

## Importance of Water

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Dear Reader:

The following document was created from the MTAS website ([mtas.tennessee.edu](https://www.mtas.tennessee.edu)). This website is maintained daily by MTAS staff and seeks to represent the most current information regarding issues relative to Tennessee municipal government.

We hope this information will be useful to you; reference to it will assist you with many of the questions that will arise in your tenure with municipal government. However, the *Tennessee Code Annotated* and other relevant laws or regulations should always be consulted before any action is taken based upon the contents of this document.

Please feel free to contact us if you have questions or comments regarding this information or any other MTAS website material.

Sincerely,

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The fire department is one of every city's greatest assets. Even though cities may allocate significant resources for fire equipment and facilities, they are confronted with the need for an adequate water supply and delivery system. The water supply and delivery system counts for 40 percent of the Insurance Service Organization grading system that determines, to a large extent, private and commercial property fire insurance premiums. All properties in a community have minimum needed fire flows, especially commercial and industrial occupancies, which range from 500 gallons-per-minute (gpm) to 3,500 gpm or more. A large factory or warehouse, for example, might have a needed fire flow of 5,000 gpm. If the water system is not capable of delivering the needed fire flow, the Insurance Services Office (ISO) considers that a deficient fire flow, which has a negative impact on the community's Public Protection Classification (i.e ISO Rating) and corresponding property insurance rates.

"Water is our most precious resource. This is especially true when considering firefighting applications. When it comes down to it, water is the fire department's ammunition. Despite all the equipment, training, and efficiency of the firefighting personnel, an adequate water supply for firefighting plays the most important role in our ability to protect life and property from fire." [2]

Not having an adequate and readily available supply of water for fire service can result in the following:

- High fire insurance premiums
- Inefficient and ineffective fire service
- A detriment to business and economic development; and
- High property loss and greater potential for injury and loss of life.

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[2] Water Supplies for Commercial and Residential Fire Protection, Colorado Springs Fire Department.

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