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FIRE, WATER - AND OZARK DETERMINATION

Tiny Holley Mountain Airpark bags #1 ISO fire protection rating

Building a better fire department means lower insurance on homes and commercial buildings. But it's not always top-of-mind for people moving away from the bustle of urban areas seeking a more laid-back lifestyle. It sure should be.

By Susan Kirkpatrick

In the past year, three multimillion dollar homes in the Lake of the Ozarks' big bucks Porto Cima development have been destroyed by fire. Not because the fire department couldn't get there, but because water wasn't readily accessible to the fire apparatus - despite the millions of gallons in the nearby lake. The homes were too far away from the lake shore for trucks to siphon it, and there wasn't a hydrant in the whole development.

In all three situations, tankers had to spend valuable time hauling water from the lake to the fire site before fire boats arrived to provide a steady water flow.

"If we had a sustained water supply at the outset it might not have changed the outcome on two of

the fires," says local fire chief John Sullentrop, "but it would have made fighting the fires a lot easier. And on the third home, it would definitely have made a difference."

Today, after the fact, the Porto Cima homeowners association is investigating ways to install fire hydrants and/or become part of a nearby water district.

Porto Cima is one of the most high-profile developments in an area rich with high dollar homes and resorts. But even the wealth at the Lake of the Ozarks wasn't enough to prevent the kind of fire disasters endemic to less affluent rural communities. Porto Cima residents simply weren't prepared. >



A couple of hundred miles to the south of the Lake of the Ozarks there's another high-dollar community that doesn't face the same kind of fire risk. Remote Holley Mountain in the North Central Arkansas Ozarks is home to an aviation-focused community and airstrip – and one of the highest-rated fire departments in the entire United States.

Tiny Holley Mountain Airpark's volunteer fire department has earned the insurance industry's gold star – a Public Protection Classification No. 1 rating from the Insurance Services Organization. These 33 volunteers have brought their department into an elite group of only 55 fire departments in the entire United States (see sidebar).

The No. 1 rating assures Holley Mountain residents that they will have high quality fire protection should the need arise, and – not to be sneezed at – has significantly reduced the cost of local homeowner's insurance.

Number 1

Holley Mountain isn't a terrifically easy place to get to. Visitors must turn off U.S. 65 near Clinton, Arkansas, onto AR 16 east, and then follow a winding blacktop that climbs several miles through forested countryside to a huge automated gate. Behind the gate lies Holley Mountain Airpark, a 500-acre wooded community with a 4,800 foot paved runway, maze of taxiways, about 40 homes

and the combination office and fire station that is the heart of the development. Each of the homes has at least one hangar with one or more planes in residence. Residents – full time and weekenders – have come to this remote Arkansas hilltop from all over the United States to breathe Ozarks air and play with their airplanes.

It's not the sort of place people find by accident, and not the kind of place that's easily accessible to fire and emergency equipment.

Jim and JoAnn Collom know first hand.

In the snowy winter of 1996, when they were just realizing their lifetime dream of being able to develop an airplane community, the Colloms' brand new house caught fire. Jim, a former firefighter, says he had enough presence of mind not to open windows, and to take other steps that ultimately limited his damage to \$17,000. Because of the snow and ice on the steep road up Holley Mountain, though, it took the nearest fire department 45 minutes to reach his burning home – a trip of only five miles.

"I knew then we had to have a fire department on the mountain – a good one," Collom recalls. "Almost since the day we sold the first residential tract, Holley Mountain Airpark has had its own community fire department.

Holley Mountain Airpark Fire Department volunteers



"When we started, we had just one vehicle, a 1962 Mack pumper we bought from Cairo, Illinois." Today the department has seven fire-response vehicles including two "crash" trucks equipped with foam delivery systems, two pumper engines, and an aerial truck with a cherry-picker bucket atop an 85-foot pivot extension ladder.

"We — the neighbors in and around the airpark — have been working for this ISO inspection since the day the state officially certified us as a fire department in late in 2004."

The journey

Collom's original goal was to achieve a very respectable ISO Class 5 rating for the new department. That would mean relatively good homeowner insurance rates for airpark residents, and a level of assurance that any fire could be handled by the volunteers.

He sought out the fire chief in nearby Clinton for advice. The chief suggested that a system of hydrants 1,000 feet from each house with a water flow of 500 gallons per minute would be a big step toward the targeted 5 rating.

Because of his own fire, and with other people buying property and building homes at Holley Mountain, Collom also contacted the >

Captain Bill Collom



ISO RATINGS

The Insurance Services Organization, commonly referred to as ISO, has been rating fire departments since 1909. The ratings, which depend on a variety of factors from how alarms are received and handled, to equipment, manpower, and water supply, are calculated into insurance rates. (State Farm, the nation's largest carrier, is an exception. In recent years they have begun basing their rates on historic losses by zip codes rather than fire protection classes).

ISO ratings range from 1 to 10, with 1 being the best and 10 being no fire protection at all. With a lot of fire departments it's a "pride thing" to improve their ratings and community standing in the fire protection world. It's also a boon to their constituents.

"Volunteer fire departments have saved their constituents vast amounts of money by doing what it takes," says Harrison, Arkansas, insurance executive Dan Troutt. "I've seen volunteer departments go out and work hard to improve their equipment, training, and water supplies. Bringing a Class 9 district down to a Class 5, for example, saves their constituents about 50 percent on home insurance." In Arkansas, only eight of the state's more than 1,300 fire departments have achieved a Class 2 rating.

Most fire departments do put in an effort toward improve their ratings, but achieving a "1" ISO rating is something that most only dream about. Out of nearly 50,000 ISO-rated fire departments in the United States, fewer than 60 have achieved a Number 1 rating, and, of those, only five are all-volunteer departments.

For more about ISO go to their website at ISOmitigation.com





Community Water System of Greens Ferry (CWS) about laying a pipeline to the airport and tying in to the system.

"The former CWS manager told us if we'd build a line to Dodd Mountain to our east, they'd build the water tower that would not only help the airport but the whole region," Collom says.

The serendipitous result of both those conversations was that Holley Mountain Airport benefited from a 190,000-gallon water tower reservoir, and that, by an engineering accident, hydrants were placed less than 500 feet – rather than the suggested 1,000 feet – from each building with fittings that guaranteed a water flow of between 1,000 and 2,300 gallons per minute.

From the beginning, local residents signed on to be firefighters. Probably not a typical group of volunteers, the brigade includes several engineers, a retired attorney, airline captains, a chaplain and some high tech professionals, among others. Ranging in age from 30 to 82, most were new to firefighting, but in the past two and a half years, each one has spent more than 1,200 hours in training and practice.

According to Jim's affable brother Bill Collom, "There's been a concerted effort from everybody involved."

As one of the force's two captains, Bill Collom oversees a first response / service company. Again, it's probably not typical – a retired vice president of 3 M

Holley Mountain volunteers at fire school

Company serves as alternative driver.

"My principal job is to make sure my people are safe," Bill says.

Building

Time passed. The department grew in experience, infrastructure and equipment including the two crash trucks acquired because of the always-present potential for airplane accidents.

Besides equipment, Jim Collom built a sophisticated dispatch and monitoring system tied into the 911 system at nearby Fairfield Bay; and developed an automatic generator system overseen by an MFI (Monitoring for Integrity system).

Again drawing on his knowledge and experience, Collom began to raise his sights.

"As time went on," he says, "we saw the possibility of going higher. We saw that we might get a 3 rating."

"We worked hard in hand with a lot of people on this from the beginning," Bill Collom says, "but finally it got to where Jim challenged the department. JoAnn and I have done what we can do," he told them. "We've got equipment, and we've got an infrastructure. The rest is up to you."

The department – every one a volunteer with other things to do – came through.

The inspection

By early this year they were ready. Holley Mountain Airpark Fire Department's first-ever ISO inspection took place in March. The inspector scored the department on the basis of 100 points divided into three areas: dispatch, 10 percent; water, 40 percent; and the department itself, 50 percent. Each 10 points earned would correspond to an ISO rating level.

The inspection took three solid days – and two nights until 10 p.m. – of checking and re-checking everything. The inspector evaluated every operational aspect of the fire department from the way fire alarms are dispatched, to type and amount of fire fighting equipment, number of firefighters who regularly respond to fire calls, and the training each firefighter received. Record-keeping, a *bête noir* of any volunteer organization, was key as was access to a continuous, steady and consistent 'high delivery' supply of water, which is achieved in this case by joining up to the Community Water System and building hydrants.

And then there were the small things. On the third day when the inspector pulled a crowbar from the back of one of the vehicles, he complimented the tense department members – *If this weren't here it would be all over. It doesn't make any difference what kind of system you have if you can't get inside the building.*

All in all it was a long three days.

Typically, a department in a community of fewer than 10,000 people is inspected every 15 years, though they fill out an annual paper survey.

"Most fire chiefs only go through one ISO

inspection in their careers," Collom says. "I can promise that's true for me."

When the inspectors completed their visit and the dust cleared, the Holley Mountain Airpark Fire Department with its 33 members, far flung water system, and seven vehicles had earned 92.54 points – an almost unheard-of Number 1 rating.

The celebration

In mid-August they partied. Local officials, insurance industry representatives and friends ascended to the plain steel building that is command central for Holley Mountain and presented Jim and the fire department with a brass plaque.

Robert Summerville, rural fire department administrator for the Arkansas Forestry Commission which oversees Arkansas' rural volunteer departments, was at the plaque-presentation.

"What they've done is quite unusual," Summerville says. "It took a lot of work, and a lot of money – between the water system, additional training, and equipment. They put in additional fire hydrants and did a lot of extra work that enabled that classification."

Missouri Assistant Fire Marshall Greg Carrell agrees. "That's quite an accomplishment for any fire department – much less a volunteer fire department." 🍷

If you would like more information about Holley Mountain Airpark or its fire department (HMAFD) you can go to their website at holleymountainairpark.com.

Holley Mountain Airpark community taxiway and homes.

