

Cascade Connections

Summer 2004

A Newsletter from Cascade Charter Township

Dear Cascade Residents:

On Tuesday, August 3, you will have the opportunity to vote on a proposal to maintain 24-hours a day, 7-days a week fire and emergency rescue coverage in Cascade Township. You are also being asked to fund, in this same ballot question, the hiring of six firefighters that will respond from Buttrick Station. The Township Board believes this Fire / Emergency Rescue Millage on the August Primary ballot is important if our community wants to maintain reliable fire safety and emergency rescue services in our growing community.

The August 3 ballot proposal offers our community a comprehensive plan to provide fire safety and emergency rescue service throughout the entire community at a lower cost than the 2002 proposal. In 2002, the cost was 0.7478 mills from 2002 through 2008 and 0.975 mills thereafter through 2022. The 2004 proposal at 0.58 mills will cost approximately 25% less than the 2002 proposal. This scaled back proposal addresses community needs for safe and effective fire protection and emergency rescue service at a lower cost to all of us.

In the two years since we last presented Cascade voters with a proposal for funding fire protection and emergency rescue service, many options have been discussed and community input has been sought. Since last fall, the Fire Department held several meetings with interested residents to evaluate the department and undertake a needs assessment. In April 2004, 70 Cascade residents participated in seven different focus groups to provide their observations regarding our Township and our Fire Department. Through these focus group meetings the following observations were made by Cascade citizens regarding the future of our fire department.

1. Cascade residents want to maintain 24-hours a day, 7-days a week coverage from the main station at Thornhills.
2. Cascade residents want Buttrick Station open with some level of complete emergency medical and fire response coverage.
3. Cascade residents are satisfied with the present level of 24/7 staffing at the Main Fire Station on Thornhills. They are not willing to fund any additional staff unless the new staffing is used to open Buttrick Station.
4. Cascade residents agree that a fire truck tanker needs to be purchased, especially for the residential areas that are not close to fire hydrants (about 50% of our homes).

The August 3 proposal addresses these observations made by Cascade residents throughout this community input

process. Please review this newsletter carefully and thoroughly. If you have questions, please feel free to contact me evenings at 676-0172 or contact our Township Manager, Jay Cravens, at 949-1500 during normal business hours.

Sincerely,
Michael Julien
Cascade Township Supervisor

Fire / Emergency Response Calculate Your Cost

To calculate the cost per year for your home, you need to know your home's taxable value. This can be found on the tax bill that was sent to you in early July, or on the assessment notice you received in February. You can also find it on the Township website at: www.cascadetwp.com. At our website, click on "Departments", then go to "Assessing", then go to the heading, "Assessing and Tax Information". You will then be directed to click onto the BS&A website where this information is stored.

Then use the following worksheet:

Your Home's Taxable Value is: _____
(Taxable Value is typically somewhat less than 1/2 your home's market value).

Fire / Emergency Response Millage is 0.58 mills or 0.00058

Example: 2259 Woodchip Lane SE
Market Value: \$250,000
Assessed Value: \$125,000
Taxable Value: \$120,000

Taxable Value or TV is $\$120,000 \times 0.00058 = \69.60 per year.

In this example, \$69.60 would be your annual cost per year of the new fire millage.

Cascade

The following candidates for the Township Board positions will appear on the August 3, 2004 primary ballot.

Township Supervisor

(Vote for not more than one)

Responsibility: Chief elected official of the Township.

Michael Julien* 1650 Tammarron Avenue SE

Township Treasurer

(Vote for not more than one)

Responsibility: Receive and take charge of all funds belonging to the township or those which are required by law to be paid into the township treasury. Must attend township meetings and participate in legislative, administrative and governmental deliberations and decisions.

Mary J. Carpenter* 5588 Buttrick Avenue SE

Township Clerk

(Vote for not more than one)

Responsibility: Must transcribe minutes of township meetings, maintain voter registration records and responsible for financial accounting. Responsible for all records, books, and papers of the township. Must attend township meetings and participate in legislative, administrative and governmental deliberations and decisions.

Ronald H. Goodyke 1945 Forest Shores Drive SE

Jean E. Neve 8010 - 48th Street SE

Township Trustees

(Vote for not more than four)

Responsibility: Must attend township meetings and participate in legislative, administrative and governmental deliberations and decisions.

Robert S. Beahan 3148 Thornapple River Drive SE

Brian T. Currier 7691 Cascade Road SE

Fredric N. Goldberg 6900 Oakbrook Street SE

Jim Koessel 1540 Hillsboro Avenue SE

Sandra Frost Parrish* 6625 Waybridge Drive SE

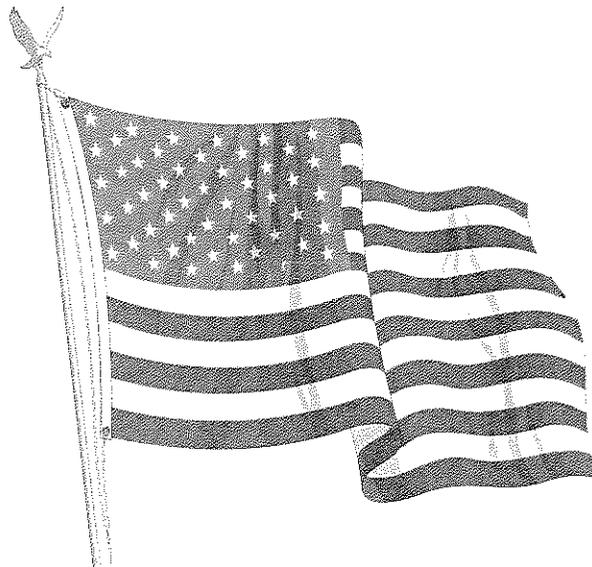
Samantha Toppel 6464 Cascade Road SE

* Current Incumbent for that position



LOCAL PROPOSAL FIRE PROTECTION PROPOSAL

Shall the limitation on general *ad valorem* property taxes within the Township be increased by 0.58 of one mill annually (which is equal to 58 cents per \$1,000 of taxable value of all real and personal property subject to taxation) for the period 2004 through 2023? The purpose of authorizing the Township to levy such millage is to finance new firefighter/emergency medical response positions and operate the Buttrick Station 24 hours, 7 days per week, while continuing 24 hour, 7 days per week at the Thornhills Station. The levy would also fund the purchase of a second medical response vehicle and a fire truck tanker. Further, the levy would fund the scheduled replacement of fire equipment. The amount raised by such levy the first year is estimated at \$740,833 (an estimated \$718,142 would be for the cost of providing emergency medical response and fire protection and an estimated \$22,691 would be directed to the Township's Downtown Development Authority for investment in our community).



Cascade

PROPOSALS

KENT DISTRICT LIBRARY MILLAGE PROPOSITION NO. 1 MILLAGE RENEWAL AND INCREASE

Shall the Kent District Library be authorized to levy a tax annually upon the taxable value of all property subject to ad valorem taxation within the District in an amount not to exceed 0.88 mills (\$0.88 for each \$1,000 of taxable value) for a period of ten (10) years, 2004 through 2013, inclusive, to provide funds for district library purposes? (This millage is a renewal of the previously authorized total millage of 0.8710 mills which expired following the 2003 levy, and a new additional millage of 0.0090 mills. This millage is estimated to provide revenues of \$12,080,752 in the first year of the levy).

The following is for informational purposes:

Within the District of the Kent District Library, there are 13 local authorities that capture and use for authorized purposes tax increment revenues from property taxes levied by the District Library. Such capture would include a portion of the above millage levy. The total amount of captured tax increment revenues from such millage in the first year of the levy is an estimated \$136,682.

KENT DISTRICT LIBRARY MILLAGE PROPOSITION NO. 2 ADDITIONAL MILLAGE INCREASE

(This levy shall be authorized only if Kent District Library Millage Proposition No. 1 is also approved by District Library voters).

Shall the Kent District Library be authorized to levy a new additional tax annually upon the taxable value of all property subject to ad valorem taxation within the District in an amount not to exceed 0.12 mills (\$0.12 for each \$1,000 of taxable value) for a period of ten (10) years, 2004 through 2013, inclusive, to provide funds for district library purposes? (This millage is estimated to provide revenues of \$1,647,375 in the first year of the levy).

The following is for informational purposes:

Within the District of the Kent District Library, there are 13 local authorities that capture and use for authorized purposes tax increment revenues from property taxes levied by the District Library. Such capture would include a portion of the above millage levy. The total amount of captured tax increment revenues from such millage in the first year of the levy is an estimated \$18,638.

The tax increment authorities within the District of the Kent District Library include the following:

Bowne Township	Alto Downtown Development Authority
Byron Township	Local Development Finance Authority
Cascade Charter Township	Downtown Development Authority
Gaines Charter Township	Local Development Finance Authority
Grandville, City of	Downtown Development Authority
Kent City, Village of	Downtown Development Authority
Lowell, City of	Downtown Development Authority
Plainfield Charter Township	Downtown Development Authority
Rockford, City of	Downtown Development Authority
Walker, City of	Downtown Development Authority, Brownfield Redevelopment Authority
Wyoming, City of	Downtown Development Authority, Local Development Finance Authority

Vote

COUNTY PROPOSAL

PROPOSITION FOR KENT COUNTY MILLAGE INCREASE FOR WILDLIFE PARK

Shall Kent County levy a new additional .55 of one mill for a wildlife park which is equal to 55 cents per \$1,000 of the taxable value on all real and personal property subject to taxation for the period of 2005 through 2029 inclusive for the purpose of acquiring, constructing, relocating, furnishing, stocking, equipping and operating the park in the county? The amount of revenue raised by the levy in the first calendar year is estimated at \$10,126,235.

There are in Kent County twenty local authorities that capture and use for authorized purposes tax increment revenues from property taxes levied by the County. Such capture would include a portion of the new millage levy. The total amount of captured tax increment revenues from such millage in the first calendar year of the levy is an estimated \$216,701. The tax increment authorities in Kent County include the following:

Bowne Township	Alto Downtown Development Authority
Byron Township	Local Development Finance Authority
Cascade Charter Township	Downtown Development Authority
Cedar Springs, City of	Downtown Development Authority
	Local Development Finance Authority
Gaines Charter Township	Local Development Finance Authority
Grand Rapids, City of	Downtown Development Authority, Monroe North – Tax Increment Finance Authority, Smartzone – Local Development Finance Authority, and Brownfield Redevelopment Authority
Grandville, City of	Downtown Development Authority
Kent City, Village of	Downtown Development Authority
Lowell, City of	Downtown Development Authority
Plainfield Charter Township	Downtown Development Authority
Rockford, City of	Downtown Development Authority
Sparta, Village of	Downtown Development Authority
Walker, City of	Downtown Development Authority, Brownfield Redevelopment Authority
Wyoming, City of	Downtown Development Authority, Local Development Finance Authority

A Brief History of Our Fire Department

The Fire Department: 1988 - 1994

Before 1988, the township employed a full time fire chief and a fire marshal. Two firefighters and a fire inspector were hired in January 1988. All personnel worked a 40 – hour workweek from 7:30 a.m. to 4:30 p.m., Monday through Friday. If there was an emergency or fire call after their scheduled work time, they would return to work.

A 1988 millage (0.25 mills) created a dedicated fire fund. This allowed the township to create a distinct fire department with funding to operate the department. More importantly, it provided more hours of emergency service coverage to property owners.

In 1990, the department added two firefighters to create a second shift. This second shift worked from 4:30 p.m. to 1:00 a.m., Monday through Friday. In 1992, the Fire Department purchased two fire engines to replace old equipment.

By the end of 1993, the department had seven full – time employees and 21 paid on call employees.

The Fire Department: 1994 - 2002

In November 1994, Cascade Township voters passed a 0.51 millage increase to the Fire Fund. Before the election, the Township Board committed to the community that fire service would increase to full coverage (24-hours 7-days per week), that it would hire six additional firefighters and it would purchase additional fire fighting equipment as necessary. All these things occurred in keeping with the Township Board's commitment. The millage also was used to construct a substation on Buttrick Avenue at 30th Street.

In 2000, the Township hired three additional firefighters. These firefighters were hired because of changes instituted by MIOSHA which required that before interior fire fighting operations can take place there must be two firefighters suited up outside in a backup role to support the two inside if something should go wrong. (The "two in - two out" rule.)

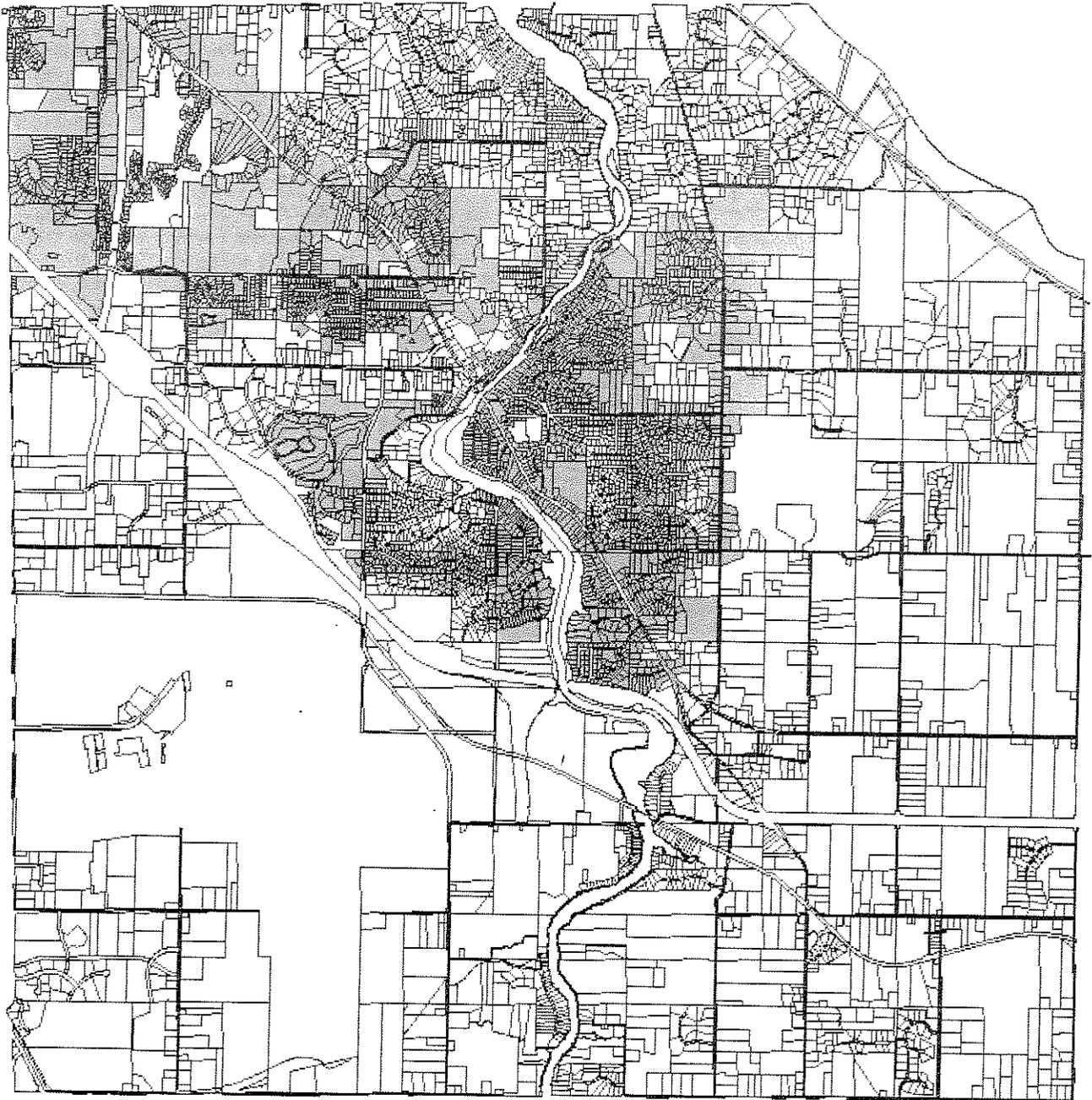
By the end of 2000, the full- time fire staff had grown to 16 positions. There were three 24 – hour shifts each having four firefighters. Other personnel include a fire chief, a fire captain, a fire marshal and a fire inspector. By the end of 2002, there were 14 positions in the Fire Department. (There were two retirements in the department and those positions have not been filled since then due to budget limitations.)



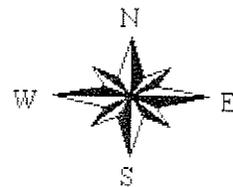
The Fire Department: 2003 to present

Presently, the Fire Department has 13 full-time firefighter positions. One additional firefighter position has remained vacant and unfilled since the end of 2002. We have one fire chief and one fire inspector. There are 18 paid on call firefighters.

Cascade Charter Township



**Residential Parcels
within 300 feet of a
Public Watermain**



2

0

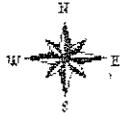
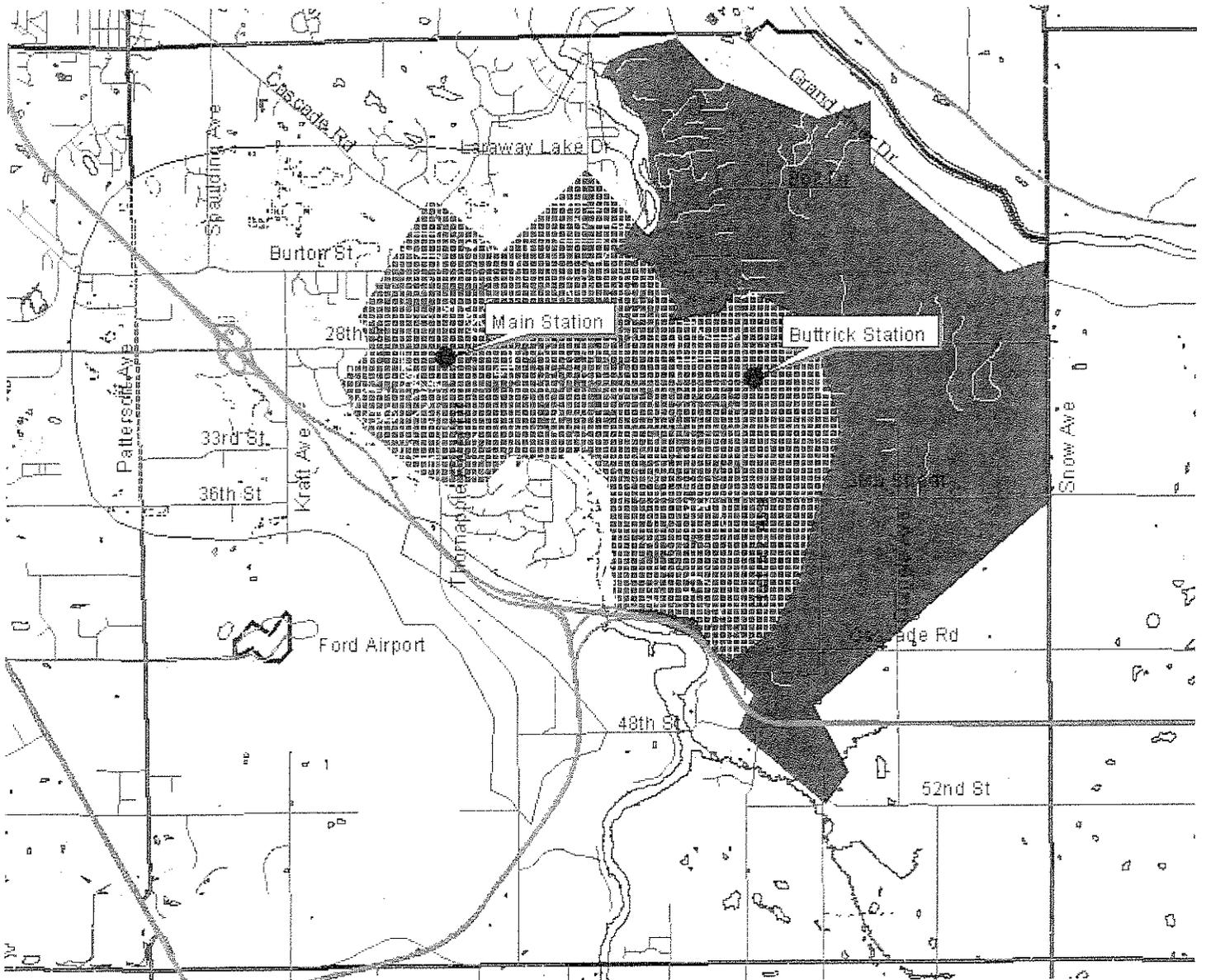
2 Miles

5/20/04

Map A
**Map of Residential Parcels within
300 feet of a Water Hydrant.**

Cascade Township Fire Department Evaluation

 5 minute response zone Main Station
 5 minute response zone Buttrick Station



Map B
Map Showing Five Minute Response Times for Thornhills (Main) Station & Buttrick Station - Both Operating 24/7.

If the proposed millage fails, there are not enough funds available to maintain current staffing levels.

Connections

Fire / Emergency Rescue Millage Questions & Answers

*There are many questions you may have concerning the Fire / Emergency Rescue millage.
Here are a few questions and answers that may be helpful to you.*

How is our Fire Department Financed?

Prior to 1988, the small Cascade Fire Department was financed only from the Township's General Fund. Since 1988, the Fire Department has been primarily funded through a dedicated fund, called the "Fire Fund" as well as from the Township's general operating millage, which is called the "General Fund". In November 1988, Cascade Township voters passed a dedicated 0.25 millage for the fire department. This millage provided new equipment and a small number of personnel to the department.

In 1994, Cascade Township voters passed a 0.51 millage increase to the Fire Fund. This was also a dedicated millage for specific building, coverage (24/7) and equipment improvements.

A dedicated millage is a specific millage that can only be used for those purposes listed in its ballot language when it was approved. With a dedicated millage, voters know exactly what their tax dollars are going to. A dedicated millage is limited to those items the voters approved and cannot be spent in other areas within the Township budget.

Financing the Fire Department through dedicated millages gives the voters the opportunity to determine if that service is important and essential to the citizens of the community. Dedicated millages usually are collected for a specific time period. Before these millages expire, voters would have the opportunity to determine whether the service provided under that particular millage should be continued.

Due to the size of the Fire Department personnel and equipment costs, it could no longer be funded only through the General Fund. The General Fund does not generate enough tax revenues through local property taxes to operate the Fire Department and the other township functions. In 2004, it will cost \$1.33 million dollars to operate the Fire Department. The General Fund is anticipated to collect approximately \$1.1 million in property taxes.

If the proposed millage fails, there are not enough funds available to maintain current staffing levels. With reduced firefighter staff, the Township would have to determine if there are sufficient personnel to safely staff the fire department on a 24-hours a day, 7-days a week coverage schedule.

So What Has Changed Since the Failed 2002 Millage?

Existing funding levels are no longer adequate to support the Township Fire Department. In November 2002, our Township proposed a new fire millage that would have fully funded the needs of the fire department through 2022. That millage was defeated.

Since 2002, a subcommittee of the Township Board has met regularly to determine the future needs of the township regarding fire safety and emergency medical response. Further, the Township asked a citizen's subcommittee to review the activities of the department and asked seven focus groups to review various information concerning the fire department and its ability to provide service to its citizens. Through this review process it has become clear that Cascade Township did not get the message out clearly at the last election. Cascade residents who participated in the review process supported the fire department and viewed it as an essential public service that is needed in a growing community. The review process did provide several factors that likely led to a failure of the millage in 2002.

- Cascade Township did not clearly articulate its reasons for the 2002 millage request to its citizens.
- Many residents wondered why Buttrick Station was still unmanned since many thought manning the station was part of the 1994 millage request.
- The 2002 millage did not clearly indicate that Buttrick Station would be fully staffed with complete 24-hours a day, 7- days a week coverage had the 2002 millage passed.
- Some questioned why the Township General Fund was no longer going to provide \$400,000 annually to the Fire Fund for the Fire Department. The 2002 proposal was viewed by some as a tax shift.
- The 2002 millage request of 0.975 mills was too high for residents to accept in light of the then ongoing economic recession.



Vote

Cascade

Only 50 percent of our residences are within 300 feet of a water hydrant.

What Has Changed Since the Last Millage Approval in 1994 ?

Since the last fire millage approval in 1994, many things have changed for the Fire Department with respect to manpower requirements mandated by the Federal government and fire safety associations. In 1998, the United States Department of Labor formally adopted the MIOSHA "two-in, two-out" rule which states that before interior fire fighting operations can take place there should be two firefighters suited up outside in a backup role to support the two inside if something should go wrong.

The costs of labor and benefits, particularly medical and prescription costs, have outpaced inflation dramatically. Since 2000, medical and prescription insurance costs have increased an average of 11.8 percent annually, while the inflationary rate has declined to historic lows. Limitations placed on local government due to the passage of "Proposal A" in 1994 have also limited the amount of taxes the Fire Fund has been able to collect.

All the factors mentioned above have contributed significantly to the Fire Fund running deficit balances from 1999 to the present. The General Fund continues to support the Fire Fund with an annual contribution of \$400,000. However these contributions and existing millages for the fire department are not enough to offset the increased costs of labor and equipment to operate the fire department at its current staffing level or on its current 24-hours a day, 7-days a week operation schedule.

What is being proposed with the 2004 millage at 0.58 mills?

The Township Board has committed and will use the proposed millage to provide Cascade citizens with the following.

1. Complete 24-hours a day, 7-days a week coverage from the main station at Thornhills Avenue.
2. Fully staff the Buttrick Station for complete fire and emergency medical response 24-hours a day, 7-days a week coverage.
3. Purchase a second medical response vehicle to be housed at the Buttrick Station for fire and emergency medical calls.
4. Purchase a fire truck tanker to be operated from Buttrick Station. This vehicle would increase the ability to serve non-hydrant areas of the community (about 50% of our residences).

5. The millage would also allow for replacement of outdated equipment and protective gear.

Why does the Township's Downtown Development Authority get funds from this proposed fire millage?

The Township created a Downtown Development Authority (DDA) in the early 1990's as a means to make sidewalk, landscaping and street improvements along the commercial areas of the village and 28th Street. To pay for these improvements the DDA is allowed to keep the growth in property taxes within the downtown commercial area.

State law requires that with new millage proposals voters must be shown how much funds are going to be raised the first year of the proposed millage. It is estimated the new fire millage will raise \$740,833 the first year.

State law also requires information if other governmental authorities will benefit from the millage. According to estimates the DDA will receive \$22,691 (about 3%) of the new fire millage. These funds will be used for additional improvements in the commercial areas in the village and along 28th Street. Taxes derived from residential and industrial areas of the township do not go toward the improvements in the downtown commercial area. In other words, unless you live in the Cascade DDA district (commercial area of the Township), your fire taxes will go entirely to the Fire Fund to support fire protection and emergency medical response.

Is a Fire Tanker Really Needed?

Only 50 percent of our residences are within 300 feet of a water hydrant. (A map showing residential properties within 300 feet of a water hydrant follows later in this article.) The Fire Department has 3 fire engines. Each engine typically carries 1,000 gallons of water in its own tank. This tank usually lasts no more than 4 minutes at a fire scene where the residence is fully in flame.

The millage proposal would purchase a fire truck tanker with a minimum capacity of 3,000 gallons. This is about 7-10 minutes of additional fire suppression. The new fire tanker would operate out of Buttrick Station.

Vote

Map of Residential Parcels within 300 feet of a Water Hydrant - see map A

Connections

The Township has other funds to take care of the Cascade Public Library and the pathways.

Why can't these funds be used for the fire department?



The Township has several fund accounts which derive the monies from specific sources. The library, fire, police and pathways derive their funding from specific dedicated millages. These dedicated millages limit how the funds within them can be used. For example, funds raised by Cascade's library millage cannot be shifted over to the fire department or any other fund. On the other hand, the operations millage which partially funds the "General Fund" can be used to help the other funds. In fact, the General Fund has given the Fire Fund close to \$400,000 per year since 1995 to help fund the operations of our fire department.

Two of these dedicated funds presently show a surplus balance on Cascade's financial statements. However, due to the accounting procedures we must follow (as required by the State) these dedicated funds do not show their very substantial long-term debt obligations. In fact, if debt were shown, many of the funds would then show only small positive balances or slight deficits.

Our Township made numerous improvements to our community over the past 10 years which were financed with long term bonds. The long term bonds for these improvements are the debt obligations for that particular fund.

Why hasn't the Buttrick Station become fully operational and equipped?

When the 1994 millage was presented to the voters, the proposal was to only build a fire substation on Buttrick Avenue. After it was completed, some residents expected that the facility would be manned and operational eventually. The original intent was to use the facility to house our paid on call firefighters at this facility until such time as fire and emergency response calls

increased to warrant a full-time staff. However, the cost of increased manpower requirements mandated by the Federal government and fire safety associations combined with budget limitations do not provide sufficient funds to operate two facilities. A 1999 outside study evaluating our township fire department recommended that Buttrick Station become operational. In 2003, there were 315 incident calls east of the Thornapple River. There appears to be sufficient incident calls to have Buttrick Station manned and operational.

Buttrick Station currently has one fire engine. This fire engine is fully operational.

The proposed millage would purchase a second medical response vehicle. This vehicle would be used at Buttrick Station for emergency rescue calls.

The millage would also purchase a fire truck tanker that would operate from Buttrick Station. A tanker would increase the ability of the Fire Department to respond to fire calls, particularly to non-hydrant areas.

Finally, the proposed millage would allow the operation of Buttrick Station 24-hours a day, 7-days a week.

Map Showing Five Minute Response Times for Thornhills (Main) Station & Buttrick Station – Both Operating 24/7 (See Map B)



Vote

Cascade

The proposed millage would allow the operation of Buttrick Station 24-hours a day, 7-days a week.

What type of activities does our Cascade Fire Department perform?

Surprisingly, many residents in Cascade Township do not realize that our Fire Department is also an emergency rescue department as well. Since 1999, 49.6 percent of the calls our fire department responds to are for medical response. Typically, our fire department is the first responder to your call for medical help after receiving instructions from county dispatch.

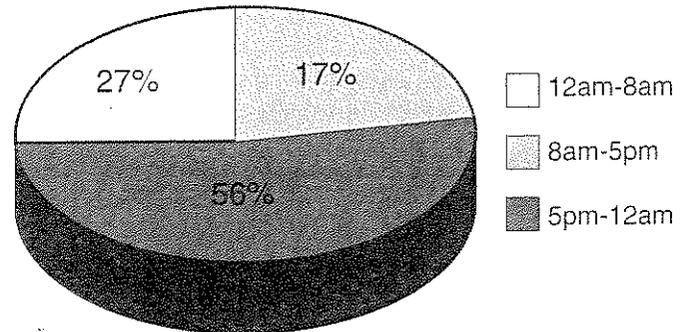
Our Cascade fire department responds to many types of fire calls. There are structural, vehicle and grass fires. They also respond to fire alarms, aircraft alerts, illegal fires, hazardous incidents, gas leaks and provide stand by or back up to neighboring communities when they have fire incidents. These call types represent 36.9 percent of their incident calls.

Fires are on average 11 percent of our fire department's calls. This low percentage is because the housing stock in our community is relatively new and well maintained. However, the types of homes in Cascade Township are more complex than other communities. With larger floor areas, roofs with numerous dormers and gables and larger quantities of man-made materials (e.g., carpeting etc.) fighting fires is more complex and dangerous. Fire suppression today requires more training and preparedness as well as better equipment.

The table below summarizes the calls the Fire Department responded to in the past five year period - 1999 to 2003.
Summary of Fire Reports 1995 - 2003

Call Type	1999	2000	2001	2002	2003
Unspecified Incident	Not recorded	Not recorded	1	Not recorded	Not recorded
Fire Alarm	153	99	108	123	141
Aircraft Alert	6	10	6	17	8
Carbon Monoxide Alarm	23	21	13	26	23
Service Call	37	34	59	45	58
Fire	188	118	131	103	116
Grass Fire	Not recorded	9	7	14	13
Hazardous Incident	17	21	19	4	10
Illegal Fire	Not recorded	24	20	30	32
Lock Out	16	27	14	15	19
Medical	542	612	578	610	608
Gas Leak	Not recorded	Not recorded	1	17	9
Personal Injury Accident	165	172	126	105	96
Rescue	9	16	8	8	3
Stand By	11	4	6	5	2
Tree Down	Not recorded	Not recorded	1	2	13
Unknown Accident	Not recorded	Not recorded	Not recorded	13	25
Vehicle Fire	14	23	9	16	17
Wire Down	18	17	16	19	59
Totals	1,199	1,207	1,123	1,172	1,252

2003 Incident Calls - Time of Day



This chart illustrates that if fire department hours are cut back to a 2-shift operation (vs. 24/7), some 17% of our community's emergencies would occur when our fire stations are unmanned.

What are the current minimum staffing levels of the fire department?

The Fire Department currently has 13 full-time personnel. The fire chief works a 40 hour schedule and responds to incident calls after his scheduled hours. There is one fire inspector that also works a 40 hour per week schedule and responds to incident calls after his scheduled hours. There are 11 fire-

Connections

The proposed millage would provide for six additional firefighters.

fighters. They work a 24½ hours shift, averaging 60 hours per week.

Two of the firefighter shifts have 4 firefighters on shift, while one shift has 3 firefighters. Our minimum operational staffing level is three firefighters per shift. This takes into account vacations and / or sick days. With three firefighters per shift, the department does not have sufficient personnel to meet the MIOSHA "two in – two out" rule until the fire chief or fire inspector are able to respond to the incident call as well.

The fire department has 18 paid on call firefighters available. These firefighters are fully trained professionals for all incident types and provide tremendous assistance to the full-time staff. Many however maintain a full-time job and are not able to respond to a majority of the incident calls.

Relying on paid on call firefighters to respond to a fire scene will naturally have some delay factor built in. If there are only three full-time firefighters on the scene, they will have to wait until another firefighter is on the scene for an interior attack on the fire. (If there is an apparent life safety issue taking place at an incident call, the firefighters are allowed to enter the scene to save a life prior to having four personnel on the incident scene.)

The proposed millage would provide for six additional firefighters. The six additional firefighters would allow for 3 shifts of two firefighters per shift to operate Buttrick Station.

Minimum operational staffing levels would be 5 firefighters. This minimum staffing level would satisfy OSHA and NFPA Standard 1710.

How many administrative or supervisory personnel will be added if the new fire millage passes?

None.

What are Cascade Township's current fire insurance ratings? Are they likely to go up or down depending on the outcome of the millage?

In August 2001, the Insurance Services Office (ISO) a national insurance rating service completed their survey of our fire protection services. Their evaluation of the fire insurance classification for Cascade Township improved to Class 5/9. Before this survey, Cascade Township had a Class 6/9 rating.

Class 5 applies to properties in the township within 1,000 feet of a hydrant with a needed flow of 3,500 gpm or less. The properties are also 5 road miles or less of the responding fire station. Class 9 applies to properties within 5 road miles of the responding station, but beyond 1,000 feet from a fire hydrant.

In determining property insurance rates, your insurance company researches your property's "Protection Class". "Protection Class" is based on several factors. These factors are the communities ISO rating, the rating of the community's fire department and the type of fire department (e.g., volunteer, full-time etc.).

It is difficult to determine whether our insurance ratings will go up or down depending on the millages outcome. The Insurance Services Office (ISO) is not likely to do another review of our fire protection capabilities for another 6 – 7 years. With possible staff reductions if the millage fails, it seems likely that our ratings could return back to a Class 6/9 rating. If the millage passes, we do not expect an improvement on our ISO rating to occur until after 2010. Even then we do not know if our ISO rating would improve.

You may want to contact your insurance agent to determine if your fire insurance rates would change as a result of:

- A) Staff reductions or the elimination of 24-hours a day, 7-days a week operations; or
- B) Maintaining complete 24-hours a day, 7-days a week coverage from the main station and fully staffing the Buttrick Station for complete fire and emergency medical response 24-hours a day, 7-days a week

Will the General Fund continue to make the \$400,000 annual contribution to the Fire Fund if the millage request passes?

Yes. The Township Board unanimously passed a resolution on May 19, 2004, to continue the annual contribution of \$400,000 to the Fire Fund and the reduced size of the millage request (compared to the 2002 request) reflects this continued General Fund contribution.

How does the Cascade Fire Department compare with other neighboring communities?

The following table provides a comparison of the area fire departments in terms of manpower, number of facilities, whether they also have paid on call firefighters and the number of fire calls versus emergency calls they must respond.

Vote

Community & Fire Department Comparisons

	Cascade	Kentwood	Wyoming	East Grand Rapids	Plainfield
2003 Population	15,925	46,487	70,205	10,563	31,134
Size of Community (in square miles)	33.9	21.0	24.3	2.9	35.1
Percent of Community Residential	46%	30%	91%	99%	36%
2004 Total Taxable					
Value of Community	1,249,754,906	1,826,173,501	1,949,548,647	434,648,528	950,844,972
2003 Total Tax Rates (Millage)					
Homestead					
(including Schools & SET)	27.3316	32.0539	33.0994	40.4938	28.5718
Full -Time Firefighters	11	43	33	28	16
Paid on Call Firefighters	18	15	40	8	20
Supervisory Personnel	1	2	2	1	3
Other Personnel	1	2	3	1	0
Number of Fire Stations	2	3	4	1	3
2003 Fire Related Calls	346	1118	1516	231	1001
2003 Medical Related Calls	730	2736	3139	190	960

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