

County Fire Department Budget Request

FY 2021 Adopted levy:	\$ 5,296,727
FY 2022 Proposed levy:	\$ 6,760,580
Increase:	\$ 1,463,853

FY 2021 Adopted rate:	\$ 0.0840 (average)
FY 2022 Proposed rate:	\$ 0.1013 (average)

Needs of the County's Fire Service:

- Provide adequate staffing to maintain, and improve, response times
- Replace aging equipment and apparatus
- Maintain equipment, apparatus, and fire stations
- Replace and/or renovate fire stations
- Provide training to retain skills and enhance skills for added services
- Train and equip personnel for routine rescue incidents
- Preserve, and continue to improve, fire district insurance ratings

County Fire Department Budget Request

Deliverables:

- System wide financial audits will be routinely performed
- Fire Advisory Board will lead the development of a Strategic Plan for the VFDs
- Contracts are being revised with current best practices

Volunteerism:

- 554 Total Volunteer Fire Fighters – 17 Departments

Peer County Tax Rate:

- FY 2018 Group Average – \$ 0.0840
- FY 2020 Group Average – \$ 0.0954

Number of Service Calls:

- 7,239 Total Service Calls (FY 2020)

Agriculture Center

FY 2021 Adopted rate:	\$ 0.092
FY 2021 Adopted levy:	\$ 536,987
FY 2022 Proposed rate:	\$ 0.120 (+ \$ 0.028)
FY 2022 Proposed levy:	\$ 703,010

Needs:

- Address staffing needs to ensure response times, for the weekends, remain consistent with those for Monday through Friday.
- Perform much needed maintenance on the roof of the fire station.
- Replace some equipment that is needed for the safety of members and the community (AEDs, hose, turnout gear, computers, and pagers).
- Manage the increased cost of many products and services that are necessary and/or required (insurance, fuel, utilities, etc.).

Alexis

FY 2021 Adopted rate:	\$ 0.079
FY 2021 Adopted levy:	\$ 260,392
FY 2022 Proposed rate:	\$ 0.106 (+ \$ 0.027)
FY 2022 Proposed levy:	\$ 356,271

Needs:

- Staffing changes will continue to evolve over the next five years. The current staffing model provides a 4-person crew between the two stations seven days a week during daylight hours.
- No major capital expenditures are planned for either of the two stations, but each will require routine maintenance or equipment replacement as needed.
- During the next five years, apparatus replacement is planned.
- District size of 40 square miles with 60% in Lincoln County. Lincoln County funds Alexis at 60% or \$473,610.

Community

FY 2021 Adopted rate:	\$ 0.099
FY 2021 Adopted levy:	\$ 421,867
FY 2022 Proposed rate:	\$ 0.121 (+ \$ 0.022)
FY 2022 Proposed levy:	\$ 527,535

Needs:

- Staffing changes will remain stable and no current plans to move toward full-time personnel.
- Recently restructured current loans to lower the interest rates.
- Replace protective clothing and development a replacement schedule to replace gear on a consistent basis.
- Several equipment and tool replacements initiatives including SCBA.

Crouse

FY 2021 Adopted rate:	\$ 0.069
FY 2021 Adopted levy:	\$ 85,707
FY 2022 Proposed rate:	\$ 0.075 (+ \$ 0.006)
FY 2022 Proposed levy:	\$ 87,646

Needs:

- Flat request.
- Fire Advisory Board recommends a minor rate increase to maintain the current funding level. If not, projections forecast a reduction, of \$5,073, in Crouse's annual levy.

Crowder's Mountain

	Chapel Grove	South Gastonia	Combined
FY 2021 Adopted rate:	\$ 0.093	\$ 0.093	\$ 0.093
FY 2021 Adopted levy:	\$ 346,209	\$ 439,352	\$ 785,561
FY 2022 Proposed rate:	\$ 0.124 (+ \$ 0.031)	\$ 0.124 (+ \$ 0.031)	\$ 0.124 (+ \$ 0.031)
FY 2022 Proposed levy:	\$ 474,133	\$ 582,585	\$ 1,056,718

Needs:

- Staffing changes include the addition of six full time staff at Station 3. The call volume is beyond part-time staffing hours and necessitates a change in the staffing model for this station.
- Request includes the installation of a sprinkler system at Station 3; a requirement of the NC Fire Code.
- SCBA are more than ten years old and need replacing. This request also includes the planned replaced of a 2008 tanker.
- Planned relocation of Station 2 from Bessemer City to the Highway 74/I-85 corridor.

Easton Gaston

FY 2021 Adopted rate:	\$ 0.072
FY 2021 Adopted levy:	\$ 388,018
FY 2022 Proposed rate:	\$ 0.098 (+ \$ 0.026)
FY 2022 Proposed levy:	\$ 543,390

Needs:

- Address staffing needs, during peak call times, to provide the best possible service to the citizens and visitors of the East Gaston Fire District.
- Create a volunteer incentive program. This program is intended to garner more volunteer participation.
- Replace a piece of apparatus. The replacement of this apparatus will aid in lowering the insurance rating for the fire district.
- Several equipment and tool replacements are also needed to maintain service levels and will aid in lowering/maintain the insurance rating.

Hugh's Pond

FY 2021 Adopted rate:	\$ 0.105
FY 2021 Adopted levy:	\$ 112,432
FY 2022 Proposed rate:	\$ 0.105 (+ \$ 0.000)
FY 2022 Proposed levy:	\$ 113,206

Needs:

- Flat request and no tax rate increase proposed.

Lowell

FY 2021 Adopted rate:	\$ 0.068
FY 2021 Adopted levy:	\$ 15,622
FY 2022 Proposed rate:	\$ 0.068 (+ \$ 0.000)
FY 2022 Proposed levy:	\$ 15,579

Needs:

- Flat request and no tax rate increase proposed.

Lucia Riverbend

FY 2021 Adopted rate:	\$ 0.093
FY 2021 Adopted levy:	\$ 339,486
FY 2022 Proposed rate:	\$ 0.125 (+ \$ 0.032)
FY 2022 Proposed levy:	\$ 466,271

Needs:

- Address staffing needs, during peak call times, to provide the best possible service to the citizens and visitors of the Lucia Riverbend Fire District. This includes full-time fire fighters, part-time fire fighters, and a full-time Chief.
- Renovation of the existing fire station.
- Replace or addition of various types of equipment. Including: thermal imaging cameras, fire hose, SCBA, and underwater communications equipment.
- Maintain and enhance the current dive team for underwater rescues and recoveries.

New Hope

FY 2021 Adopted rate:	\$ 0.084
FY 2021 Adopted levy:	\$ 458,764
FY 2022 Proposed rate:	\$ 0.097 (+ \$ 0.013)
FY 2022 Proposed levy:	\$ 540,202

Needs:

- Address staffing needs by increasing staffing of three personnel on the 08:00-20:00 shift. And, by increasing the pay rate from \$10/hour to \$12/hour.
- Replace compressor and fill station to fill SCBA with quality, and safe, breathing air.
- Purchase an inflatable boat and raft for water emergencies.
- Purchase a set of struts to enhance abilities to lift and stabilize heavy vehicles/objects.
- Replace a piece of aging apparatus to lower/maintain the fire district's insurance rating.

North Gaston

	High Shoals	Long Shoals (SF)	Combined
FY 2021 Adopted rate:	\$ 0.104	\$ 0.104	\$ 0.093
FY 2021 Adopted levy:	\$ 196,456	\$ 48,580	\$ 245,036
FY 2022 Proposed rate:	\$ 0.104 (+ \$ 0.000)	\$ 0.104 (+ \$ 0.000)	\$ 0.104 (+ \$ 0.000)
FY 2022 Proposed levy:	\$ 202,434	\$ 49,849	\$ 252,283

Needs:

- Flat request and no tax rate increase proposed.

Ranlo

FY 2021 Adopted rate:	\$ 0.088
FY 2021 Adopted levy:	\$ 312,953
FY 2022 Proposed rate:	\$ 0.091 (+ \$ 0.003)
FY 2022 Proposed levy:	\$ 334,318

Needs:

- Address staffing needs by increasing staffing of two part-time personnel on the 09:00-17:00. And, by increasing the pay rate from \$10/hour to \$12/hour.
- Replace of equipment as needed.
- Maintain apparatus and station as needed.

South Point

FY 2021 Adopted rate:	\$ 0.036
FY 2021 Adopted levy:	\$ 270,138
FY 2022 Proposed rate:	\$ 0.050 (+ \$ 0.014)
FY 2022 Proposed levy:	\$ 376,971

Needs:

- Address staffing needs by increasing staffing from two personnel to three personnel and working the same shift of 07:00-17:00. Essentially the minimal staffing level per NFPA.
- Construct a fire training facility to aid in departmental training.
- Replace a piece of aging apparatus to lower/maintain the fire district's insurance rating; maintain apparatus and equipment as needed.
- Several equipment and tool replacements are also needed to maintain service levels and will aid in lowering/maintain the insurance rating.

Spencer Mountain Road

FY 2021 Adopted rate:	\$ 0.093
FY 2021 Adopted levy:	\$ 359,284
FY 2022 Proposed rate:	\$ 0.103 (+ \$ 0.010)
FY 2022 Proposed levy:	\$ 415,235

Needs:

- VFD plans over the next five-years (2021-2025) is to complete construction and occupy new quarters on Dallas-Stanley Highway.
 - This project was previously approved by the Fire Advisory Board in November of 2019.
 - No other plans to spend significant capital funds on any other projects.
- Several equipment and tool replacements are also needed to maintain service levels and will aid in lowering/maintain the insurance rating.

Tryonota

	Tryonota	Chestnut Ridge	Combined
FY 2021 Adopted rate:	\$ 0.081	\$ 0.081	\$ 0.081
FY 2021 Adopted levy:	\$ 245,955	\$ 80,260	\$ 326,215
FY 2022 Proposed rate:	\$ 0.120 (+ \$ 0.039)	\$ 0.120 (+ \$ 0.039)	\$ 0.120 (+ \$ 0.039)
FY 2022 Proposed levy:	\$ 374,813	\$ 116,808	\$ 491,621

Needs:

- Address staffing needs by increasing staffing to maintain two paid personnel 24/hours and 7/days a week. And add additional staffing on the weekends of two qualified personnel covering a shift of eight-hours.
- Plan renovation of the legacy Chestnut Ridge fire station. Estimated to cost ~\$71,000.
- Replace a piece of aging apparatus to lower/maintain the fire district's insurance rating and maintain apparatus and equipment as needed.
- Purchase of 1,500' for LDH (fire hose used as supply line). And, replacement of two aging thermal imaging cameras.

Union Road

FY 2021 Adopted rate:	\$ 0.065
FY 2021 Adopted levy:	\$ 382,161
FY 2022 Proposed rate:	\$ 0.076 (+ \$ 0.011)
FY 2022 Proposed levy:	\$ 448,175

Needs:

- Address staffing needs by increasing staffing on the weekends.
- Replace protective clothing and development a replacing schedule to replace gear on a consistent basis.
- Several equipment and tool replacements initiatives including SCBA.
- Enhanced benefits by adding GAP insurance for members. *Maximum Weekly Compensation Rate = \$1,102 (volunteer FFs = \$734).*
- Purchase a set of struts and airbags to enhance abilities to lift and stabilize heavy vehicles/objects.

Waco

FY 2021 Adopted rate:	\$ 0.081
FY 2021 Adopted levy:	\$ 27,371
FY 2022 Proposed rate:	\$ 0.095 (+ \$ 0.014)
FY 2022 Proposed levy:	\$ 32,150

Needs:

- Address staffing needs by increasing staffing on the weekends. Current staffing covers 07:00-19:00 (Monday-Friday), with two personnel, and on Saturday from 08:00-18:00, with one personnel.
- Replace protective clothing on a replacement schedule to replace gear on a consistent basis. Several equipment and tool replacements are also needed to maintain service levels and will aid in lowering/maintain the insurance rating.
- Maintains a Heavy Rescue with appropriate equipment and trained personnel; provides technical rescue capabilities to western Gaston County.

Fire District	FY 2022 Proposed Tax Rate		FY 2021 Adopted Tax Rate	FY 2020 Adopted Tax Rate	FY 2019 Adopted Tax Rate	FY 2018 Adopted Tax Rate	FY 2017 Adopted Tax Rate
Agriculture Center	\$ 0.120		\$ 0.092	\$ 0.092	\$ 0.073	\$ 0.073	\$ 0.073
Alexis	\$ 0.106		\$ 0.079	\$ 0.079	\$ 0.095	\$ 0.095	\$ 0.090
Community	\$ 0.121		\$ 0.099	\$ 0.099	\$ 0.120	\$ 0.100	\$ 0.100
Crouse	\$ 0.075		\$ 0.069	\$ 0.069	\$ 0.086	\$ 0.074	\$ 0.074
Crowders Mountain							
<i>Chapel Grove</i>	<i>\$ 0.124</i>		<i>\$ 0.093</i>	<i>\$ 0.093</i>	<i>\$ 0.105</i>	<i>\$ 0.105</i>	<i>\$ 0.105</i>
<i>South Gastonia</i>	<i>\$ 0.124</i>		<i>\$ 0.093</i>	<i>\$ 0.093</i>	<i>\$ 0.105</i>	<i>\$ 0.105</i>	<i>\$ 0.105</i>
East Gaston	\$ 0.098		\$ 0.072	\$ 0.072	\$ 0.084	\$ 0.084	\$ 0.084
North Gaston							
<i>North Gaston</i>	<i>\$ 0.104</i>		<i>\$ 0.104</i>	<i>\$ 0.104</i>	<i>\$ 0.103</i>	<i>\$ 0.103</i>	<i>\$ 0.103</i>
<i>Long Shoals</i>	<i>\$ 0.104</i>		<i>\$ 0.104</i>	<i>\$ 0.104</i>	<i>\$ 0.103</i>	<i>\$ 0.103</i>	<i>\$ 0.103</i>
Hughs Pond	\$ 0.105		\$ 0.105	\$ 0.105	\$ 0.110	\$ 0.110	\$ 0.101
Lowell	\$ 0.068		\$ 0.068	\$ 0.068	\$ 0.074	\$ 0.074	\$ 0.074
Lucia Riverbend	\$ 0.125		\$ 0.093	\$ 0.093	\$ 0.114	\$ 0.110	\$ 0.105
New Hope	\$ 0.097		\$ 0.084	\$ 0.084	\$ 0.100	\$ 0.088	\$ 0.088
Ranlo	\$ 0.091		\$ 0.088	\$ 0.088	\$ 0.084	\$ 0.084	\$ 0.074
South Point	\$ 0.050		\$ 0.036	\$ 0.036	\$ 0.040	\$ 0.040	\$ 0.050
Spencer Mtn. Road	\$ 0.103		\$ 0.093	\$ 0.093	\$ 0.080	\$ 0.080	\$ 0.080
Tryonota							
<i>Tryonota</i>	<i>\$ 0.120</i>		<i>\$ 0.081</i>	<i>\$ 0.081</i>	<i>\$ 0.095</i>	<i>\$ 0.084</i>	<i>\$ 0.084</i>
<i>Chestnut Ridge</i>	<i>\$ 0.120</i>		<i>\$ 0.081</i>	<i>\$ 0.081</i>	<i>\$ 0.095</i>	<i>\$ 0.084</i>	<i>\$ 0.084</i>
Union Road	\$ 0.076		\$ 0.065	\$ 0.065	\$ 0.077	\$ 0.077	\$ 0.077
Waco	\$ 0.095		\$ 0.081	\$ 0.081	\$ 0.095	\$ 0.095	\$ 0.073

ISO Rating Impact on Insurance Premiums

- The table below illustrates the savings in homeowner's insurance premiums when the property is protected by a fire department with a low ISO rating. An ISO rating of 10 means no fire coverage and a 9 is a minimum department.
- **As the ISO class improves, fire insurance rates decrease until Class 5 for homes.**
 - Businesses generally benefit from further reductions down to Class 1.
 - A homeowner whose property is valued at \$100,000 would save \$433 per year if the fire department improved from a 9 to a 5!

Fire Department ISO Class Rate Versus Insurance Premium Costs								
ISO Rating	ANNUAL PREMIUM COST BASED ON HOME VALUE							
	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$500,000
10	894	1358	1856	2341	2826	3311	3844	4918
9	806	1224	1674	2112	2549	2986	3468	4436
7	430	652	892	1125	1359	1592	1848	2365
6	399	607	829	1046	1262	1479	1717	2196
5	373	566	774	976	1179	1380	1603	2051
HOMEOWNER'S RATES DO NOT DECREASE BELOW A CLASS 5.								

ISO Rating Impact on Insurance Premiums

- There are several factors that affect homeowners' insurance prices.
 - **Type of Construction:** Frame houses usually cost more to insure than brick or other fire resistive materials
 - **Age of House:** New homes are usually less expensive to insure than old homes.
 - **Local Fire Protection:** The home's distance from a fire hydrant and the quality of the local fire department determine the fire protection class.
 - **Amount of Coverage:** The amount of coverage on the house, contents and personal liability will affect the price.
 - **Deductible Amount:** A higher deductible will reduce the price for home insurance.

ISO Rating Impact on Insurance Premiums

	Previous Inp. Date	Previous Rating	Last Inspection	Current Rating
Agriculture Center	10/6/2008	6/9E	8/28/2019	4/9E
Alexis	3/25/2008	9E	12/30/2015	7/9E
Community	12/18/2007	5/9E	2/23/2021	4/9E
Crouse			1/24/2018	5/9E
Crowders Mountain	10/6/2008	6/9E	9/26/2019	6/9E
East Gaston	12/18/2007	5/9E	12/16/2020	5/9E
Hugh's Pond	10/15/2008	9E	1/5/2016	6/9E
Lowell	10/6/2008	4/9E	8/30/2016	3/9E
Lucia Riverbend	10/6/2008	9E	1/5/2016	6/9E
New Hope	10/6/2008	6/9E	8/31/2016	4/9E
North Gaston	10/6/2008	7/9E	5/14/2018	5/9E
Ranlo	10/6/2008	5/9E	1/3/2020	4/9E
South Point	10/6/2008	6/9E	5/21/2020	4/9E
Spencer Mountain Road	10/15/2008	9E	11/23/2020	5/9E
Tryonota	10/6/2008	7/9E	5/9/2017	5/9E
Union Road	10/6/2008	5/9E	6/30/2015	4/9E
Waco	4/13/2011	5/9E	1/14/2021	4/9E

Home-Owner Economic Impact – Class 5

Tax Rate	Tax Levy on Property Value of \$150,000	Tax Levy Per Month	Average Home-Owners Insurance Savings Per Month Class 5	Total Economic Change Per Month – Average Household	Total Economic Change Per Year – Average Household
\$ 0.080	\$ 120.00	\$ (+) 10.00	(-) \$54.83	(-) \$44.83	(-) \$537.96
\$ 0.085	\$ 127.50	\$ (+) 10.63	(-) \$54.83	(-) \$44.21	(-) \$530.46
\$ 0.090	\$ 135.00	\$ (+) 11.25	(-) \$54.83	(-) \$43.58	(-) \$522.96
\$ 0.095	\$ 142.50	\$ (+) 11.88	(-) \$54.83	(-) \$42.96	(-) \$515.46
\$ 0.100	\$ 150.00	\$ (+) 12.50	(-) \$54.83	(-) \$42.33	(-) \$507.96
\$ 0.105	\$ 157.50	\$ (+) 13.13	(-) \$54.83	(-) \$41.71	(-) \$500.46
\$ 0.110	\$ 165.00	\$ (+) 13.75	(-) \$54.83	(-) \$41.08	(-) \$492.96
\$ 0.115	\$ 172.50	\$ (+) 14.38	(-) \$54.83	(-) \$40.46	(-) \$485.46
\$ 0.120	\$ 180.00	\$ (+) 15.00	(-) \$54.83	(-) \$39.83	(-) \$477.96

Home-Owner Economic Impact – Class 6

Tax Rate	Tax Levy on Property Value of \$150,000	Tax Levy Per Month	Average Home-Owners Insurance Savings Per Month Class 6	Total Economic Change Per Month – Average Household	Total Economic Change Per Year – Average Household
\$ 0.080	\$ 120.00	\$ (+) 10.00	(-) \$51.42	(-) \$41.42	(-) \$497.04
\$ 0.085	\$ 127.50	\$ (+) 10.63	(-) \$51.42	(-) \$40.80	(-) \$489.54
\$ 0.090	\$ 135.00	\$ (+) 11.25	(-) \$51.42	(-) \$40.17	(-) \$482.04
\$ 0.095	\$ 142.50	\$ (+) 11.88	(-) \$51.42	(-) \$39.55	(-) \$474.54
\$ 0.100	\$ 150.00	\$ (+) 12.50	(-) \$51.42	(-) \$38.92	(-) \$467.04
\$ 0.105	\$ 157.50	\$ (+) 13.13	(-) \$51.42	(-) \$38.30	(-) \$459.54
\$ 0.110	\$ 165.00	\$ (+) 13.75	(-) \$51.42	(-) \$37.67	(-) \$452.04
\$ 0.115	\$ 172.50	\$ (+) 14.38	(-) \$51.42	(-) \$37.05	(-) \$444.54
\$ 0.120	\$ 180.00	\$ (+) 15.00	(-) \$51.42	(-) \$36.42	(-) \$437.54

Home-Owner Economic Impact – Class 7

Tax Rate	Tax Levy on Property Value of \$150,000	Tax Levy Per Month	Average Home-Owners Insurance Savings Per Month Class 7	Total Economic Change Per Month – Average Household	Total Economic Change Per Year – Average Household
\$ 0.080	\$ 120.00	\$ (+) 10.00	(-) \$47.66	(-) \$37.66	(-) \$451.92
\$ 0.085	\$ 127.50	\$ (+) 10.63	(-) \$47.66	(-) \$37.04	(-) \$444.42
\$ 0.090	\$ 135.00	\$ (+) 11.25	(-) \$47.66	(-) \$36.41	(-) \$436.92
\$ 0.095	\$ 142.50	\$ (+) 11.88	(-) \$47.66	(-) \$35.79	(-) \$429.42
\$ 0.100	\$ 150.00	\$ (+) 12.50	(-) \$47.66	(-) \$35.16	(-) \$421.92
\$ 0.105	\$ 157.50	\$ (+) 13.13	(-) \$47.66	(-) \$34.54	(-) \$414.42
\$ 0.110	\$ 165.00	\$ (+) 13.75	(-) \$47.66	(-) \$33.91	(-) \$406.92
\$ 0.115	\$ 172.50	\$ (+) 14.38	(-) \$47.66	(-) \$33.29	(-) \$399.42
\$ 0.120	\$ 180.00	\$ (+) 15.00	(-) \$47.66	(-) \$32.66	(-) \$391.42

