

# Farmington Observer

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Twenty-Five Cents

## Water shortage cheats Hills in home insurance rating game

*Editor's note: The Farmington Observer contains the study of the Farmington Hills Fire Service in this concluding article. The April 25 edition examined current operations of the force, while today we feature effects on home insurance and future goals.*

By LYNN ORR

Many Farmington Hills residents are paying considerably higher premiums on home fire insurance than their suburban neighbors because they lack an adequate water supply.

Despite Fire Chief John Van De Voort's efforts to upgrade the fire service, certain areas of the city will maintain a class nine insurance rating (one of the worst) until water lines and hydrants are available.

"Certain minimum criteria are required to be recommended for classifying fire protection ratings, including water lines and hydrants," says Harry Westhaus, supervisor of public protection at Insurance Service Office of Michigan.

The company compiles the Town Index Listing, which is used by underwriters to determine classification in writing policies.

"Between eight and nine is the big difference," Westhaus says. Classifications, which are used to determine premium payments, are determined by a community's fire service; operational procedures; water distribution and supply; and fire prevention programs. The insurance rating system works on a deficiency scale—the higher the number, the poorer the system is rated, and the premiums reflect the rating.

According to Sue Jones, underwriter at Lundquist Insurance Agency in Detroit, insurance rates differ substantially among communities and fire service is a major determining factor.

A ONE-YEAR PREMIUM on an average policy (standard policy with \$50 deductible and no riders) of a \$30,000 home varies as much as \$5 between the cities of Farmington and Farmington Hills.

The nearly premium on the house if located in Southfield would be \$166, \$205 if located in Livonia; \$166 for a brick house and \$185 for a frame house in the City of Farmington and areas of Farmington Hills in the Class Eight category; and \$231 for a brick house and \$251 for a frame house in the areas of Farmington Hills with a class nine rating.

"In Farmington Hills, you get a class eight rating if the residence is within 1,000 feet of a hydrant and within three miles of a fire station," Ms. Jones says.

So, areas of the city lacking city water supplies generally pay higher premiums.

Losses, in terms of dollars paid by insurance companies to home owners, also affect premium prices, says Farmington resident Dave Cornwell, an insurance agent at the Lundquist agency.

"A loss ratio—the ratio of dollars paid out by the insurance company compared to dollars received in premiums—is determined by statistics kept in each area," he says.

"Competition also affects the price of a policy. A company may be more competitive on a \$60,000 house and less competitive on a \$30,000; and the loss ratio is important to the level of competition."

Commercial and industrial buildings are individually rated, according to Westhaus.

"One of the factors is public protection, while another is protection within the building, like a sprinkler system for instance. The kind of building is another factor," he says.

"We generally don't find that paid versus volunteer service determines the level of fire protection."

—Harry Westhaus

FARMINGTON HILLS Industrial Park members of the Farmington Chamber of Commerce are anxious to improve fire protection in the area. They see full-time manning of the Industrial Park station (Station Four) as a possible means to improve service.

They want the park station manned seven days a week, 24 hours a day, says Chamber president Ed Lane. "We're recommending that the City of Farmington Hills consider a place to start moving to a full-time fire department, and maybe that will be the industrial park."

"We have no quarrel with the dedication of the people involved," he adds. "We just feel that, as the city grows, down the line there has to be thought of a full time fire department."

FIRE CHIEF Van De Voort believes all the services' objectives are designed to improve insurance rating classifications; but water and hydrant supply are dependent on city council budgetary priorities.

In upgrading the service's 82-man paid volunteer operation, his immediate goals include completion of Station Two—"to make it functional and operational"—and securing of a site and building for Station Four in the northwest corner of the city.

Presently Station Four is housed in Button's Orchards on Twelve Mile, a building the city leases. According to Van De Voort, the city is attempting to secure property in the Drake-Twelve Mile area, where growth is anticipated.

"At this point in time, it will generate growth in the area," Van De Voort says. "People look to public facilities when they buy property and buildings."

Van De Voort expects the building to cost approximately \$500,000. "Hopefully, it will be built for our ultimate needs, rather than just immediate needs," he adds.

In 1975, Farmington Hills Fire Service recorded 726 incidents; in 1976, 1,119 incidents, a 35 per cent growth rate, which Van De Voort hopes will become an unusual occurrence. He expects a 10 per cent growth rate for incidents, based on population growth, plus seven per cent service cost for inflation.

His current objectives include standardization of operations; refresher training for all employees; expansion of Emergency Medical Training (EMT); and officer training.

"We want to replace engine No. 4, relegating it to reserve status, since we don't have the reserve capability now," he adds.

The 1,000-gallon-per-minute pumper will cost about \$85,000, he says.

Van De Voort also hopes to replace two medical vans with modular type ambulances, since the vans currently in use are limited in space to accommodate the critically injured. Replacing two rescue squad rigs—dated and not equipped for good rescue capability—are also on the list.

Five full-time employees to be added to the fire service have been approved in the current budget, but a court case filed by two men who were denied employment has tied up the hiring of the five employees. Van De Voort explained.

Standardization is another important objective, he said.

"I want somebody to be able to come in and take over in an orderly fashion," he says.

IN ADDITION to overseeing fire prevention codes, the service is presently involved in all site plan review, mechanical plans, certificate of occupancy and change of occupancy approval for multiple housing units, commercial and industrial buildings, and hospitals and nursing homes.

Mrs. Andree Averill relaxes in her Farmington apartment. (Staff photo by Harry Mauthe)

## Elderly lament housing squeeze

By LOUISE OKRUTSKY

Every morning four elderly widows, who share a Farmington apartment complex, congregate in their hallway. It's their way of making sure that their friends still are capable of fending for themselves.

All of them have sold their large homes and half of their furniture to live in a smaller apartment in a different city.

Each supports the movement toward building a senior citizen apartment complex.

It's a new life for them.

Along with meeting new friends, they have met some old fears. They are afraid their savings will run out, that the landlord will discover that they know he'll raise the rent and be angry or that they will be evicted.

They are afraid of saying something that will distinguish them from the rest of the elderly citizens in the area. Most of them reluctantly talk of their problems but refuse to have their names publicly mentioned.

Like most of her friends, Mrs. Andree Averill, 79, would like to have some financial help. She and other elderly women that she knows are near the cutoff for such aid as food stamps. Their savings, helped by the sale of their homes and furniture have put them beyond financial aid.

They WANT HELP but shy away from anything that smacks of charity. "People here have always taken care of themselves. We're at the borderline. We make too much to get help."

"I make a little too much for food stamps. I'm not saying I'm in poverty. I never had to ask for help from anybody," she said.

"But I would like to have a little dignity. I want to go the way I came into life—self-supporting."

To be self-supporting, many elderly women have to watch every penny they spend. They worry about inflation and rent increases.

"I have lovely neighbors," said Ella, who refused to have her real name used. "Everybody is so nice to each other. But the landlords keep on

raising the rent. I don't know where I'll go to find another place as nice as this. I looked all over. All we can do is pray for senior citizens housing."

Ella was a childless working woman. Several years after her husband died, she moved from her large Detroit home to her one bedroom Farmington apartment. Now, she worries about her expenses.

"When my money runs out, I'll have to borrow from my people to pay the rent," she worries. "I have to keep up my insurance because when you're over 75, you'll never know when you'll need it."

AT 79, ELLA misses her friends in Detroit and in Windsor.

"I use the telephone to call them, but only when I really need to. Mostly, I have to pinch my pennies a lot," she said.

"A lot of people in this complex should be in a senior citizens complex," she said, looking around her brightly decorated apartment.

Many of the women forego the luxury of air conditioning in the summer. "I don't use the air conditioning," said Sarah, 70, who refused to have her real name used. She was afraid her landlord wouldn't like it if he knew she had complained about a rent increase.

"My electrical bill is high enough from just watching the television and cooking. I don't use my dishwasher. And my stereo's gone bad and I can't afford to fix it," she said.

"And my rent's gone up \$25 in 13 months. I live alone. I don't think I give my apartment the wear and tear a young couple would," she said.

Of the \$400 she receives monthly from social security, \$245 of it is earmarked for her rent. She economizes by buying cheaper cuts of meat and sticking to chicken as her main bill of fare.

"I CAN'T afford to eat choice fruit, anymore. I would like to eat other things besides chicken and I can't. She said as she sat in a chair that her late husband had refinanced, years ago.

(Continued on page 13A)

## Residents knock 13 Mile hazards

By LYNN ORR

At least 175 Farmington residents believe Thirteen Mile between Farmington Road and North Farmington High School is a hazardous stretch for pedestrians.

But while Farmington School District and Farmington Hills authorities have expressed interest in improving the road, it's a tossup as to who's going to shell out the money.

"Anything as long as they start doing something," is the goal of Peg Wright and other women who circulated petitions requesting some type of safety action in front of the school.

"What we would like is a flasher like the one at Kmart on Orchard Lake Road," says Ms. Wright, who's son was injured crossing the street. One fatality and numerous accidents, some involving pedestrians, have occurred in front of the school, she adds.

"The light could flash red and green when the kids are going to and from school, and then be a yellow flasher the rest of the time," she says.

THE AREA WHERE students cross the street from Westbrook subdivision to NFHS lacks yellow crossing lines, which would act as guide to cross the street, she says.

A one-way driveway and lowered speed limit are other options suggested by the group.

School board Trustee Emma Makinen received a letter from Ms. Wright, Mary Lou White, and other residents of the area saying that the petitions, signed by 175 residents, had been forwarded to the City of Farmington Hills.

Supt. Lewis Schulman told the board he had discussed the situation with Hills City Mgr. George Majors.

"Acceleration and deceleration lanes might be useful," he said. The board agreed to send a letter acknowledging receipt of the residents' letter, but school board members indicated they were not yet willing to take on the project.

"We indicated to the city that we were not in the road building business and in or a position to pay for it," Schulman said.

There are other road problems on Orchard Lake Road in front of East Junior High and on Twelve Mile

front of Harrison Senior High, he added.

MAJORS insists that Twelve Mile and Orchard Lake Road are within the jurisdiction of Oakland County. And although Thirteen Mile is a city road, he says that the school district is actually responsible for improvements to the road.

"We've no control over the school district, because it is a governing body; so the city government cannot enforce our requirements for building on the school board," he says.

Acceleration and deceleration lanes should have been made when the school was built at the school's expense, he says.

"Everyone else is required to accommodate a site with passing lanes or whatever is needed. When they build school, it creates a problem for the city."

Majors has asked for a traffic study of the area from Ralph Magdi, director of the department of public services. He expects the study to be completed in about a month and anticipates recommendations in improving the driveway pattern and other areas.

"We're looking at the speed limit on the road," he adds.

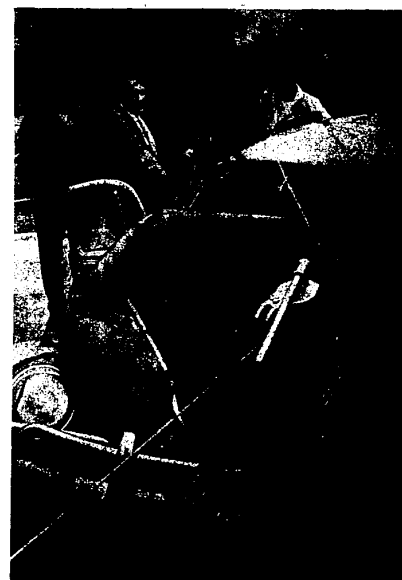
The flasher at Kmart, he says, was erected by Oakland County. The general policy, he says, on county roads, is for the Oakland County Road Commission to request a 50 per cent contribution from the city to make improvements.

"In the 1977 road construction program, we've provided for several intersection improvements, which haven't been pinned down. Possibly these could take place in front of the schools located on county roads if the priority is high enough."

That kind of move would deviate from past policy, according to Majors. "We have only made improvements on city streets, not in front of private driveways," and he definitely considers school driveways as private driveways.

School board member Helen Prutow would like to see the speed limit of Thirteen Mile reduced between Farmington and Orchard Lake roads.

"I live on Thirteen Mile, and I've thought for some time that the speed limit should be reduced," she says. "People just drive too fast."



Police and ambulance employees work to free Michael Kuffel from his battered Volkswagen. (Staff photo by Harry Mauthe)

## City mechanic frees trapped man from car

Farmington Police and members of the West Ambulance Co., worked for 55 minutes in a steady downpour Monday to release a Farmington Hills resident who was trapped in his car as the result of a head-on collision on Nine Mile and Gill.

Michael Kuffel, 37, was freed from his crumpled Volkswagen when city mechanic James Burke hatched the front end of the car to Department of Public Works truck. The Farmington DPW is located across the street from the accident scene.

Burke chained down the rear of the Volkswagen to steady it and unlatched the crumpled front end of Kuffel's car. Kuffel was trapped by portions of

the fender and front end which were folded over his knees, according to Farmington Police Chief Dan Byrnes.

The Volkswagen was traveling east on Nine Mile when it strayed across the lane and plowed into an oncoming 1968 Dodge.

The driver of the Dodge, Michael Sebbins, 36, of Farmington Hills, suffered minor cuts and bruises and refused medical assistance.

KUFFELS IS in satisfactory condition at Betsford Hospital. He suffered cuts and bruises. The doctor at the scene suspected that Kuffel had the several broken bones, including a possible broken pelvis.

inside



As you plan for the inevitable spring days ahead, don't forget that your car will be collecting this week. Be sure to save your receipt... It's worth a discount on your next classified ad.

Community Calendar 3B  
Editorial Opinion 14A  
News Section A  
Sports Section C  
Suburban Life Section B  
Classifieds Sections C, D