

~ Town of Milford 2012 Annual Report ~
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Over several months in 2012 representatives from Milford Fire Department, Milford Water Department, and Milford Area Communications Center worked with the Insurance Services Office (ISO) to review and audit the Town's Public Protection Classification. To ensure that audit conditions are universal and cross comparative, the ISO developed their fire protection evaluation criteria through collaboration with agencies such as the National Fire Protection Agency, American Water Works Association, the Association of Public-Safety Communications Officials, and others. During ISO's audit, town departments were individually reviewed for their policies, record keeping, equipment, tools, maintenance, and work efforts to gauge our ability to prepare for, respond to, and mitigate building fires in our community.

In January of 2013, Milford received notification from ISO that we had improved the Public Protection Classification (PPC) to a "3" for areas of town within 1,000 feet of a fire hydrant and to an "8B" for those areas of town without fire hydrants. With a rating of "3" Milford is now one of the top ten communities in the state. PPC's are one important tool that insurance companies may use to set their rates, and through the town's improved "3/8B" rating, home and commercial property owners should see a reduction in fire protection insurance premiums.

While ISO's, PPC is a great comparative measurement of each organization's effectiveness, it is important to note that each department operates in the manner that best fits the needs of our town as well as our citizens as a whole. For example, Milford's Fire Department is comprised of primarily call or volunteer members with only four full-time employees in key positions. We might be able to achieve a higher PPC rating with a full-time career department, but the trade-off would be the much higher costs associated with staffing, insurance, benefits, and so on. A similar example would be if a capital investment was made to cover the entire town with fire hydrants and/or municipal water supply that most likely would also raise our PPC rating. Obviously, the costs for either of these options would be very high. So, to meet the same goals without incurring those expenses, we have developed mutual aid agreements with adjacent/bordering towns (i.e. bringing in neighboring fire department apparatus, "water on wheels", when the need arises), as well as making smart investments in our equipment such as the new Engine 4 placed into service this February. This new engine will help us attain a better rating outside the hydrant district in our next audit.

The Town Administrator and the Board of Selectmen pass on their heart-felt thanks to these departments for their extraordinary efforts to attain a valuable PPC rating for home and commercial property owners in town. We fully appreciate their continued efforts to provide the best services available to our citizens and to our town.