



Risk Management Solutions

A QUARTERLY NEWSLETTER OF THE ALABAMA MUNICIPAL INSURANCE CORPORATION
AND THE MUNICIPAL WORKERS COMPENSATION FUND, INC.

FALL 2005

Alabama Fire Departments Use Federal Equipment/Personnel Grants

By: Niko Corley, Communications Coordinator, ALM

According to the Council on Foreign Relations, most of America's 31,000 fire departments are "under-funded and understaffed." As first responders to everything from chemical spills and terrorist attacks to swift-water rescues, the nation's fire departments and their personnel need the best equipment and training available to effectively carry out their duties.

In 2000, Congress passed the Assistance to Firefighters Grant Program (AFGP) to address issues facing under-resourced fire departments. The program, overseen by the U.S. Fire Administration, makes grants available to local fire departments for the acquisition of equipment, training and personnel for maintaining efficient operation.

Since its inception five years ago, the AFGP has received over \$2.6 billion for local fire service interests from Congress. Two different grants exist under the AFGP, one for Fire Prevention and Safety (FPS) and another known as the Staffing for Adequate Fire and Emergency Response (SAFER) grant.

FPS grants fund local fire departments' equipment purchases as well as their health, safety, emergency medical service, fire education and fire prevention programs. Available for the first time this year, SAFER grants are being awarded to increase firefighter numbers so departments can have round-the-clock staffing.

A number of fire departments in the state have taken advantage of the AFGP, funding departmental and in turn community improvement programs with the grants. In 2003, with the help of the AFGP, the city of Tuscaloosa purchased a mobile fire safety house to teach



The city of Tuscaloosa's mobile fire safety house visits all city schools and travels to portions of Tuscaloosa County to spread fire safety awareness. A crowd gathers outside the Tuscaloosa Fire Department's mobile fire safety house, where children and adults alike pick up valuable fire safety information. (All photos by John M. Brook, fire investigator, Tuscaloosa Fire and Rescue Service Department)



Students listen as fire personnel in the Tuscaloosa mobile fire safety house explain fire safety procedures.

schoolchildren how to react in the event a fire breaks out in their home. Marvin Tant, deputy chief, Tuscaloosa Fire Department, said the city had tried for years to appropriate funding for such a project but had gotten nowhere with the idea until it applied for assistance through the AFGP.

"[At first] we were unsuccessful, but with the grant we were able to get it and a vehicle to pull it, plus pay two salaried personnel to run it," Tant said.

The fire safety house, a customized 36-foot trailer outfitted with a smoke machine and doorknobs that heat up, simulates dangerous fire situations in order to teach children about fire safety. The fire safety house has visited every school in the city of Tuscaloosa, as well as a number of nearby county schools, and Tant says the program is making a difference.

He cited one particular example that demonstrates the program's positive effect on children. According to reports Tant summarized, a child who had been through the fire safety house awoke to a fire in her home, and, using what she learned from having visited the mobile fire training facility, immediately led her family out of their home to safety.

"We feel like there is a good possibility this trailer saved their lives," Tant said.

No less important are the contributions Prattville's fire department has made to the city and state via the AFGP. Chief Stanley Gann said the federal grants his department has received since the creation of the AFGP enabled Prattville to update its services and expand its capabilities.

continued next page

“We are prone to flooding in this area, and prior to 9/11 we had no swift-water training,” Gann said. “...we had a haz-mat team and a trench collapse team; those were the only specialized teams we had.”

Since 9/11, the city has also updated firefighter training in confined-spaces and structural collapse as well as swift-water rescue. Through the state’s mutual aid system, the Prattville Fire Department can be called on to assist other fire departments facing emergencies elsewhere in Alabama. As more departments take advantage of the AFGP, the weight of general safety and preparedness will be more evenly spread.

After the terrorist attacks of September 11, 2001, more funding was pumped into the AFGP to provide money for training and equipping firefighters for dealing with possible future disaster scenarios. When compared to its contiguous states, Alabama has received more funding each year than Florida, Georgia, Mississippi and Tennessee.

Gann says many of Alabama’s grant awards were need-based and that may be part of the explanation for its receiving more funding, but added that the state is lucky for receiving the money regardless of the reason. He also credits the state’s fire chiefs with spreading awareness of the AFGP.

“[They] pushed fire departments to apply for grants, more so than other states [did],” Gann said. “Our motive was, if we apply and don’t get it, at least the need gets to be more known.”

Municipal fire departments like Tuscaloosa’s and Prattville’s have benefited greatly from the AFGP, but the many volunteer departments across the state are just as eligible for funding as their paid counterparts. Lisa Sulkosky, mitigation and public information officer with the Autauga County EMA, says lack of knowledge about grants and the application process keeps some departments from seeking aid. She encourages volunteer departments to contact their local EMA branch office for assistance.

“It behooves emergency management to work with these volunteer fire departments; there are ...ways to get through these things,” Sulkosky said.

For more information on the AFGP, visit www.firegrantsupport.com.

Departments need to make known that Fire Prevention Week is October 9-15. The theme this year is “Use Candles with Care.” ■



Students in the mobile fire safety house learn they need to crawl during a fire to avoid inhaling dangerous smoke.

The Power To Save A Life Defibrillators to the Rescue

Each year Sudden Cardiac Arrest (SCA) strikes more than 250,000 people ... less than 5% survive!! Chances of survival from SCA are increased dramatically if an electric shock is delivered within the first few minutes.

That’s why more and more municipalities are placing Automated External Defibrillators (AEDs) in their offices, vehicles, schools and parks. Give your employees and citizens the power to save lives by selecting a dependable, easy-to-use and rugged AED.

Our friends at the Alabama Municipal Electric Authority have agreed to make Philips HeartStart FR2+ AEDs available to the League’s member cities and towns at a significant discount.

For more information, call **Tom Bartels** at **AMEA 1-800-239-AMEA(2632)** to discuss your situation or arrange a demonstration. ■

Tips for a Safe Halloween

Halloween has long been considered by many to be the beginning of the holiday season. From a child’s viewpoint, this is a time to dress up in cool or silly costumes and collect and consume as much candy as mom and dad will allow! As parents, we all too often become wrapped up in our children’s fervor for Halloween and neglect the safety issues involved with the holiday. Most often we only consider how safe the candy being consumed is. Albeit this is of utmost importance, let’s consider some other dangers very briefly.

Did you know, for example, that in 1999 decorations for special events contributed to an estimated 1,000 home fires and caused \$10.7 million in direct property damages? The preponderance of these statistics is attributable to none other than, you guessed it, Halloween. Let’s review some of the safety aspects for making this holiday safe for you, your home, and most importantly, the children celebrating Halloween.

- Only purchase costumes and wigs that are flame resistant and avoid purchasing costumes with long-trailing features.
- Be certain your trick-or-treaters know how to **stop, drop and roll**.
- Encourage them to steer clear of homes decorated with open flames or torches.
- Whenever possible, use low voltage light bulbs as an alternative to candles or open-flame torches (for decorative purposes).
- **Always** provide your children with lightweight flashlights for lighting their way and more importantly, to make them more visible to motorists.
- Encourage older children to determine all exits that could be used in the event of an emergency. ■

Preventing Sewer Backups: A Checklist for Public Works Managers

A municipality's efficient management of storm water runoff demonstrates to citizens public concerns of property damage from storm water and sewer backups and overflows are important issues to municipal officials. Nevertheless, storm water problems and sewer backups continue to occur. While some of these events result from atypically excessive runoff during heavy storms, a number of them occur because some sewer systems are outdated and suffer from inadequate maintenance.

In some municipalities, these sewer backups have caused significant property damage and have led citizens to take legal action against the municipality. In some cases, where sewer backups and flooding problems were traceable to negligent system operation, the courts have denied governmental immunity and required municipalities to pay damages.

To defend against such claims, it is important municipalities have written plans in place for maintaining storm water systems. In most communities, this is the responsibility of the public works department, which must assure proper drainage through monitoring and maintenance.

To reduce the risk of litigation, municipalities should develop a formal sewer cleaning and inspection program that documents planned inspection routes and completion dates. Such a program should include:

- A routine maintenance program that addresses sources of infiltration and inflow for every area in the community and that looks at problem areas more frequently;
- Visually monitoring sewer lines with cameras on a regular basis;
- A process for documenting and tracking reported incidents to assure problems receive prompt correction;
- For systems with infiltration and inflow problems, a process for monitoring and gauging rainfall should be established so pump stations and basins have adequate staffing and monitoring during periods of heavy rainfall;
- Requiring all restaurants and laundry facilities to install grease traps (this requirement should apply to all newly repaired connections as well);
- A requirement that line repairs and improvements be made using asbestos cement pipe or pipe made from another, similarly durable material;
- A requirement that wastewater employees meet all state and federal qualifications for licensing and receive regular, updated training.

The greatest operational challenge to wastewater treatment is assuring collection pipes carry the water to the treatment plant without flowing into natural waters or causing sewer backups on private property. A municipality receiving complaints of sewer backups should investigate them promptly and fully to determine the cause.

An overloaded sanitary sewer needs relief or the addition of other lines to increase capacity and eliminate discharges. If a sewer system leaks, accepts too much groundwater infiltration or too much storm water runoff, it may need extensive repairs or upgrades. If the system suffers from deterioration, it may need total replacement. Regular maintenance is necessary to preserve the stability of the sewer system. This upkeep includes cleaning, testing connections, making repairs where necessary and preventing system damage from tree roots and other vegetation.

Finally, a policy statement should be written covering how the municipality will deal with storms of varying magnitudes, the levels of protection it will provide and how it will address storm water quality. In addition, the policy should state the municipality's commitment to reducing potential environmental problems through pollution and erosion control. ■

NOTE: This document is not intended to be legal advice. It does not identify all the issues surrounding the particular topic. Public agencies are encouraged to review their procedures with an expert or an attorney who is knowledgeable about the topic. Reliance on this information is at the sole risk of the user.

Defining Moment

Functional Capacity Evaluation (FCE) – A series of tests conducted by a physical or occupational therapist to gain a better quantification of an individual's ability to perform physically in the work environment. Normally administered in 4 to 8 hours over a 1 – to 2 – day period, the test is composed of 26 to 29 different movements that help the practitioner gauge the worker's ability to function at work by establishing a base line. This evaluation is commonly used in return-to-work (RTW) programs.

Glossary of Insurance and Risk Management Terms, Eighth Edition, International Risk Management Institute, Inc.

Workers Comp Premium Discounts Available

As medical care costs continue to rise, the Municipal Workers Compensation Fund (MWCF) strives to keep your premiums as low as possible. Of the 610 municipalities and municipal entities that are members of MWCF, 233 received a full 10% discount on their 2005 estimated billing by appointing a safety coordinator; signing a *Statement of Commitment, Post Accident Drug Testing Agreement*; and having an approved medical protocol in place.

The *Statement of Commitment* is updated annually and mailed to each MWCF member in November. If it is signed and returned by **December 1**, a 3% discount will be reflected on the 2006-2007 billing mailed in December.

In addition to the *Statement of Commitment*, the MWCF provides an additional 3% discount for members committing to a post accident drug and alcohol testing program. In order to qualify, members must sign a "participating commitment", which will be enclosed with the above mentioned document, and have such program certified by their attorney that the member's drug and alcohol policy is compliant with the Fourth Amendment. Unlike the *Statement of Commitment*, this document does not have to be renewed each year.

Another 3% discount is available to members establishing and implementing a medical protocol. This program benefits both the member and the claims management team. For more information regarding this discount, contact Tom Roper or Matt Graham with Millennium Risk Managers at **1-888-736-0210**.

MWCF members who participate in all three programs will receive a bonus 1% discount giving those members a full 10% discount on their annual premium for 2006! Members are encouraged to watch for the 2006 *Statement of Commitment* information packet coming in November and return it promptly to take advantage of these benefits. It can also be downloaded from our website via the MWCF link at www.alalm.org. ■

Additions to the AMIC/MWCF Safety Video Library

5.053	Landscaping Equipment: Safety and Maintenance	(16 Minutes)
7.076	It Only Takes a Second (Discussion Guide)	(3 Minutes)
7.077	Back Safety: Exercise and Ergonomics	(16 Minutes)
7.078	Accidents Aren't Just One of Those Things	(20 Minutes)
9.044	Irate Motorist	(23 Minutes)
9.045	Hostage-Taker Interview	(29 Minutes)
9.046	Flea Market Shooting	(28 Minutes)
9.047	Dealing with the Mentally Ill and Disturbed Subjects	(57 Minutes)
9.048	Methamphetamine: An Update	(39 Minutes)
9.049	Simple Spanish Commands	(26 Minutes)
9.050	Staying Calm Under Pressure (Dispatchers)	(29 Minutes)
9.051	Serving Warrants (The Do's and Don'ts)	(10 Minutes)
9.052	Rapid Response to the Active Shooter	(50 Minutes)
9.053	Safe Stops in Traffic, Passenger Side Approach	(30 Minutes)
9.054	Racial Profiling	(15 Minutes)
9.055	Cops and Ethics	(30 Minutes)
9.056	Less Than Lethal Force Options	(20 Minutes)
9.057	Domestic Violence	(58 Minutes)
9.058	Suicide by Cop / PRIsim Firearms Training	(43 Minutes)
9.059	Groundfighting/Gunfight/Chicago P.D. Streaming Video	(47 Minutes)
9.060	Blood-Borne Pathogens	(32 Minutes)
9.061	Corrections / Jailers Safety	(33 Minutes)

To check-out a safety video, simply call, FAX or e-mail your request to Rachel Wagner at:
334-262-2566; rachelw@alalm.org;
or FAX at 334-263-0200.

SKIDCAR SCHEDULE

- Gardendale October 11 – October 14
- Gulf Shores/
Orange Beach November 8 – November 18
- Montgomery December 6 – December 16
- Dothan February 7 – February 17



For more information, contact Donna Wagner at 334-262-2566.

EMPLOYMENT PRACTICES LAW HOTLINE

1-800-864-5324

Through a toll-free Employment Practices Law Hotline, members can be in direct contact with an attorney specializing in employment-related issues. When faced with a potential employment situation, the hotline provides a no-cost, 30 minute consultation.



For more information, call:
334-262-2566.



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