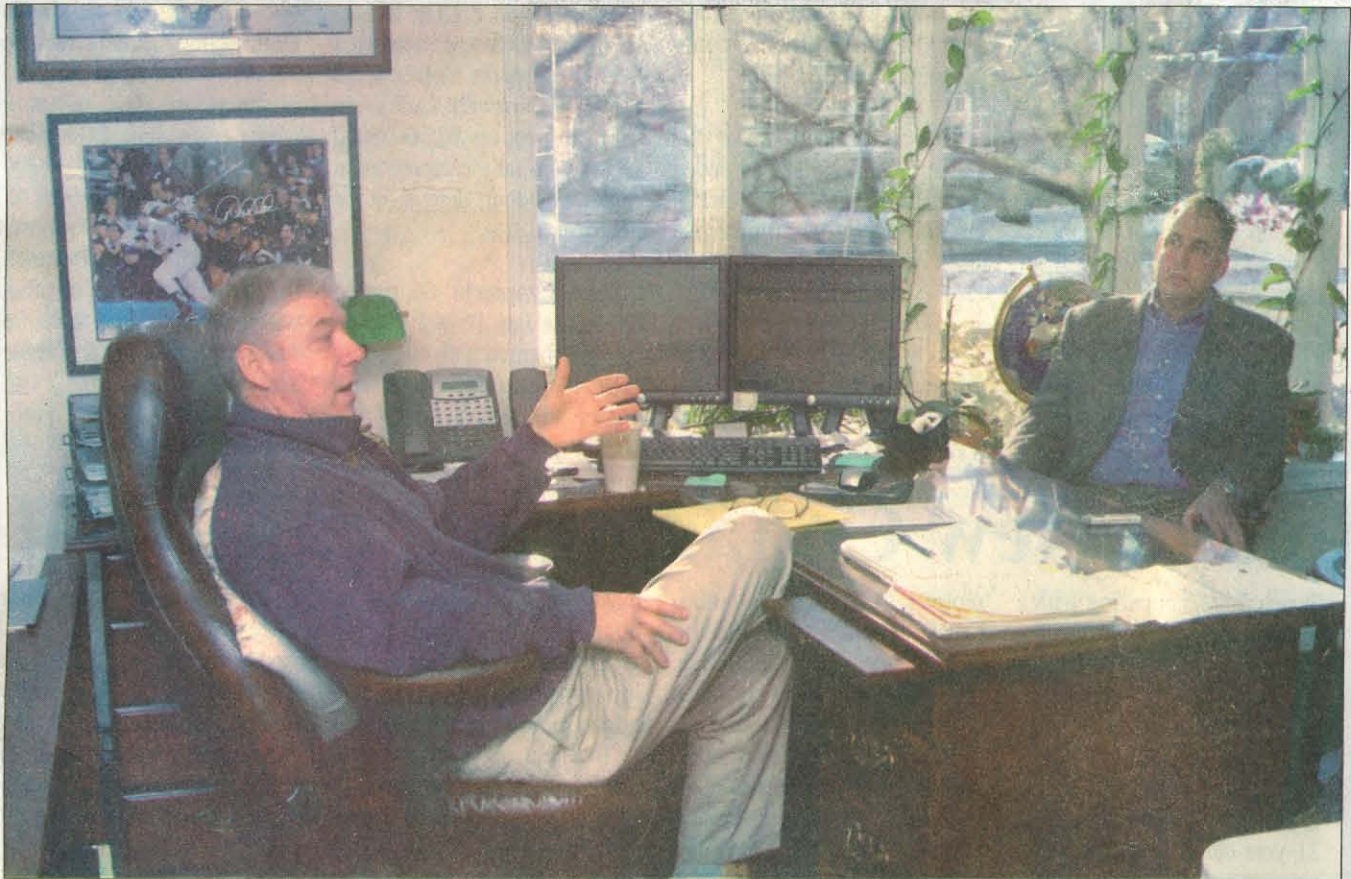


# FIRE STOPPER

With only one-third of New Canaan protected by public water sources, one man is calling for community action



Amy Mortensen / Staff photo

Above, Tim Brown, left, talks to a colleague about dry fire hydrants. A longtime New Canaan resident and insurance agent, Brown is a proponent of dry hydrants for both safety and insurance purposes. Brown said homeowners with dry hydrants can save anywhere from 10 to 20 percent on their homeowners insurance.

## One man's mission to save the town

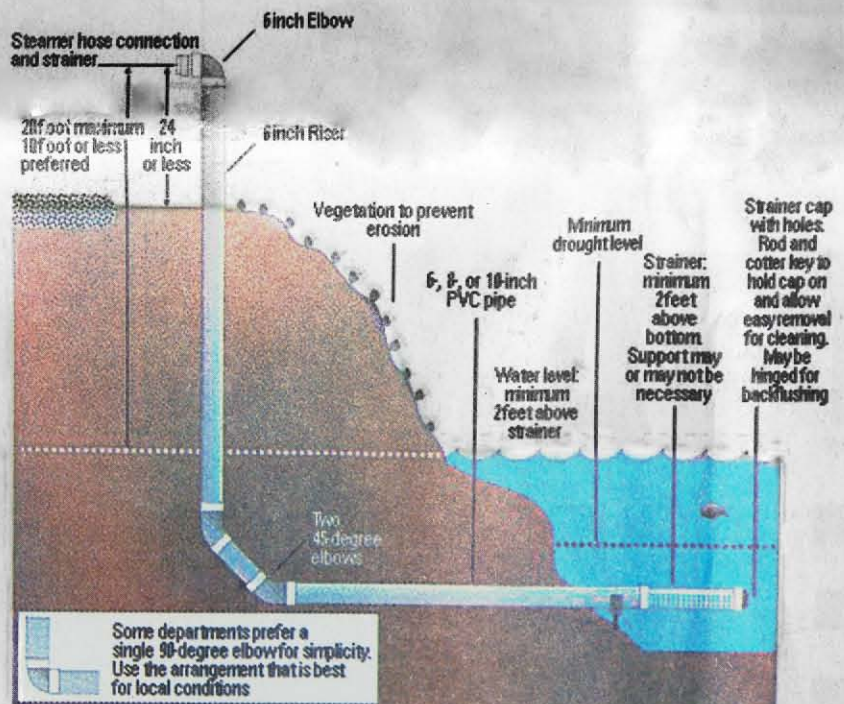
By Vinti Singh  
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If you want something done right, do it yourself. Tim Brown knew there was a glaring water supply problem in New Canaan, but his concerns kept falling on deaf ears. Brown finally decided to take matters into his own hands.

Brown is personally funding a dry hydrant in town and is in negotiations with insurance companies to fund more. He hopes his efforts will kick-start the town into becoming more proactive in mitigating fire damage.

A dry hydrant is a non-pressurized pipe system that is installed into bodies of water such as swimming pools and ponds. Fire trucks can connect to the hydrant to get an instant suction supply of water.

"It's basically a three-prong sword," Brown said. "It's going to help the town,



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The diagram above describes how dry hydrants work.

# Local man hopes to install dry hydrants throughout town

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the community, the fire department, and obviously it's self serving from my end - it's going to help me too. Everybody wins in this process."

Tim Brown has lived in New Canaan for 55 years and knows many of the town fire fighters. As president of Brown Thayer Shedd (BTS), he works mostly in property casualty, specializing in home and auto insurance.

In August 2008, Brown contacted the insurance carriers he works with to see if any of them were interested in providing a grant for dry hydrant construction. Since negotiations are still open, Brown could only say there is at least one who is very interested. BTS is the largest agent for Ace Insurance in the country, one of the agents largest for Chubb Insurance in the company and also represents Fireman's Fund, AIG, Traveler's Insurance and Middleoak insurance.

The next month, he met with five members of New Canaan Fire

Company No. 1 and asked them to identify usable water sources in town.

"This happened probably a month since the first fire, and all of a sudden the fires have hit twice and it's all over the papers they're going to do this thing and I said, god you're stealing my thunder now, you know?" Brown joked.

Jokes aside, the fires have been a boon in terms of raising awareness that a shortage of water is a very real problem in New Canaan.

After a house burned to the ground on Devonwood Lane in late December, Fire Chief Ed Karl said that since the house was 2,000 feet away from a fire hydrant, the water had less pressure and was more difficult to transport.

Director of Emergency Management Dave Jonker said two-thirds of New Canaan is without hydrants.

"I think the town's eyes are going to be wide open this time and they'll see we have to implement some sort of funds and not rely on

an outside source taking care of our business," Brown said.

Brown is personally subsidizing a dry hydrant construction off of a pond in town that will serve about six houses and will save one of his clients 10 to 13 percent on his homeowner's premium. Excluding materials, the project is going to cost him \$6,300. Brown said he expects the project to be approved by the town by the end of the week.

Depending on the size of the grant, Brown said he expects to be able to build 10 to 20 more hydrants around town, right away. The grant could be used to build underground cisterns as well.

Brown's goal is more ambitious than the fire department's, which with its \$10,000 budget, hopes to oversee about two hydrant constructions in the next year.

Fire Marshall Fred Baker said at the Fire Commission meeting last Tuesday the department would like to build as many hydrants as possible.

"I'm hopeful Mr. Brown, who has been quite a firecracker, will really get something going here in terms of financial contributions," Baker said to the commission.

As others hear about his hydrant, they may consider doing the same thing, Brown said. If a group of neighbors decided to fund one together, they could pay as little as \$1000 each, but benefit from reduced insurance rates.

Scott Harold, a regional appraisal manager for Chubb and volunteer fireman for a department in Rhode Island, said New Canaan is representative of other rural communities in Connecticut. As larger and larger homes are built in the area, the town's resources are minimized.

Some insurance companies, depending on the size of the house, now mandate dry hydrants or underground cisterns be built into new constructions, Brown said.

The insurance company will probably provide only initial sup-

port Brown said. The town can "piggyback" off of the funds for about a year, but then has to support the initiative itself, he added.

"The ideal response of the town is for them to come up with a plan in their budget, to address this in their next budget, to set priorities," Brown said. "This is a very important priority and I think there could be some pressure from townspeople based on what's happened, based on them knowing that other towns have budgets for these."

Brown said everyone he has talked to has been very supportive of the project. The only roadblock he could name was the fire department's slow response in identifying usable water sources. "They're not administrative people," Brown said.

"We're still waiting for that information. Once I get that information, I can present it to these insurance carriers to see what we can get back in terms of seed money for this project."