

A METHOD OF RATING DWELLINGS.

A committee of prominent American fire underwriters has recently completed its work in evolving a system for grading the relative fire hazard of all dwellings, private boarding-houses, flats, tenements and apartment houses, including private barns, garages, sheds and other outbuildings, with rates for use in towns of various grades of fire protection. The schedule has been copyrighted to ensure that criticism will come back to the committee and it is the feeling of the committee that the schedule should be given a fair trial in its present form, and such changes as may be shown desirable by actual field tests to be made, be passed on by the committee before adoption. In further editions, the committee expects to submit for consideration a schedule covering the large estate dwelling, the fireproof dwelling and other groups to which the present edition does not apply.

The committee says of the question of schedule rating dwelling properties:—

The system of schedule rating as now developed is apparently able to handle what we may call business properties. It is able in fact to do more than this, and to handle properties which may be considered as not strictly of a business type, but more especially habitational, such as apartment houses, clubs, institutions, and similar properties. The dwelling itself, however, has grown to be a problem, and apparently the old method of rating by means of a flat rate throughout a given territory, if not subject to abandonment, is at least subject to a careful reconsideration.

NEW FEATURES.

The system takes into account area, height, construction, exposures, water works and fire department protection, width and condition of streets, building laws, electric ordinances, inspection etc. A new feature is an attempt to obviate the necessity for the specific rating of all risks by the adoption of a block system plan which is explained as follows:

Dwellings more closely approach uniformity of hazard in construction, occupancy and exposure than any other class. Therefore, the necessity of a detailed analysis of these hazards is correspondingly reduced. There are, on the other hand, variations in hazards of exposure, occupancy and construction between different localities sufficiently wide to warrant an average differentiation in the rates.

The specific rating of all dwellings is both unnecessary and undesirable because the expense involved in surveying and rating so large a number of risks would doubtless offset all benefits derived, and an equitable adjustment of rates may be reached through other means.

The exigencies of the case, therefore, have been met by adopting a system based upon block units known as districts. This method offers a sufficient differentiation in exposure and general condition of occupancy, construction and premises without unnecessary detail, and retains a graded scale of basis rates which permits an adjustment of rates at the proper level.

The block-district plan covers the mutual exposure of dwellings under the non-congested and congested dwelling districts and penalizes for probable exposure from manufacturing and mercantile areas under the Mercantile District. Inferior,

poorly maintained or tenement districts are treated under the fourth division.

The plan involves the districting of cities and towns and promulgation of rates for all dwellings located within the designated area. It requires specific rating in exceptional cases only. The plan is a satisfactory means between the extremes of complete analysis in detail and existing flat rates.

NON-CONGESTED DISTRICTS.

No. 1—Non-congested dwellings district comprises all blocks where more than 50 per cent. of the dwellings, private boarding-houses, flats, tenements and apartment houses are detached 10 feet or more on all sides in grades of municipal protection 1, 2, 3, 4, and 5, and 20 feet or more in grades 6 and 7, and which contain less than six buildings used for mercantile, manufacturing or other business purposes with grades 1, 2, 3, 4, and 5, and less than three such buildings in grades 6 and 7.

Note 1: When a block has been classed as District No. 1, the classification should not be changed on account of the erection of less than four additional dwellings.

No. 2—Congested dwelling district comprises all blocks where 50 per cent. or more of the dwellings, private boarding-houses, flats, tenements and apartment houses are not detached 10 feet or more on all sides in grades of municipal protection, 1, 2, 3, and 4 and not detached 20 feet or more in grades 6 and 7, and which contain less than six buildings used for mercantile, manufacturing or other business purpose, in grades 1, 2, 3, 4, and 5 and less than three such buildings in grades 6 and 7.

Note 1: Brick, stone or concrete buildings two stories or more in height occupied above grade floor exclusively for dwelling purposes should be classed as dwellings in determining districts.

Note 2: Fireproof buildings and buildings fully equipped with approved automatic sprinkler systems should not be considered in determining the district.

Note 3: In determining the percentage of dwellings detached the rater should use his judgment in establishing the district, and in case a block does not appear badly congested, two or three dwellings over the limit should be allowed.

No. 4: When dwellings, or buildings described under Note 1 above adjoin with fire wall between without openings and extending through roof, such wall may be treated as equivalent to 10 feet of clear space between buildings in grades 1, 2, 3, 4 and 5, and 20 feet in grades 6 and 7.

CONGESTED DWELLING BLOCKS.

Note 5: Congested dwelling blocks may be considered as non-congested when the total number of dwellings detached less than 10 feet on all sides, in grades 1, 2, 3, 4 and 5, and less than 20 feet in grades 6 and 7, does not exceed ten (see Note 4 above). Where sections of a block including one or more dwellings are separated from the congested or mercantile sections of a block by well defined clear spaces they may be placed in a different district from the rest of the block.

No. 3—Mercantile district comprises all blocks which contain the following number of buildings used for mercantile, manufacturing or other business purposes; except as noted under Notes 1 and 2 of District No. 2:

1st, 2nd, 3rd, 4th and 5th grades of municipal protection, 6 and over. 6th and 7th grades of municipal protection, 3 and over.