

FBC Estimator — RFA Summary

Scenario: 215M-Planning-Work-Session

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Snapshot of the dashboard at print time.

Total RFA FBC

\$21,520,560

30,151 parcels

FBC formula reference

$$\text{FBC} = \sqrt{\text{total_sqft}} \times 18 \times \text{category_factor} \times \text{risk_factor} \times \text{cost_per_gallon} \times \text{balancing_factor} \times \text{sprinkler_multiplier}$$

Term	Description
<code>total_sqft</code>	Sum of eligible improvement square footage for the property
<code>18</code>	A constant established by the Insurance Services Organization (ISO) to calculate the water or fire flow needed to extinguish a fire for a specific structure based on its size
<code>category_factor</code>	Multiplier based on property use category (residential, commercial tier, etc.)
<code>risk_factor</code>	Per-land-use-code modifier reflecting relative risk (default 1.0)
<code>sprinkler_multiplier</code>	Multiplier applied to properties with sprinkler systems (e.g. 0.9 = a 10% reduction)
<code>cost_per_gallon</code>	Cost of water per gallon for fire suppression
<code>balancing_factor</code>	System-wide adjustment factor to calibrate total revenue

Core factors

Category factors		RFA-wide factors	
Residential	0.5	Sprinkler Multiplier	0.9
Mobile Home	0.15	Cost Per Gallon	61
Multi Unit	0.9	Balancing Factor	0.014004869

Category factors set `category_factor` (commercial: see Commercial tiers).

RFA-wide factors go straight into the formula.

Commercial tiers

Tier	Factor	Max Sq Ft
Commercial 1	0.5	2,000
Commercial 2	1	3,000
Commercial 3	1.5	5,000
Commercial 4	3	10,000
Commercial 5	4	25,000
Commercial 6	5	50,000
Commercial 7	6	70,000

Tier	Factor	Max Sq Ft
Commercial 8	7	100,000
Commercial 9	8	200,000
Commercial 10	10	No Max

Commercial subtotals

Tier	# Parcels	FBC \$	Square Feet
Commercial 1	898	\$225,365	1,082,370
Commercial 2	258	\$184,963	641,939
Commercial 3	312	\$424,463	1,234,509
Commercial 4	446	\$1,590,531	3,174,862
Commercial 5	444	\$2,970,654	7,106,994
Commercial 6	162	\$1,732,505	5,572,466
Commercial 7	54	\$785,795	3,186,045
Commercial 8	39	\$981,374	3,267,234
Commercial 9	36	\$997,461	5,014,682
Commercial 10	14	\$652,730	4,455,277

RFA summary

Category	# Parcels	Square Feet	FBC \$	% of FBC	Appraised \$	% of Appraised
● Residential	20,281	54,842,752	\$7,396,410	34.4%	\$15,270,453,084	57.5%
● Commercial	2,663	34,736,378	\$10,545,841	49.0%	\$5,611,440,851	21.1%
● Mobile Home	1,232	2,074,823	\$85,929	0.4%	\$212,045,280	0.8%
● Multi Unit	5,975	23,815,712	\$3,492,380	16.2%	\$5,482,570,870	20.6%
Total RFA	30,151	115,469,665	\$21,520,560	100.0%	\$26,576,510,085	100.0%

Category statistics

Category	Median FBC	Mean FBC	Min FBC	Max FBC	Median Sq Ft
● Residential	\$375	\$390	\$154	\$1,006	2,382
● Commercial	\$1,392	\$4,275	\$151	\$112,615	3,710
● Mobile Home	\$91	\$92	\$46	\$234	1,543
● Multi Unit	\$499	\$638	\$277	\$6,915	1,300
Total RFA	\$397	\$773	\$46	\$112,615	2,192

0 uncategorized · 5433 excluded (0 sq ft)

Statistics exclude parcels with a \$0.00 FBC charge (e.g. fully exempt properties).