



Flow of Information for our citizens 7/7/2010

Citizens of the Swannanoa Fire District have several opportunities to find out more about their fire department. At Board of Director meetings, citizens are provided time on the agenda for public comment or questions. Minutes and a monthly budget report are posted on the public's bulletin board at the main station.

An email link on the front of our website is reserved for a citizen to specifically ask questions about the department. We receive emails asking how we operate, how to get a job, how can a person volunteer and many other questions. We are a phone call away or a citizen can visit. The website also provides a good look at many of the operations we conduct and averages approximately 4.5 million hits annually.

We conduct several displays, question & answer sessions to groups, events, schools, and even one-on-one for visitors. The Swannanoa Fire Department is proud to show our equipment, stations, training facility and the opportunity to explain management concepts and the training and experience of the personnel.

It is not just what the fire department has built but what this community has built in the interest of protecting its citizens and the safety & survival of those who do the protecting. These personnel and the equipment have touched many lives over the years, saved lives, improved others and have shared the grief when, despite all efforts, a life has been lost.

The current firefighters, fire officers and board members have worked hard to attain the level of service community members are accustomed to and remain committed to the future protection of this district.

Why does Swannanoa have a ladder truck?

A. The NC Department of Insurance and your fire insurance premium

The department of Insurance inspects and grades the fire department in several categories. This capability level is used to determine how much you pay for fire insurance.

Quoting the 2009 Spring Edition of the OSFM Fire and Rescue Journal. "How do we determine if a ladder or service company is needed for our district?" If you have a total of 5 buildings that either meet a 3,500 gallon per minute fire flow or are more than 35 feet from the ground to the eave, then your district needs a ladder company.

There are several buildings in the district that meet this criteria one way or another. Just alone, count how many churches are at least that high. Our longest ground ladder (one we hand carry) is 35' long but when set at the proper angle and way can only be used on a 30' maximum wall.

Previously, we would have to wait for a ladder truck to come from the city of Asheville. Although we have always received excellent backup from their personnel, the delay in response could make the difference between success or failure. Without a ladder truck in Swannanoa, we lose several points during the inspection.



B. Control of fire using an "elevated stream"

It is not just about having a ladder to climb up or go down. An elevated stream (nozzle on the tip of the ladder) is used as part of strategy & tactics for several facilities and structures. We get points during the DOI inspection specifically for having the elevated stream.

C. Control of fire by ventilation and for the safety of Firefighters on a roof

In some fireground situations we must get on the roof, cut a hole and allow heat & smoke to "vent out", similar to opening a damper on a wood stove. This method reduces heat, improves visibility and survival of those trapped and assists us in controlling the fire.

It is a dangerous task. The firefighter is above where the fire wants to go and fire may have weakened the structure including roof supports. Firefighters may fall through the roof or off the roof resulting in serious injury or death. When we use ground ladders, it takes time to carry and setup, let alone a firefighter in full gear carrying tools and saws up. A ladder truck may be used in some of these occasions to get the hole cut quicker and get off the roof quicker. In some instances, the ladder truck may be setup as an additional escape route when firefighters are cut off from their original route when a roof begins collapsing or are overrun by fire.

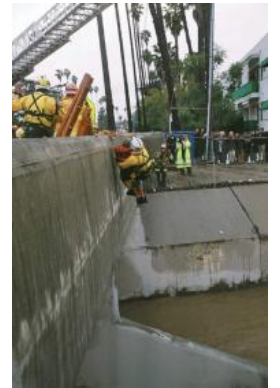


D. Fireground Rescue and Firefighter rescue

Rescuing a citizen from a window of a burning house is one of the most common portrayals used in movies and showsand it is true. The ability to quickly setup a ladder and rescue a trapped citizen from an upper floor is something we face as a potential every day.

What may be a new thought to consider: Who rescues the firefighters?

Firefighters may become lost or trapped in smoky conditions and be able to make it to a window where they can escape by means of the ladder truck. Firefighters may have to carry other injured firefighters down the ladder.



E. Special Rescue situations

The ladder truck is a tool that can be used during other types of rescue. Ladder trucks have been used to rescue people trapped during flooding, ice rescues and other incidents.

F. Timing and how the ladder truck replaced an older apparatus

Although a ladder truck was already assessed as a need, it was not as yet financially feasible at the time. Things changed.

A first out older engine had been building a history of major and expensive pump repairs along with other truck problems. The engine had lost credibility and reliability and we were not certain that spending even more money on the most recent needed repair was going to leave us with anymore of a reliable engine. The engine was out of service and unable to fight fire at this point.

The community and the firefighter's lives depend on having reliable equipment. Failure of an engine when it arrives at a fire, or failure while fighting fire is not an option any person would accept.

We began what is known as "Truck specification" in order to find a replacement. With new standards by the National Fire Protection Association and requirements for emission control we were looking at approximately \$420,000 to replace the pumper.

During the process, we were advised of a demo ladder truck (The ladder truck we have now). This ladder truck had been used by the company to show at fire conventions and shows as well as driven to various fire departments for show.

We knew the need for firefighting, rescues and what such a truck would do for our Insurance rating and ultimately that it would help move toward our citizens paying less for fire insurance.

If we purchased a brand new truck of the same type, the estimate was between \$600,000-\$750,000.



We bought the demo ladder truck for \$520,000 with a life expectancy of 20 years.

For an extra \$100,000 what we ended up with was a whole lot more than just replacing an engine.

What did this move cost each taxpayer? Less than a dollar a year for Swannanoa to have a ladder truck!

The decision to purchase was based on an operational and financially sound decision we felt any of our citizens would be proud of. If someone wanted to get rid of the ladder truck, it would result in increased risks for the community, firefighters, move us backwards and move us toward higher insurance premiums out of each person's pocket.

What does the future look like for my fire insurance premium in comparison to the fire tax I pay?

A few years ago the fire tax rate in Swannanoa was .14 cents per \$100 of property value. The current board of directors have gradually lowered the rate to what it is today, .12 cents per \$100. So the tax rate has went down and the department has also increased staff, gained a ladder truck, built a second station, built a training center and has continued to build a professional department.

If someone wanted to lower the fire tax rate at this point, the proposed "gain" to a citizen could actually be a loss. If staffing, either station, the ladder truck and other issues are deleted or diminished from a budget reduction, our Insurance grade would be eventually effected thereby creating higher insurance premiums for anyone in the district..... along with a lower quality of service.

The grading system runs from 1 to 10. We are graded on some areas we do not have control over such as the county's 911 center and the capability of the water department's infrastructure. A 1 is the highest you can achieve and there are just a few across the US. A 10 is considered unprotected and those homeowners will pay the highest fire insurance premiums.

Under current administration, we lowered the district's rating from a 6/9 to a 5/9. Our district is called a "split rating". This means homeowners within 1,000' of a hydrant pay a 5 rating and homeowners over 1,000' pay for a higher premium rate of a 9.

With all the work that has been accomplished, we are quite confident of reducing the rate to a 4..... and it gets better. We will also be going for a "Straight rating" meaning that by conducting some water shuttle operations in the majority of our current 9 area, we may be able to reduce their insurance premium from a 9 to a 4 also!

So will everyone in the district pay less money out of their pocket in insurance? Yes.

In summary

Please ask questions. There are many more details for each subject discussed but we feel one thing is clear:

Current board members, officers & firefighters have been good stewards of your tax dollar, looked out for your fire insurance rates and most importantly, carried out this organization's original intent, protecting the lives and property of the community.

Visit our website at www.svfd.net