



Support the Apex Fire Brigade in protecting your Apex Property!

VOTE YES! on Saturday, March 27, 2021

Any questions or concerns, please email referendum@apexfirerescue.ca.



Apex Fire Brigade volunteers are busy with training and getting certified. ~ Est. 2007



Thank You For Your Support Over The Years!

We are forever grateful for our short-term solutions, with the donation of a fire truck by Bryan Reid Sr. of Pioneer Log Homes (Timber Kings), donated used equipment, as well as the donated temporary space at the Apex Barn to store our truck and equipment. Unfortunately, there is an expiry on the use of these donations. The time has come to step up and become a recognized and certified Fire Department, ensuring we meet industry standards and to reduce fire insurance costs. We need your help in order to keep protecting our community. **VOTE YES!**

Watch for our "Fun Fact Series" ... Coming Soon on Facebook!

We will post something fresh and new, informative and interesting, on a regular basis to ensure our community knows all that they need to before the Referendum Vote on Saturday, March 27th. Full details coming soon! www.facebook.com/apexfirebrigade

Watch for our "Fun Video Series" ... Coming Soon on Facebook!

Join the Apex Fire Brigade, as they share more insight on the details surrounding the need for a dedicated Fire Service at Apex. The videos will definitely be educational and entertaining, as time, research and a little humour has gone into this project. We are sure you will enjoy them! www.facebook.com/apexfirebrigade



Join our "AFBS Virtual Town Halls" ... 7-8 pm on March 11 & 18, 2021

Join the Apex Fire Brigade for more details on the costs and benefits of a dedicated Fire Service. We have provided some Questions & Answers on the next page. Our two Virtual Town Halls are another learning opportunity and a time to ask questions. If you would like to join us, email apexfirerescue@gmail.com for the links.

Join Your Community ... Neighbours Helping Neighbours!

Apex Fire Brigade volunteers ready for action in fighting fires at Apex. ~ Est. 2007



Apex Fire Service Referendum 2021 ~ March 27, 2021

APEX FIRE SERVICE REFERENDUM 2021 ~ Q & A

1) Why do we need a Fire Service and a Firehall Now?

- It has been 15 years since we last went to a referendum and the insurance climate has changed dramatically.
- Apex has grown up and is now a community of 550+ homes and condos.
- Insurance costs are rising significantly, and our community is rated as “unprotected”, meaning higher insurance rates (or in the not-too-distant future - no insurance available).
- Many insurance companies will not even quote or provide insurance. BCAA has already taken that stance.

2) How are we going to pay for this Fire Service and Firehall?

- We are going to borrow up to \$3 M through RDOS and pay for it over 25 years. (www.rdosregionalconnections.ca/aap)
- All properties will be assessed based on their value, and it will be part of your property taxes. (See website above.)

3) Don't we have a Fire Brigade and Equipment already?

- Yes, we do have a small, dedicated group of volunteers, but with very little outdated and uncertified equipment putting themselves at risk of injury.
- Much of the equipment is used/donated and not certified by FUS (Fire Underwriters Survey).
- With this volunteer brigade and existing uncertified equipment, we are most definitely considered an “unprotected” area by the insurance industry. This status will not change without a rated service in place.

4) How will we staff this new Firehall and Department?

- There are approximately 20 trained volunteers on the brigade who mostly live on the mountain, with a few that live in Penticton. Currently, we have an experienced Fire Chief and Assistant Fire Chief who both live on the mountain.
- For a certified service, we require a minimum of 15 trained (unpaid) volunteers and a part-time Fire Chief.

5) Will this reduce my insurance costs?

- We understand the answer to that is YES (as much as 55%), but the amount will depend on your insurance company. You should ask your insurance broker what your savings might be.
- We believe that single family homeowners will see the biggest savings, as having a certified FUS rated, fully protected Fire Department is a big part of your insurance premium.
- We believe that condo or multi-family buildings will still see some savings, but not as much because the fire protection is a smaller portion of the overall insurance costs. However, it is becoming more difficult to obtain condo insurance period.
- Please talk to your broker and compare an “unprotected” to a “protected” fire rating. We should receive a FUS 3A rating once we are a funded service for single family homes and an 8-commercial rating for multi-family complexes.



6) What happens if we do nothing?

- Our current Fire Brigade is not sustainable. We operate on donations and grants and the money is not always there. Most members have full-time jobs and have no time for fundraising, along with the mandatory ongoing training. Some have indicated they will not continue to put themselves at risk, if the public does not want to support their efforts.
- We will not get a FUS “fully-protected” fire rating therefore:
 - Most likely, our insurance rates will continue to go up.
 - Or worse ... We might not get insurance at all!
 - No insurance will mean no mortgages will be available to buy or sell your property and likely no development will be forthcoming for the resort.

7) Why don't we just use Penticton's Fire Department (PFD)?

- PFD cannot respond to Apex. They work and are funded by and for the Penticton community.
- PFD do not have the resources or the ability to support Apex as well (even if they wanted to).
- PFD will only respond if we become certified (funded by RDOS) through a mutual aid agreement between communities. This is another benefit of having a funded service.

8) Why is it costing so much? And, why can't we just make do with our existing Fire Brigade?

- The borrowing amount is based on replacing our fire engine with a newer one (which is another FUS requirement) and building a Fire Station to house that equipment.
- To be rated by FUS (Fire Underwriters Survey), a building must meet certain building codes, NFPA and WorkSafeBC standards, along with highly trained and skilled volunteers who are available 24/7.
- All equipment and fire fighters need to be approved and certified.
- Construction costs are currently at an all-time high.
- Fire-fighting equipment is very expensive. For an example, it costs approximately \$9,000 to outfit one single firefighter.
- There is currently no funding to sustain the current fire brigade, never mind a certified service.



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