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Richard Hart

Good afternoon, Honorable Chairmen Rep. Megna and Sen. Crisco, members of the Insurance and Real Estate Committee, my name is Richard Hart. I represent the Uniformed Professional Firefighters Association of Connecticut which represents 57 Local affiliates of the International Association of Firefighters. Membership in the UPFFA is comprised of approximately 4,000 Union firefighters in Connecticut.

I am submitting testimony in **support** of HB 5518, AN ACT IMPOSING A SURCHARGE ON CERTAIN PERSONAL RISK INSURANCE POLICIES TO FUND REGIONAL FIRE SCHOOLS' OPERATING BUDGETS AND CERTAIN FIREFIGHTER TRAINING COSTS AND PURCHASES OF FIRE EQUIPMENT.

Year after year, the Connecticut Fire Service finds itself fighting for the adequate funding of the operating budgets of the Regional Fire Training Schools (RFTS). The burden on the municipalities to provide the necessary training is becoming overwhelming and the costs, without the funding of the operating budgets of the RFTS will be soon become cost prohibitive. By creating the *Connecticut Fire Safety Fund*, a revenue stream would be created that spreads the cost of training and equipping our firefighters to the end users of the fire service.

Minnesota, Wisconsin, Washington, Utah, Pennsylvania, West Virginia, Massachusetts, and other states currently have funds established that create a revenue stream for fire training, equipment, safety and similar functions.

According to the U.S. Census, in the 2010-2014 5 year estimates, there are currently 913,043 owner occupied housing units and the median owner occupied home value in Connecticut is $274,500 (U.S. Census Bureau 2010-2014 5 year estimates). On a $1,400 policy, that is $14/year/policy, and based upon the number of owner occupied housing units, that would conservatively generate $12,782,602 per year.

By creating a non-lapsing fund that is for the sole purpose of funding the operating budgets of the RFTS, by **very conservative** estimates, approximately 5,000 firefighters can be trained to Firefighter 1 certification at zero cost to the municipalities, Fire Departments, or firefighters after the operating budgets

are fully funded. The goal would be to have every firefighter in every fire department certified to a minimum of Firefighter 1. Any leftover revenue could be used to purchase must needed equipment and personal protective equipment (PPE) on a State-wide bulk purchasing process. PPE typically costs $1500/set/firefighter. $5.5 million would purchase 3,666 sets of PPE, which have a manufacturer's recommended lifespan of approximately 7 years. This would allow departments to purchase a second set of PPE to enable firefighters to change out of their dirty PPE after a fire and foster a cleaner, safer, and healthier fire service in light of the rise in diagnosed cancer cases plaguing the fire service. Any additional funds may be used for the purchase of upgraded Self-Contained Breathing Apparatus (SCBA) which can cost up to $5,000/unit and are necessary equipment for firefighters to enter a structural fire.

All revenue projections are purely estimates based upon U.S. Census data; insurance policy data is based upon personal discussions with homeowners, so the actual revenue figures will be higher based upon median home prices in Connecticut. The fact remains, 29.1% of all fires in the United States occurred in residential buildings. "Residential" is the leading property type for fire deaths (75.7%), fire injuries (79.1%) and fire dollar loss (52.2%) (https://www.usfa.fema.gov/data/statistics/). Having a revenue stream to properly fund training and equipping Connecticut's firefighters not only makes fiscal sense, but practical sense as well.

Please support your Connecticut firefighters by supporting HB-5518

Thank you,

Richard Hart

Richard Hart

DIRECTOR
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