



BROOKS COUNTY

Volunteer Fire Department

Five Year Plan

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BUDGET FY2015-2019

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Contents

History 3
 A brief recap of the effects and changes caused by ISO in Brooks County

Immediate Action..... 3
 Actions Brooks County took in the months shortly following ISO changes

Funding 5
 Possible ways to fund corrective measures in Brooks County

Years 0-2 7
 The Beginning: Budgeting and Building

Years 3-5 8
 Creating stabilization in the Brooks County Fire Department

Year 6+ 9
 Sustainability for Future Generations

History

In August of 2013, insurance policy writers (State Farm, Farm Bureau, Allstate, to name a few...) began using updated fire ratings from the Insurance Services Office, Inc. Insurance Services Office (ISO) began a re-evaluation of ISO fire ratings in Brooks County in the summer of 2013, and during its review of Brooks County, several factors that are used to calculate those ratings were changed. These changes lead to a significant increase in homeowner's insurance for many property owner's in Brooks County.

ISO ratings are based on a one to ten (1 to 10) ratio, with one (1) being a perfect ISO score. Insurance companies use these ratings to calculate the yearly cost for insurance on a given piece of property. In most cases, any structure within a given distance from a fire department (station) would automatically receive an ISO rating of 9. The difference between a 9 and a 10 on a \$150,000 home is up to \$800 a year. Additional factors include availability of in-county training centers, commercial building fire inspections, nearby water supply and prevention programs. In years past, the area in which calculated protection of a structure to a fire department was a five mile radius circle, drawn around each of the County's independent fire departments (Barwick, Dixie, Tallokas, Sandhill, East Brooks, Morven/North Brooks, South Brooks, & Pavo). Any property within a 5 mile radius was automatically given at least an ISO of 9. At the beginning of August 2013, the new ISO rules took effect in Brooks County and instead of using the traditional five mile radius circle, the new rules stipulated that ISO would only award a protection level of nine (9) or lower to structures located within 5 *DRIVING* miles from the fire station. This change exposed significant areas of the County where properties no longer were consider to be receiving any fire protection. Now, keep in mind that any of these residents that are now considered without fire protection, will still get the same coverage they had before by the same department, at least until additional departments are constructed to fill the gaps. If a fire call comes in and the area is not covered in a fire district, the volunteer fire departments will still be called and will come.

Immediate Action

Unfortunately, there is very little that the County could do to immediately stop the effects of ISO's changes. After ISO had submitted its new ratings to the insurance providers, the County had no knowledge, no communication written or verbal that anything was different. At this very moment, I'm not even sure we (the County) knew that we were working on ISO ratings for Brooks County. Once it was know that this was in fact happening, we began producing a new map to show the areas that would still be within the five mile driving distance versus the old five mile radius circle. Based upon that information, an effort began to determine how to get these properties back to an ISO rating of 9.

After the completion of our new map, it was determined that these locations would need a new fire department:

Hickory Head Road/Greenville Highway 221

Unincorporated areas surrounding Quitman

Adel Highway 76/Duncan Road

Burton Road/Highway 122

Barwick*

Pavo*

An interesting note to Barwick and Pavo, each city has an existing volunteer fire department but both those departments are located on the Thomas County side of the city. Because of that, when ISO reviewed Brooks County, they did not consider any departments that did not lie within the physical boundary of Brooks County and therefore, no station is credited in the Barwick or Pavo areas in Brooks County. To remedy this, an automatic aid agreement was signed between Thomas and Brooks County. Thomas County would not issue an agreement to the County freely, so \$14,500 dollars each year of the agreement is due to Thomas County. Currently, the two departments are paying \$5,000 a piece to this agreement with Brooks County paying the other \$4,500. It would be in the best interest of these departments to solve and terminate this agreement as soon as possible. Even a building lease on the Brooks County side and the creation of a County department in both Barwick and Pavo would ultimately be a better long term solution. By having this agreement, the residents in the area will receive a 9 ISO. Many of those who were living within the cities received a much lower score, some a 6.

The next step was to study and research what steps were needed to create new departments. The County already owed a tanker building in the City of Quitman, so with the use of some SPLOST 5 money and by luckily receiving a FEMA Assistance to Firefighters Grant for personnel protective equipment, the County began creating a volunteer department located next to the City of Quitman. After four months, a station had been created and all the paperwork was submitted to receive a compliance number. We are still waiting on our number, and then a formal ISO inspection to be considered by ISO, but for all intents and purposes, the station exists. A summary of Station #1100 and (approx.) expenses:

FEMA AFG awarded Sept 2013 for PPE (Grant - \$279,000 including \$14k match)

County purchased used Pierce Arrow fire truck from Albany, GA. (\$3,200)

Fire equipment purchased for truck. (\$25,000)

Station ready for service Dec 5th, still waiting on ISO acknowledgement

The remaining three areas will need new departments built and equipped to serve the remaining coverage gaps. This process will be long term improvements, and will required dedicated financial consideration.

The County is also in desperate need of a fire chief to oversee all County related fire activities. Since the beginning of the volunteer departments, the County has had no involvement other than small financial support every year and land. Because of this, there is a growing disconnect between the fire departments and the County government. This position needs to be more than just a chief however, this person will need to be able to work with the existing departments to maintain and improve ISO ratings, begin regular fire inspections throughout the County, organize and conduct firefighter training classes and other community benefits like CPR. The Fire Chief will also report directly to the Board of Commissioners and the County Administrator. He or she would also be responsible for ensuring that the independent departments submit annual budget requests and coordinating their equipment inspections and training. The Fire Chief's primary responsibility will be to response to fire calls within Brooks County during the daytime hours. With this in mind, Administration applied for a 2013 Safer Hiring Grant from FEMA. That grant was approved on January 10, 2014 and will fund a fire chief position and a firefighter full time and includes taxes and benefits for two years. There is no required match for the two years as part of this program, so this will give the County the flexibility to spend precious startup money to construction and equipping new stations before adding the cost of salaries. It is recommended that we look at filling this position prior to the start of the FY2015 budget year, this would help us plan an solid budget going forward. After the budget is prepared, we can then allow the chief to hire a firefighter.

Funding

Administration has reviewed possible ways to generate revenue to fund and sustain the department for years to come. It is critical that we can create a steady revenue stream over the initial years, to accurately plan growth.

The first method for revenue generator is an increase in County millage. This plan is not seen a viable option simply because the millage rate income is purely based upon a constantly fluctuating tax digest. Whether a millage increase is done purely as a fire tax (such as the Briggs District) or whether a general increase is across the board, a one mill increase countywide including Quitman is roughly \$400,000 dollars. (I would not recommend issuing this increase for the parcels within Quitman since the City already operates a career department.) The significant issue with the general increase is that unless the funds are specific identified for fire use, future funds could be pulled out of fire and utilize elsewhere. If the department loses

millage rate money to be used in other departments, it will make it difficult for the department to maintain the fleet and equipment as required. Once again leading us to a situation where funding is needed.

The second method requires the Board to pass a “Fire Fee Resolution” (example included from Bulloch County). This resolution would authorize the County Tax Commission to collect a fire fee, just like the solid waste fee, on the annual property tax bills. With the resolution approach, you can set any given amount based on whether the property is developed or not, and whether is consider a personal home, rental property, business, or agricultural. Another advantage is that with the fire fee resolution, a constant, steady revenue stream is almost always a guarantee, because by changing flat rates based on property improvements or types, you know you will be collecting a fix amount for every parcel. This would allow the chief and Administration to plan for future growth. In situation where property owners are seeing on average a \$800 increase per year on homeowners insurance, the County could charge a rate between \$50 to \$100 dollars, and be able to build a system where those rates go back down. See the following schedule below to get an idea of what revenue the county could expect:

Property Type	Quantity	Fee	Total
Non-exempt Homestead	2,670	\$60	\$160,200
Exempt Homestead	2,574	\$50	\$128,700
Business Properties	200	\$75	\$15,000
Pre-bill Mobile Homes	1,570	\$10	\$15,700
Remaining Parcels	2,659	\$15	\$39,885
		Total	\$359,485

Administration recommends that the Board consider passing a Fire Fee Resolution to create revenue to fund the fire department. Even with a 10% non-collection rate, the funding would still result in a \$323,536.50. (This calculation does not include parcels within the City of Quitman due to the fact that the City has a dedicated full-time career department and resident there already pay additional millage rate taxes for this protection.)

Additional Sources: At this time, additional sources are grant opportunities to fund positions and equipment, however, receiving grant money is not a guarantee and should not be relied upon solely. A future option would be assessing franchise fees on items like private water system that utilize public right-of-ways. A system recently proposed to the Board would generate \$30,000 a year in revenue if 1,000 customers where charged \$2.50 a month. That money could be used to hire a firefighter in the East Brooks / Morven area to help reduce call times in those districts and work alongside the future proposed system.

Years 0-2

With the SAFER grant from FEMA, we will have two years of salaries for the fire chief and firefighter positions, including taxes and benefits. The grant was for \$35,000 fire chief salary and \$10/hr (\$20,800) for the firefighter. I would probably recommend that the Commission consider adding up to \$10,000 per year for the fire chief position in the event that a candidate with additional credentials is found (training, inspections, etc). During this time, the County should devote all available funds to infrastructure. Items such as turnout gear, trucks, and buildings need to be built and in place within the first two years. Below is a projected budget for the first two years:

FY2015 & FY2016 – Expenditures

Activity	Amount	Funding Source	Balance
Salaries	\$111,600.00	FEMA GRANT	\$111,600
Taxes & Benefits	\$46,896.00	FEMA GRANT	\$158,496
Worker’s Comp	\$10,000.00	County	\$168,496
Office Supplies & Materials/Phone	\$10,000.00	County	\$178,496
New Station Constr. (3)	\$200,000.00	County	\$378,496
Equipment for Trucks	\$100,000.00	County or Grants	\$478,496
Fire Trucks (6)	\$200,000.00	County	\$678,496
Fuel	\$20,000.00	County	\$698,496
Travel	\$7,500.00	County	\$705,996
Training	\$10,000.00	County	\$715,996
Equipment	\$30,000.00	County or Grants	\$745,996
Chief Vehicle	\$40,000.00	County	\$785,996
Programs/Activities	\$2,500.00	County	\$788,496
Utilities	\$9,600.00	County	\$798,096
Repairs	\$17,073.00	County	\$815,169

*- This expenditure report is consider a best guess at the needs of the new fire department, it is not to be considered official.

FY2015 & FY2016 – Revenues

FY2013 SAFER Hiring Grant	\$158,496
County Fire Fee less 10%*	\$647,073
Lease Fees from EMS**	\$9,600
Total	\$815,169

*- In the event that not all fees are collected or adjustments made, 10% has been deducted to make a conservative estimate.

**-Station built on Adel Highway could also be leased to EMS services.

Years 3-5

Years 3 through 5 the County will begin to settle in with new departments. Beginning of year three, the FEMA money for hiring will have expired. It may be a good opportunity to seek another hiring grant and add additional firefighters if the County's fire fee money supports it. The three to five year budget reflects the County adding a second firefighter to the existing two positions plus possible salary increases (5%) if needed.

FY2017, FY2018 & FY2019 – Expenditures

Activity	Amount	Funding Source	Balance
Salaries	\$238,170.00	County	\$238,170
Taxes & Benefits	\$86,395.00	County	\$324,565
Worker's Comp	\$15,000.00	County	\$339,565
Office Supplies & Materials/Phone	\$15,000.00	County	\$354,565
Fire Trucks (4)	\$150,000.00	County	\$504,565
Equipment	\$189,294.50	County or Grants	\$693,860
Fuel	\$30,000.00	County	\$723,860
Travel	\$10,000.00	County	\$733,860
Training	\$10,000.00	County	\$743,860
Programs/Activities	\$3,750.00	County	\$747,610
Utilities	\$14,400.00	County	\$762,010
Repairs	\$25,000.00	County	\$787,010
Barwick Station	\$50,000.00	County	\$837,010
Pavo Station	\$50,000.00	County	\$887,010
Training Center	\$30,000.00	County	\$917,010
Dues & Fees**	\$68,000.00	County	\$985,010

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**-Dues & Fees are funds paid to the individual departments in the amount of \$8,500 per year. By year 5, we can begin making those payments with the fire fee funds or keep the funds for debit servicing on new equipment.

FY2017, FY2018 & FY2019 – Revenues

County Fire Fee less 10%*	\$970,610
Lease Fees from EMS**	\$14,400
Total	\$985,010

Year 6+

Now that departments have been established, maintaining the fleet and salary costs will be the biggest expenses. According to ISO, hose should be removed from service every ten years, so that cost will need to be considered in the future and of course normal wear and tear on fire equipment is to be expected. Budgets for Year 6 and on will mostly be repeated budgets because the needed infrastructure will be in place. An example is presented below:

FY2020 – Expenditures

Activity	Amount	Funding Source	Balance
Salaries	\$83,359.50	County	\$83,360
Taxes & Benefits	\$37,440.95	County	\$120,800
Worker's Comp	\$5,000.00	County	\$125,800
Office Supplies & Materials/Phone	\$5,000.00	County	\$130,800
Equipment	\$50,000.00	County or Grants	\$180,800
Fuel	\$10,000.00	County	\$190,800
Travel	\$2,500.00	County	\$193,300
Training	\$5,000.00	County	\$198,300
Programs/Activities	\$1,500.00	County	\$199,800
Utilities	\$4,800.00	County	\$204,800
Repairs	\$15,000.00	County	\$219,800
Dues & Fees**	\$68,000.00	County	\$287,800
Extra***	\$40,536.00	County	\$328,336

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** -Dues & Fees are funds paid to the individual departments in the amount of \$8,500 per year. By year 5, we can begin making those payments with the fire fee funds or keep the funds for debit servicing on new equipment.

***- The remaining yearly amount could be used for financing on new or lease trucks, a fourth person could be hired on to use a portion of those proceeds as well. I would recommend that the County hold those funds unless used for capital in a C.D. for future building or apparatus purchases.

FY2020 – Revenues

County Fire Fee less 10%*	\$323,536
Lease Fees from EMS**	\$4,800
Total	\$328,336