

Corinth-Shiloh Fire Department Community Meeting



About Us...

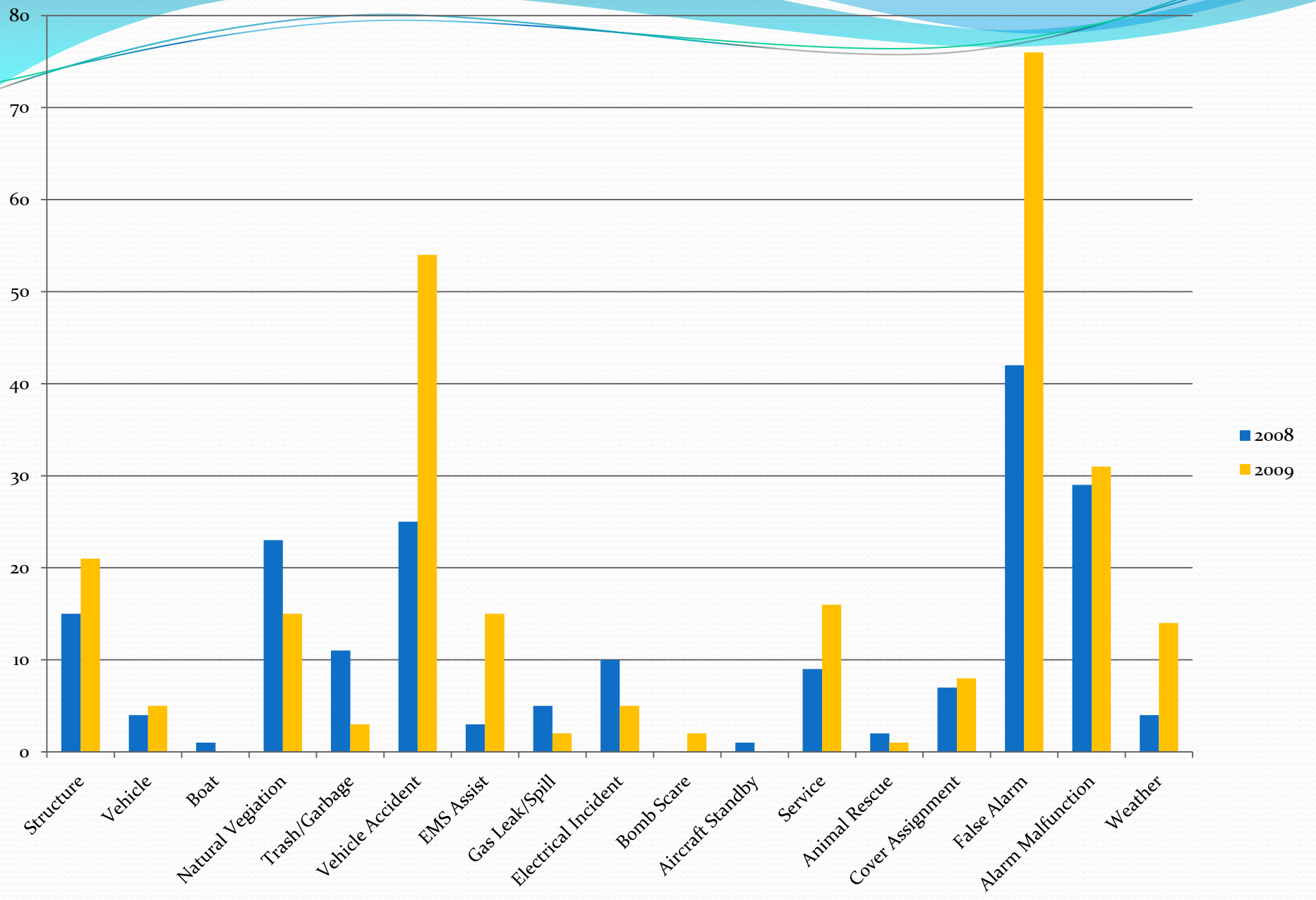
- 28 Members
 - 22 Certified Firefighters
 - 17 Medically Trained members (First Responder, EMT).
 - Full time positions
 - Ulbrich
 - Clemson University Fire Department
 - Seneca Fire Department
 - Michelin North America
 - Golden Corner Realty
 - Oconee, Pickens, Clemson Police Department
 - Clemson University Students (6)
 - Oconee Nuclear Station
 - Oconee Memorial Hospital
 - Keowee Fire Department

About Us...

- Founded in 1963 in a joint operation with Oconee County and the community.
- Building on Old Clemson Highway was funded by the community, the property is owned by Clemson University.
- Property on Shiloh Road was funded by the community.

About Us...

- Average age 31 years old.
- Chief/President separated.
 - Chief Mike Zambito (Mechanical Engineer- FFII, Pump Operations II, Special Rescue, First Responder.)
 - President Brandon Price (Industrial Engineer- FFI, Pump Ops I, S.C. Fire Instructor Certified.)
- 190 Calls for service in 2008
- 276 Calls for service in 2009



Our Funding

- From Oconee County
 - \$10,000 Equipment fund - Procurement
 - \$10,000 General fund –Check
 - \$8,000 Reimbursement – Check
 - About \$20,000 for Workman’s comp, Physicals, etc.
- From State Insurance Fund (1% Money)
 - \$13,500. Must be spent on Recruitment and Retention.

Our Funding

- From Community
 - Letter Drive 2009
 - \$61,000
 - Golf Tournament
 - \$3,500
 - Yard Sale
 - \$900
 - Other Misc Fundraising
 - \$600 Boot Drive
 - \$3,500 Duke Energy

Our Expenses

<u>Expense</u>	<u>2009</u>	<u>Monthly Alot.</u>	<u>Dec</u>	<u>YTD</u>	<u>Remainder</u>
Gas/Diesel fuel	\$ 5,000.00	\$ 416.67		\$ 3,059.27	\$ 1,940.73
Bank Charge	\$ -	\$ -		\$ 74.19	\$ (74.19)
Vehicle Payment	\$ 27,033.84	\$ 2,252.82		\$ 27,033.84	\$ -
Insurance Property/Liability	\$ 6,000.00	\$ 500.00		\$ 5,469.00	\$ 531.00
Special Project	\$ 3,132.12	\$ 333.33		\$ 34,029.30	\$ (30,897.18)
Building and Grounds	\$ 9,867.88	\$ 583.33		\$ 9,880.43	\$ (12.55)
Print/Office Supplies	\$ 1,800.00	\$ 150.00	\$ 240.95	\$ 1,933.03	\$ (133.03)
Legal and Accounting	\$ 1,200.00	\$ 100.00	\$ 50.00	\$ 1,725.87	\$ (525.87)
Utilities	\$ 5,500.00	\$ 458.33		\$ 3,921.14	\$ 1,578.86
SCBA Maintainance	\$ 300.00	\$ 25.00		\$ 27.79	\$ 272.21
Vehicle Maintanance/Equipment	\$ 3,700.00	\$ 308.33	\$ 833.26	\$ 3,976.55	\$ (276.55)
Training Expenses	\$ 2,500.00	\$ 208.33		\$ 101.00	\$ 2,399.00
New Equipment	\$ 1,000.00	\$ 83.33		\$ 108.93	\$ 891.07
Shop/Cleaning Supplies	\$ 1,200.00	\$ 100.00	\$ 250.00	\$ 827.71	\$ 372.29
Fire Prevention	\$ 200.00	\$ 16.67	\$ -	\$ 75.00	\$ 125.00
Training periodicals	\$ 100.00	\$ 8.33	\$ -	\$ 70.95	\$ 29.05
Awards	\$ 800.00	\$ 66.67	\$ -	\$ 539.07	\$ 260.93
Postage	\$ 1,600.00	\$ 50.00	\$ -	\$ 1,276.72	\$ 323.28
Emergency Reserve Fund	\$ 1,066.16	\$ 172.18	\$ -	\$ 1,456.15	\$ (389.99)
Savings	\$ 5,000.00	\$ 416.67	\$ 5,000.00	\$ 5,000.00	\$ -
	\$ 77,000.00	\$ 6,250.00	\$ 6,374.21	\$ 100,585.94	\$ (23,585.94)

The Fire Service (ISO)

- **Information about individual communities and properties**

ISO collects information useful in many aspects of insurance underwriting. That information includes evaluations of public fire protection, flood risk, and the adoption and enforcement of building codes in individual communities. Information on municipal services helps the communities with their efforts to manage and mitigate their risk.

- We perform the evaluations as a service to the insurance industry and do not charge a fee to the communities.

The Fire Service (ISO)

- Through the Public Protection Classification (PPCTM) program, ISO evaluates municipal fire-protection efforts in communities throughout the United States. A community's investment in fire mitigation is a proven and reliable predictor of future fire losses. **So insurance companies use PPC information to help establish fair premiums for fire insurance — generally offering lower premiums in communities with better protection.** Many communities use the PPC as a benchmark for measuring the effectiveness of their fire-protection services. The PPC program is also a tool that helps communities plan for, budget, and justify improvements

The Fire Service (ISO)

- Our last study was conducted in 1984.
- Population of the district was 3500 residents.
- We had two engines, and a brush truck.
- The rating from ISO was a 7/9. This is done on a scale from 1 to 10, 1 being the best, 10 the worst. It is a split mainly due to water supply issues on the Shiloh Side of the community.

The Fire Service (ISO)

- We had an ISO study in early November to get a baseline idea of where we are, and what we need to do to improve.
- What did they look at?
 - Hydrants – Placement, Testing, Inspections.
 - Fire Hose testing – Once a year; Every Year
 - Number of Fire Engines; Pump Testing
 - Number of Fire Houses
 - Firefighter training – 240 hours per year for max credit.
 - Communications
 - Water Supply
 - Equipment on the Engines.
 - Number of Members

The Fire Service (ISO)

- How did we score?
 - 6/9
 - Impressed with the purchase of the Shiloh Property.
 - Would have lost major points without Engine 32.
 - Pointed out that our population has grown 4 times in 30 years.
 - Scored well on:
 - Equipment Testing, Hydrant Testing
 - Record Keeping
 - Teamwork with Neighboring Stations.

The Future of the Fire Service

- What will it take to get us to an PPC rate of 5?
 - Preliminary information shows we will need:
 - One Engine
 - Approximately 20 hydrants
 - 1 Substation (Shiloh Road)
 - 1 Service Company (+4 members)
 - Paid members (Part time and full time)
 - The amount of paperwork/duties has deemed it necessary to provide for paid members.

Cost?

- “Conway - Fire Chief Bart Castleberry plans to ask the Conway City Council for new fire trucks, but Mayor Tab Townsell said funds will not be available for some time.

A fire engine costs about \$400,000 to \$500,000, he said. A ladder truck costs about \$800,000 to \$1.2 million, and a heavy rescue truck costs about \$350,000 to \$400,000”

Cost?

Need	Cost	Years Financed	Yearly Pmt (@ 7%)
Engine	\$ 400,000.00	10	\$ 55,732.08
20 Hydrants	\$ 50,000.00	5	\$ 11,880.72
Substation	\$ 250,000.00	15	\$ 26,964.84
Upgrade to main station	\$ 125,000.00	15	\$ 13,482.48
Service Company	\$ 80,000.00	5	\$ 19,000.20
Refurbishment of E-32	\$ 50,000.00	5	\$ 11,880.72
		Total Annual Cost	\$ 138,941.04

Benefit? Current PPC 9

Home Value (\$)	Average Premium - Brick Veneer (\$)		Average Premium Vinyl Siding (\$)		% Change Brick	% Change Vinyl
	Old Rating 9	New Rating 4	Old Rating 9	New Rating 4		
38,975.00	647.00	414.00	768.00	461.00	36%	39%
85,600.00	898.00	564.00	1,075.00	645.00	37%	40%
139,600.00	1,215.00	727.00	1,448.00	828.00	40%	43%

*From University of South Carolina - <http://www.ipspr.sc.edu/publication/Final%20Report.pdf>

Benefit? Current PPC 7

Home Value (\$)	Average Premium - Brick Veneer (\$)		Average Premium Vinyl Siding (\$)		% Change Brick	% Change Vinyl
	Old Rating 7	New Rating 4	Old Rating 7	New Rating 4		
69,200.00	576.00	532.00	663.00	573.00	13%	13%
101,800.00	709.00	603.00	798.00	688.00	15%	14%
135,300.00	833.00	710.00	942.00	812.00	15%	14%

*From University of South Carolina - <http://www.ipspr.sc.edu/publication/Final%20Report.pdf>

Needs

- \$139,000 annually for equipment.
- \$95,000 annually for day to day operations. (Includes Shiloh Sub-Station)
- Approximately \$234,000 year needed.

Needs

- The priority will be the purchase of all needed equipment first.
- Paid members are a priority, and will be funded after 5 years when the loans are paid back.

How can we get there?

- Tax District
 - 9 mil cap.
 - Should generate approximately \$246,000.

Benefits?

- Would get 100% involvement of the community.
- No more fundraisers
- **Possibly** will be cost neutral to everyone
- Better your fire protection and medical protection.
- Will create an association from homeowner's who will approve budgets.

What will the cost per be?

Home Value	Assessed Value	9 mil Tax
\$50,000.00	\$2,000.00	\$18.00
\$75,000.00	\$3,000.00	\$27.00
\$100,000.00	\$4,000.00	\$36.00
\$125,000.00	\$5,000.00	\$45.00
\$150,000.00	\$6,000.00	\$54.00
\$175,000.00	\$7,000.00	\$63.00
\$200,000.00	\$8,000.00	\$72.00
\$250,000.00	\$10,000.00	\$90.00
\$300,000.00	\$12,000.00	\$108.00
\$350,000.00	\$14,000.00	\$126.00
\$400,000.00	\$16,000.00	\$144.000
\$500,000.00	\$20,000.00	\$180.000
\$750,000.00	\$30,000.00	\$270.000

What will the cost per be?

Personal Prop Value	Assessed Value	9 mil Tax
\$ 5,000.00	\$ 300.00	\$ 2.700
\$ 7,500.00	\$ 450.00	\$ 4.050
\$ 10,000.00	\$ 600.00	\$ 5.400
\$ 15,000.00	\$ 900.00	\$ 8.100
\$ 20,000.00	\$ 1,200.00	\$ 10.800
\$ 25,000.00	\$ 1,500.00	\$ 13.500
\$ 30,000.00	\$ 1,800.00	\$ 16.200
\$ 35,000.00	\$ 2,100.00	\$ 18.900
\$ 40,000.00	\$ 2,400.00	\$ 21.600
\$ 45,000.00	\$ 2,700.00	\$ 24.300

Example.

- If you own:
 - \$200,000 home
 - \$15,000 Vehicle
 - \$20,000 Vehicle

- Your tax would be:
 - \$72 (Home)
 - \$8.10 (Vehicle)
 - \$10.80 (Vehicle)

- For a Grand Total of \$90.90

Example.

- If you own:
 - \$200,000 home
- Your ESTIMATED home insurance savings would be \$135.00.
- For an ESTIMATED overall savings of \$45.90.

Note:

- Insurance companies do not use the rating for Mobile Homes
- Not all Insurance Companies use ISO for determining their rates.

Closing

- In summary, we feel that the community is outgrowing the fire department.
- We know the county does not have the resources to keep up with the growth.
- The Cliffs and Keowee Key have shown the importance of a Tax District.
- We want to provide better protection at minimal cost to the homeowner's.
- Understand it would be 2-3 years before a savings would be realized.



Questions?

How do we get there?

- From the SC Home Rule Act:
 - Will need 75% of the property owner's owning 75% of the Assessed value to sign a petition.
 - We want to set a goal of 80%.

How do we get there?

- Expectation is to be complete by late June 2010.
- Will rely on the Homeowner's Associations to allow us to come and speak.

Notes: Hours (Weekly)

- Fundraising (3 letters per year)- 12 hrs
- Hydrant Testing/Inspecting (2 per year) – 3.5 hrs
- Hose Testing (1 per year)- 3.3hrs
- Pumper Testing (1 per year)- 0.23hrs
- Ladder Testing (1 per year)- 0.23 hrs
- Engine Check-offs (2 per week)- 16 hrs
- Station Housekeeping (1 per week)- 4 hrs
- Reports (Monthly) 3 hrs
- Training - 4 hrs

Notes: Hours (Weekly)

- Pre-Fire Plans/Inspections - 16.69 hrs
- Meetings (County)- 0.5 hrs
- Meetings (Fire Department) - 2.0 hrs
- Service of Equipment (Engines, Hydraulic, SCBA)- 1.35 hrs
- Accounting (Budget, Reconcile, etc) - 3.0 hrs
- Entering data into system (Fire house) - 4.0 hrs
- Responding to Calls- 7.0 hrs
- Total - 82 hrs / Week