Valerio and EVT Warren Miller (City of Loveland Fleet) completed the final inspection of the new aircraft rescue and firefighting truck purchased by the FAA and Fort Collins-Loveland Airport.
- Two new staff vehicles were delivered, they are 2015 Chevrolet 1500 pickups that will be operated by the Battalion Chiefs.
- Three new Part Time Firefighters started the very end of August, they will go through a short training program and then will be assigned to Engine 2 and Engine 6.

Training Center Utilization

Thompson Valley EMS
Loveland Police

Fort Collins Police
SVI Trucks

Northern Colorado Bomb Squad

Significant Incidents

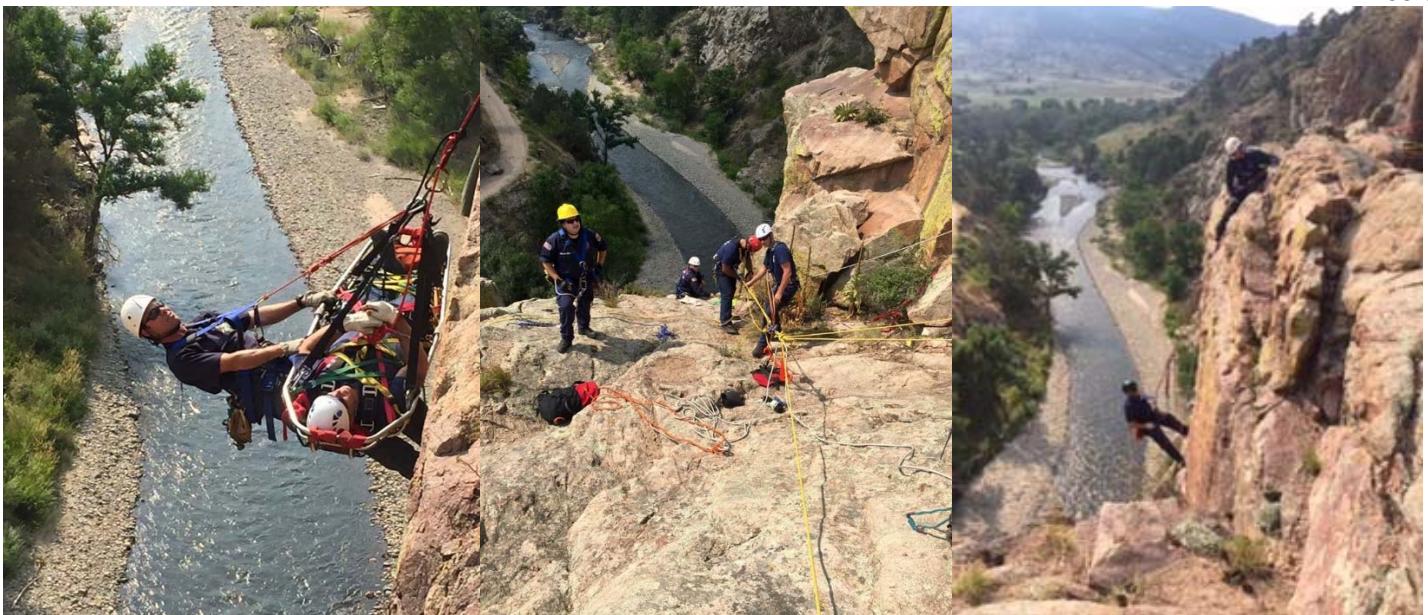
- On July 29th, LFRA responded to a fast moving wildland fire in the Mariana Butte area, the fire burned just under two acres. A second alarm was requested due to the homes in the immediate area, no structures were damaged. The Berthoud Fire District responded with a wildland engine to assist. This was one of four wildland fires that crews worked on the 29th.
- LFRA, Larimer County Emergency Services, United States Forest Service and Rocky Mountain National Park wildland crews responded to a wildland fire on Palisade Mountain on August 9th. The only access to the fire was a rugged hike, which took approximately one hour. The fire was contained to under an acre. Lightning is the suspected cause.
- A late afternoon lightning storm ignited three fires in the Bobcat Ridge Open Space on August 13th. LFRA along with crews from the Poudre Fire Authority, Larimer County Emergency Services, US Forest Service Fort Collins Open Space Rangers, Larimer County Rangers, Colorado Division of Fire Prevention / Control and Rocky Mountain National Park contained the fires to approximately 12 total acres. A single engine air tanker and a water dropping helicopter assisted with initial attack operations.



Aircraft Rescue 41



Battalion Chief Response Vehicles



Rigging for Rescue Rope Technician Course



Mariana Butte and County Road 20 Wildland Fires – July 30th



Bobcat Ridge Open Space Fire – August 13th



Palisade Mountain Wildland Fire – August 9th



Corn Roast Celebration Stand By Crew



LFRA, LPD and Public Works – Pro Cycle Race



Live Fire Training



Badge Pinning

Captain Carie Dann

Lieutenant Ben Andersen

Engineer Sean Houlihan

Firefighter Uriel Sanchez

Part-Time FF Jesse Schleiger





**Community Safety Division
Division Chief, Ned Sparks
July, 2015**

Update/overview of CSD, Special Events (Ned):

- ❖ Continue with the restructuring of CSD – a retreat was held to determine where we are in comparison to the Strategic Plan, evaluate and compare our direction with previous retreat held two years ago. Discuss priorities with the group; projects and programs.
- ❖ In the 7th month of the DRT training course and beginning the Strategic Plan Development portion of the training.
- ❖ FAB remodel continues at the FAB and Fire relocation of staff to existing space is underway.
- ❖ Hired a new PT inspector, Allen Cravey, a retired chief officer from Albany, Georgia, who has 30 years' experience in the fire service.
- ❖ Set up class for ICC Haz-mat – Fire Inspector II class in Loveland.
- ❖ Begin discussions with the State of Colorado Certification Director, Theresa Staples, for Fire Inspector I and Fire Investigator certifications.
- ❖ Several Special Events – Arise Music Festival (Sunrise Ranch) Sculpture in the Park, Art in the Park, Art Invitational and the Corn Roast and Pro-cycle in the Old Town area.
- ❖ Appeal process has begun from the builder of 267 MeadowSweet Circle – One of approximately 21 single-family residences in the Mariana Springs subdivision required to have residential fire sprinklers.



Significant Building Plan Reviews, and Inspections (Carie and Ingrid):

- Complete final inspections for the clubhouse at the Gateway 2534 apartment complex in Johnstown. This is the first building to be occupied as part of an 11-building multi-family development.
- Engineer Chris Sandoli is the new FIT on A Shift - congratulations Chris! Training has begun and additional FIT's will be on deck for each shift.
- Sweetheart City Winery – Continued to meet and work with the applicants and their team to assist them with the Site Development process through Larimer County. The county/LFRA are still waiting for their site plan resubmittal and also the resubmittal for the Footings and Foundation permit.
- Resurrection Christian School modular classroom building – RCS wants to obtain a building permit to operate a modular classroom for three years on their property, due to enrollment growth. They're required by state law to have a licensed design professional submit drawings for a permit. City Building Division and LFRA assisted the school in ensuring the submitted drawings meet IFC/IBC for exiting, emergency lighting and signage, and the required fire alarm system. Building and Fire met with the owner and design professional at the beginning of August but have not received a permit drawing submittal to date.

PIO, Website & Public Education (Scott):

- ✓ 6 Youth Fire-setting Family Intervention Sessions; 7 families, including 10 children and 9 adults
- ✓ 2 school safety assembly presentations
- ✓ 5 car seat inspections/installations
- ✓ 8 bike helmet fittings/donations
- ✓ 1 new inspection
- ✓ 1 re-inspection
- ✓ 2 burn permits
- ✓ Numerous LFRA website and social media updates
- ✓ PIO for Bobcat Ridge fires
- ✓ Press release for FM Global Fire Prevention Grant
- ✓ Fire drill for staff at Loveland Library
- ✓ City of Loveland bike safety event at Library
- ✓ YFS mandatory reporting training class
- ✓ Assist Windsor with Youth Fire Setter class
- ✓ Scheduling of BEC standby training sessions
- ✓ Emergency planning meeting with staff at Auburn Crest Hospice
- ✓ Emergency management training sessions with Pat Mialy
- ✓ Working on Public Education Community Risk Assessment
- ✓ Self-study for Fire Inspector II
- ✓ CSD planning retreat

Accreditation, Fracking, Inspections, Investigations (Ty):

- ✚ Developed draft risk analysis of oil and gas exploration processes for City Development Services and Title 18 committee.
- ✚ Completed initial training for FIT Sandoli (fire inspections, hazmat permit process, fire investigation)
- ✚ Completed preparations for Fire Investigation 101 and Fire Codes 101 courses
- ✚ Worked three OHW shifts in Operations (8/8 – FF on E6 for 12 hrs, 8/13 – recall staffing on E4 during Bobcat fire for 8 hrs, 8/22 – D/O on E266 during bike race for 4 hrs)
- ✚ Inspections: 26 new construction permit inspections, 7 hazmat permit renewals, 10 general inspections, 2 complaint inspections, established 3 new hazmat permits for oil & gas wells, reviewed/approved 8 burn permits
- ✚ Fire attack and Investigation: 544 Promontory Dr. – Juvenile Fire Setter with confession!
- ✚ Developmental opportunity: strategic planning process with WSFR
- ✚ Hazmat inspections: 16, New Construction Inspections: 38, General Inspections: 22, Complaint inspections: 3, Tent Inspections: 3, Burn Permit application review: 4
- ✚ 30th: Acting LT on E6 (6 hrs), 8th: responded w/ E5 to Delta medical in Lago Vista, helped shuttle Tower 6 to repair facility
- ✚ Helped with Active Assailant training at MVHS on 30th.
- ✚ Follow-up re burn permit violation/grass fire at Eden Valley Institute

Office of Emergency Management – August 2015 Activities Report

Significant events:

Lou completed all of the Continuation of Operations Plans (COOP) interviews with the departments that could meet with her, placing the draft COOP document project at 99% completion. She also completed the GIS ArcMap layer for the EOC that displays hazardous materials and target hazard locations, along with population densities and property values. This information was turned over to Lt Hessler for integration into CAMEO and Marplot for access in the field by response crews and the Incident Command staff. Lastly, she also completed a draft of the management plan for mobilization and operations of a disaster assistance center. We will definitely miss having her on Team LFRA.

The City Council approved the supplemental appropriation requests for the Chilson Center emergency generator and the Mitigation Strategy and Master Plan (MSMP) grant contracts. A draft Request for Proposal (RFP) for the generator is awaiting final approval from Facilities Management (FM) and then it will be sent to legal for edits and approval. FM is busy obtaining all necessary plans and concept work for this project. The vendor finalists for the MSMP were interviewed and a vendor selection was made. The work for the MSMP will begin after the executed grant contract arrives from the State and after a scope of work contract is signed by the vendor. Additionally, the planning efforts are in full swing for the update of the Northern Colorado Regional Hazard Mitigation Plan.

The multi-jurisdictional emergency management program white paper was completed and submitted to Assistant City Manager Wensing, by his request. Once he gives the “go-ahead” order, this white paper will be presented to Mr. Cahill and other selected directors prior to going to Council for their support.

The communications tower on the Fire Administration Building (FAB) roof continues to cause us challenges. A structural analysis and load study conducted several months ago shows that the tower is in imminent risk of structural failure. There are broken bolts, guy lines are out of proper tension, and no one can find the original plans to indicate that the guy line anchors were properly attached to the roof. No one knows if the roof is rated to carry the current tower load or wind loading. A second analysis will be conducted in early September to look at the roof and determine if it is sufficiently engineered to continue to carry all of the loading. If the answer is yes, the tower will continue to be used. If the answer is no, several decisions will need to be made as to the future of the tower and the communications needs for the FAB/ Station 1.

Flood Recovery

- On-going city recovery planning meetings
- Met with Canyon/Loveland 2013 flood unmet needs group manager and Larimer County Office of Emergency Management

Operations and Maintenance

- Multiple Emergency Operations Center (EOC) projects are scheduled with the Facilities Management and Information Technology (IT) Departments
- Worked on LFRA accreditation assessment and met with Ty several times for multiple project aspects
- Met with Library IT for the EOC's audiovisual matrix planning and demonstration of equipment
- EOC partially activated for the US Pro Cycle Race
- Coordinating with Capt. Gilbert and Facilities Management for FAB roof analysis ref communications tower

Planning and Documentation

- Met with Jodi in Public Works to discuss their planning needs
- Completed the LFRA COOP section for IT
- Multi-jurisdictional emergency management program white paper
- Finalized planning for US Pro Cycle Race
- Participated in city picnic planning feedback meeting
- Multiple planning conferences with LC's HMP vendor and OEMs for document update
- Facilitated Lower Canyon and Loveland unmet needs community meeting
- Lou completed ARC map of hazards, values, and population; working with Fire to provide info for use in field and on CAMEO
- Met with OEM volunteer Cheri Clymer
- Lou completed draft disaster assistance center mobilization, operations, and demobilization plan

Emergency Preparedness Relationships

- Attended NEAHR meeting
- Attended LEPC meeting, elected as Vice-chair
- Met with ARES for on-going program management
- Participated in CEMC planning meeting
- Attended LCEM meeting
- Assisted IT Department with vulnerability assessment for their COOP development

Grants

- Attended grant management training presented by Finance
- Emergency generator grant ordinance approved by CC for contract & funding
- Mitigation Strategy and Master Plan grant ordinance approved by CC for contract & funding
- CDBG-DR grant funded Mitigation Strategy and Master Plan contractors interviewed and selection made
- Completed first draft of RFP for emergency generator project

Training and Public Outreach

- Presented OEM Public Education training for Scott and Ty
- Facilitated multiple 2015 Expo planning meetings

Training Received

- Completed one city on-line class
- Completed 2 day Verbal Judo class
- Completed G291 Joint Information Systems/Center training

Exercises

- Participated in NDMS exercise for MCR

Other

- Participated in CSD retreat
- Participated in Mr. Cahill's Division Manager's meeting

RH Line

HISTORIC SOCIETY

"I'd like to thank the Loveland Historical Society for the work they've done on the Milner-Schwarz house on the inside, and the gardens and the open house they had last Sunday. I hope that they have an open house in the near future again."

FIRE THANKS

"I want to thank the Loveland fire department for responding to a call about a strange odor in our home that we were worried was gas. The group that came was very professional, friendly and courteous. Good job. I feel grateful to have you as part of our community."

IRAN DEAL

"What the Obama haters seem to forget about this deal with Iran is, it's not just Iran and the United States that came to



From: Clint Swain
Sent: Sunday, August 09, 2015 7:35 PM
To: Mark Miller <Mark.Miller@cityofloveland.org>
Subject: Awesome Team

Chief Miller –

I wanted to extend to you my appreciation for Loveland Fire. I attended a nighttime burn at the Fire Training grounds on Wednesday August 5th with two of my coworkers.

A little background of where I am coming from; I was a volunteer firefighter for 13 years. I started in Palisade, CO and then was with Galetton after moving back to the Front Range. I had the opportunity during that time to train with a multitude of agencies and within each agency a multitude of different personalities.

This last week when I was at the training grounds with LFRA, I witnessed mutual respect from everyone involved from the Battalion Chiefs (Smith & Starck) to the firefighters. I never heard a firefighter get “talked down to”, yelled at or belittled in any way. Each and every firefighter was engaged in the exercise and the environment during the exercise review was one of a positive environment which encouraged positive feedback versus an environment focusing on what an individual or group of individuals may have done wrong.

Your crews are the best of the best and I enjoy being able to spend time with all of them. Thank you to you and your staff for allowing us to see the operations of LFRA.

Respectfully,

Clint Swain, Dispatch

Clint Swain
Communications Specialist/CTO
Loveland Police Department
810 E. 10th St.
Loveland, CO 80537
970-667-2151
clint.swain@cityofloveland.org



It will likely be delivered around Aug. 28th with vehicle ops. training provided by the manufacturer likely being scheduled for mid Sept.



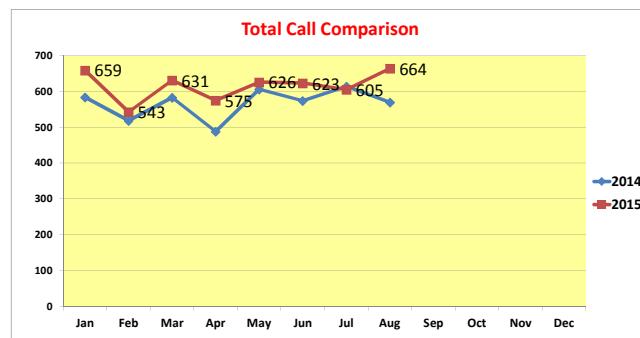
LOVELAND FIRE RESCUE AUTHORITY

August, 2015

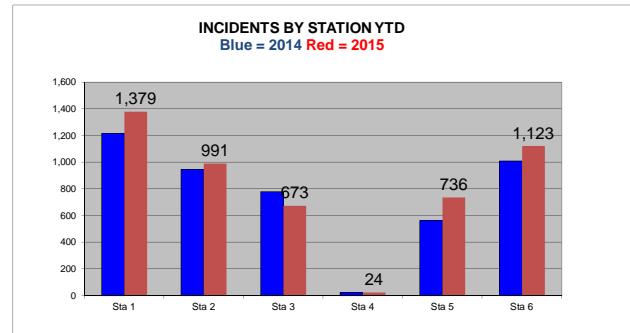
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CALL INFORMATION						Prev. Yr.
INCIDENT TYPE	CITY	RURAL	MO. TOTAL	YTD	%	
Structure Fire (Residential)	1	0	1	17		
Structure Fire (Commercial)	1	0	1	3		
Vehicle Fire	1	1	2	18		
Grass/Wildland Fire	2	5	7	40		
Smoke/Odor Investigation	10	4	14	79		
Fire Alarm	41	7	48	359		
Other Fire	18	4	22	143		
Total Fire Related	74	21	95	659	13%	741
Total Medical (EMS)	282	49	331	2,639	54%	2,343
Motor Vehicle Accident	63	15	78	467		
Hazmat	13	2	15	97		
Water/Ice Rescue	1	0	1	16		
Animal Rescue	1	0	1	7		
Carbon Monoxide	10	1	11	108		
Public Asst. (Service)	33	6	39	313		
Asst. P.D.	4	2	6	57		
Cancelled Enroute	28	26	54	413		
No Incident Found	15	4	19	93		
Standby	4	7	11	31		
Airport Standby	3	0	3	26		
Airport Emergency	0	0	0	0		
Total Miscellaneous	175	63	238	1,628	33%	1,454
Month-End Total	531	133	664			
Year Cumulative	4,118	808		4,926		4,538
Percentage YTD	84%	16%				

Average Response Times YTD in Minutes	Prev. Year	Fire Confined to Room of Origin	Previous Year
Call to Tone Out	2:30	3:23	58%
Dispatch to Enroute	1:37	1:01	
Enroute to 1st Arrival	3:19	3:50	
Average on Scene	5:57	11:15	



MUTUAL/AUTO AID STATISTICS YTD				
	Received	Hours	Given	Hours
Fort Collins	18	18	65	26
Previous Year	35	21.5	76	32.75
Berthoud	8	18	24	31.5
Previous Year	9	10.5	13	7.5
Windsor	42	18	23	11.8
Previous Year	46	21.25	32	17.5
Johnstown	8	5	13	9
Estes Park	0	0	2	5
Previous Year Totals	110	53.25	121	57.75
YTD TOTALS	76	59	127	83



Training & Reserve	Hrs/Month	Hrs/Prev Month	Hrs/Prev Yr.	Hrs/Year to Date
Shift	1,255.25	1,219.00	9,449.80	10,464.25
Reservist	15.00	26.00	256.50	325.00
Admin	68.50	55.50	597.00	538.50
Total	1,338.75	1,300.50	10,303.30	11,327.75
Reservist Shift Hours	159.50	174.00	2,206.50	2,171.75

	Specialized Disciplines Training			
	YTD Courses	Prev. Yr. Courses	YTD Hrs.	Previous Yr. Hrs.
Collapse	20	20	19	24
Rope	84	38	102.25	41.5
Confined Space	22	21	17.5	36.25
Search/Rescue	20	1	46	2
Water	76	49	159	116.25
TAC	72	7	326.5	10
Hazmat	50	66	52	53
Animal Rescue	3	NA	2.25	NA
Wildland	241	176	639.3	311.1
YTD TOTALS	588	378	1,363.80	594.10

LOSS/SAVE INFORMATION				
Type of Fire	City		Rural	
	Loss	Save	Loss	Save
Residential Structure	\$ 146,618	\$ 35,030	\$ -	\$ -
Commercial Structure	\$ 80	\$ 2,188	\$ -	\$ -
Other Fires	\$ 250	\$ -	\$ 750	\$ -
Month Total	\$ 146,948	\$ 37,218	\$ 750	\$ -
Year Cumulative	\$ 1,045,525	\$ 5,036,636	\$ 440,523	\$ 1,302,561



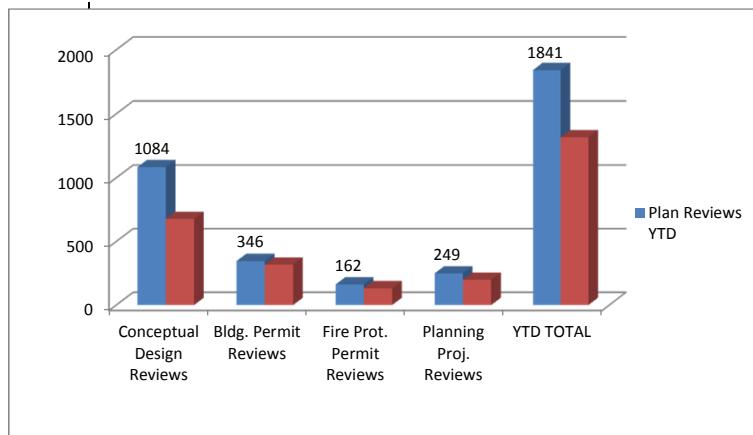
LOVELAND FIRE RESCUE AUTHORITY

August, 2015

DEVELOPMENT REVIEW STATISTICS

	City	County	Johnstown	Totals	Hours
Conceptual Design Reviews	126	1	0	127	60.5
Previous Month	180	2	0	182	72
Previous Year	297	24	X	721	541
YTD Total	1063	16	5	1084	519.5
Building Permit Reviews	51	1	1	53	79
Previous Month	37	0	0	37	56
Previous Year	299	19	X	318	678
YTD Total	394	8	7	346	655.5
Fire Protection Permit Reviews	17	2	0	19	20
Previous Month	16	0	0	16	20
Previous Year	118	3	X	121	116.5
YTD Total	135	6	21	162	144
Planning Project Reviews	48	2	0	50	75
Previous Month	54	4	0	58	88
Previous Year	150	14	X	164	298.5
YTD Total	213	29	7	249	507.5
TOTAL REVIEWS YTD	1805	59	40	1841	
Previous Year	1264	60	X	1324	

CSD Development Review YTD



Planning & Building Check-Ins YTD 956 239

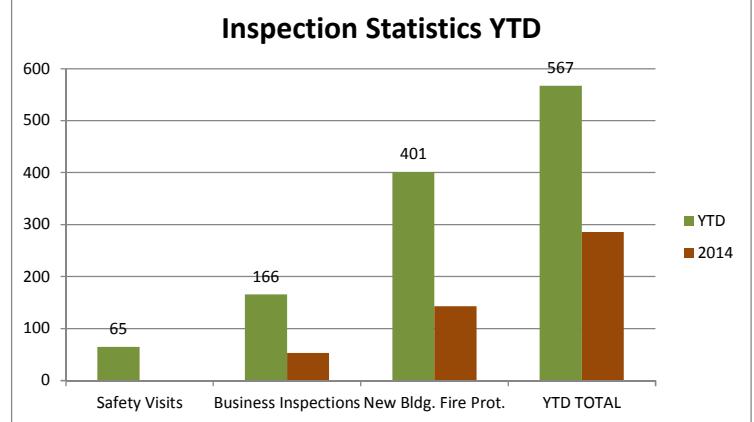
Fire Protection Permits Average days in review - 4.4 days
Percent within goal time - 94 % in August

INSPECTION STATISTICS

	City	Rural	Total	Hours
Eng. Co. Safety Visit 2 & 3 Yr.*	53	12	65	44
Safety Re-Visit	0	0	0	0
Business Inspections	31	6	37	38
Previous Month	27	5	32	29.25
Previous Year	192	20	212	251
YTD Total	141	25	166	148
New Bldg./Fire Protection	54	5	59	91.5
Previous Month	81	10	91	125.5
Previous Year	69	14	83	113.5
YTD Total	345	56	401	622
TOTAL INSPECTIONS YTD	486	81	567	
Previous Year	409	50	459	

*Engine Company Safety Visits are not included in YTD Totals

Inspection Statistics YTD

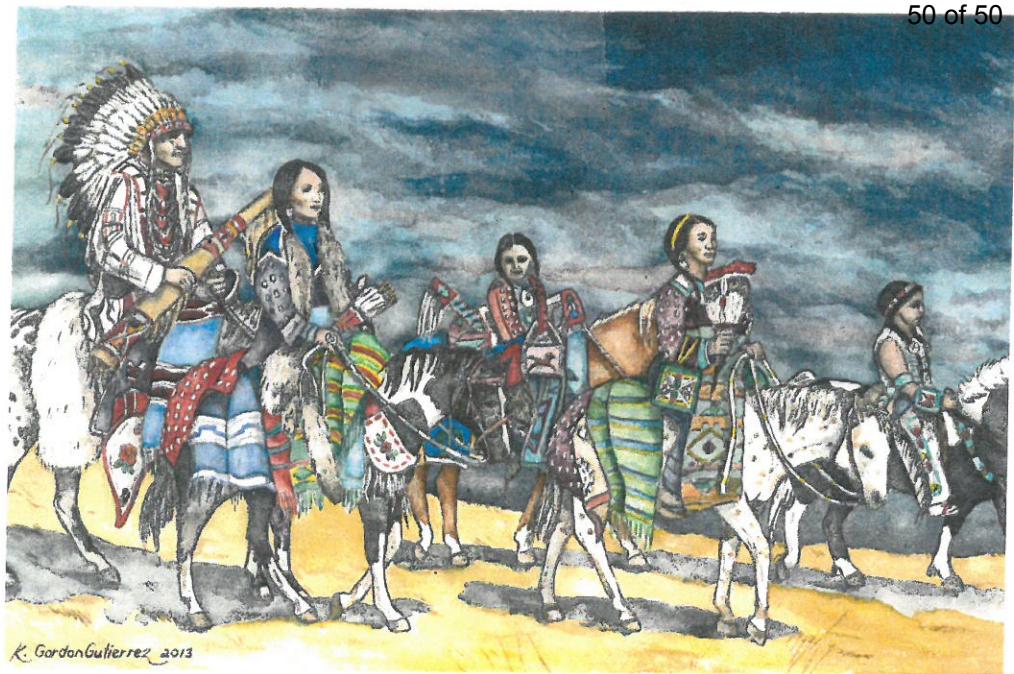


YTD Total does not include Eng. Co. Safety Visits

CSD OTHER ACTIVITIES

	City	Rural	Hours	Mo. Total	Prev. Mo.	Prev. Yr.	YTD Total	Highlights/Projects
Hazmat Permits	16	5	21.5	21	11	84	103	*6 YFS Family Intervention Sessions for 7 families
Tents/Special Events*	12	3	4	15	13	31	63	*3 Burn Permits
Burn Permits Issued	0	3	0.5	3	3	83	84	*8 bike helmet donations
Investigations	3	11	14	14	20	22	115	*1 new business inspection
Service Call/Complaints	15	1	26.5	14	10	39	70	*Fire Drill for staff @ Loveland Public Library
Car Seats Installed	16	0	8	16	17	109	133	*Reviewed 12 CRs & 24 PZ Projects for City Bldg. Dept.
YFS Program	9	1	20	10	0	9	10	*FIT Training
Public Education Events	6	1	11	7	5	42	69	*Escape Room Prep and Mtg.
Total Pub. Ed. Contacts	608	10		708	353	3,024	3,649	*Hired new PT CSD Inspector

*This also includes Pyrotechnics permits



K. Gordon Gutierrez 2013

Crow Reservation, MT. K. Gordon Gutierrez

Dear Chief + Board,
Thank you for the fabulous
Flowers. I love them!
They certainly brightened my
day. It was really thoughtful
of all of you.
Kay Gutierrez