



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.

In the recent past, there are 4 areas or issues that have been occasionally asked by a citizen. We can answer those questions here and provide each citizen with accurate information to pass on to other citizens.

- 1. Why does Swannanoa have a ladder truck?**
- 2. Why did Swannanoa build the Bee Tree station, do we need it, and if so why do we keep the main station?**
- 3. Why does Swannanoa have the number of paid staff it has today?**
- 4. What does the future look like for my fire insurance premium in comparison to the fire tax I pay?**

1. 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.



2. Why did Swannanoa build the Bee Tree station, do we need it, and if so why do we keep the main station?

Anyone that has driven by the Bee Tree station will recognize that it is more than just a fire station, it also includes a training facility. The station was designed as a "Substation" to act as an extension of the main.

Part of the answer also relates to the Department of Insurance inspection, our rating and lower fire insurance premiums. The other part relates to what makes sense for improving our services to the community through protection. Distance from a fire station to parts of the district is a part of the grading process. The Bee Tree station has greatly improved response times to the Bee Tree Lake area, Harrison Hill, Warren Wilson College Rd, New Salem and several areas not only for fires but for EMS calls to heart attacks, vehicle accidents and many other types of calls.

Time is important. Time during an emergency is critical.

The Swannanoa Fire Department has a strong commitment to training personnel. The training aspect of the Bee Tree station has been recognized as a need for many years and the results have greatly improved our department. Our members and firefighters from neighboring stations now have the ability to conduct live fire drills in the burn building, rope rescue in the tower, engineer (driver/pump operator) skills several ways, perform required service test on our pumps annually and finally have a classroom setting to complete a well rounded facility to educate emergency services. Higher quality training means higher quality performance which is what anyone would want in their time of need.

Training is also conducted at the main station (103 South Ave). Administrative functions are carried out at the main, Engines, a Heavy Rescue vehicle, the ladder truck and other specialty equipment is staged there along with staff.

If we had a loss of either station, our insurance rating would be negatively affected, fire insurance premiums would go up, quality of service would go down and even the insurance grading of neighboring fire departments would be negatively affected (Black Mountain & Riceville). Part of the grading looks at "Mutual Aid" or our neighboring fire department's ability to assist us as a community. That also means our ability to assist them.



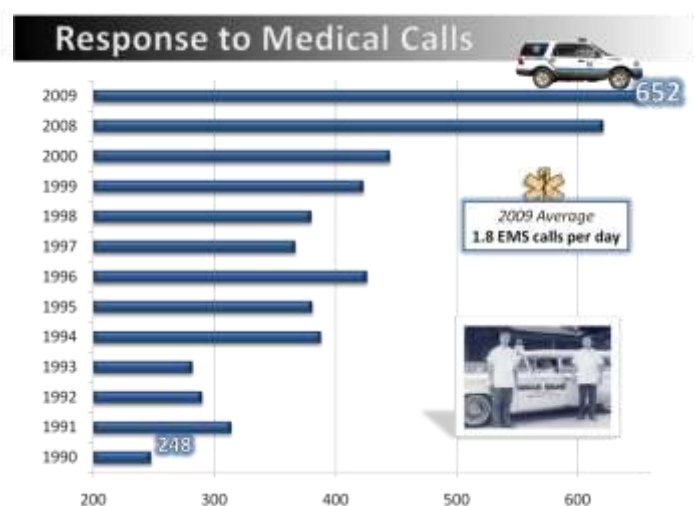
3. Why does Swannanoa have this number of paid staff?

Currently, we have 26 full time employees and 10 volunteers. The Chief & Deputy Chief work days and a Battalion Chief along with 7 other firefighters/officers work on each of 3 shifts. The shift staffing provides 8 personnel, 24 hours a day, 7 days a week. 4 of the shift personnel work at the main and 4 personnel work at the Bee Tree station.

A. Call volumes have continuously increased over the years.

We are responding to almost 1,200 calls a year, averaging 3 a day. Some calls last 30 minutes, other calls may last for several hours or even days. More calls means more time personnel are on one call when another call comes in.

Structure fires, vehicle fires, wildland fires, special rescues, heart attacks and a variety of medical related calls have all increased.



B. Other tasks that need accomplished when emergencies are not happening.

To keep our Insurance rating as low as possible and to provide quality service there are several behind the scenes tasks that are continually carried out. The list is much longer than what will be provided here but to mention a few:

Vehicle & pump maintenance, maintenance of smaller equipment, daily readiness checks to assure every piece of equipment is ready for your need, preplanning businesses, churches, schools, stores and other facilities, educating the public on fire safety, wildland fire planning and prevention, testing and clearing around fire hydrants, testing fire hose, inventorying and inspecting the firefighters gear, day to day communications with citizens and with other departments, inspecting & repairing SCBAs, reviewing and writing plans and policies, budget planning and management, training personnel, maintaining building and grounds, emergency planning for disasters, writing reports on incidents, managing personnel, researching prices on equipment purchases, meetings,

and all aspects require people that know how to perform the task and have the time to do it.

C. NFPA 1710 (National Fire Protection Association) & OSHA 1910.134 (Occupational Safety & Health Administration)

NFPA is the entity that writes and recommends standards for the fire service and several other aspects involving fire safety.

NFPA 1710 states that *"a fire department shall be on the scene of a call within four minutes after responding with at least four personnel over its entire district"*.

Without the current staffing level, we could not meet this standard.

Prior to our current staffing level and sub station, the average response time was 6-8 minutes. To repeat the importance of time: Time is important. Time during an emergency is critical.

A citizen in cardiac arrest may have irreversible brain damage in 4 - 6 minutes. A fire in a home may reach the "Flashover" stage or other conditions. What is flashover? It's when the entire contents of a room or structure are on fire. If someone is in a flashover room their chance of surviving is "0"..... if there is someone in the house their chances are greatly diminished.

We must arrive in a short time with the number of trained people to take action.

OSHA 1910.134 (Occupational Safety & Health Administration)

As part of a broad federal policy and law regarding respiratory protection, we have a requirement known as "2in-2out". This means during firefighting operations beyond incipient phase (basically not a small fire that can be controlled using a fire extinguisher), there must be at least two firefighters inside (never alone) and there must be 2 firefighters outside ready to rescue them. There are more details to the law but it illustrates the need for consistent staffing.



D. How does having paid staff differ from volunteer staff

We consider a professional firefighter to be one who's conduct as a firefighter is professional. There have been many volunteer firefighters over the department's history who have performed with bravery, taken risks for others, endured the pain of loss of life, one killed in the line of duty, another seriously injured, they spent time away from family and dedicated many hours to train. There are volunteers on the department now with high levels of commitment.

Several years ago, we seemed to have more availability from individuals that worked in the textile mills such as Beacon, Anvil and the Owen plant. Some worked night shifts and were available during the day and vice versa. Along with a smaller full time staff, we generally handled incidents together but enough people at the beginning of an incident was still not a consistent expectation.

Today, as outlined before, we are running more and more calls, we have performance requirements (and law) that are higher, daily tasks to be carried out and volunteering for such services requires at least one major item,.....time.

Add up the hours you work, the hours you sleep, time with family, the yardwork, rest and other daily activities and how much time could you give?..... or could you be on the fireline of a wildfire for 6-8 hours or endure a search for a missing child for 3 days? What about your nights or weekends gone for training sessions?

Our volunteers need a pat on the back because they find the time in service to others.

In a citizen's time of need, they should expect enough trained people, with proper equipment, to show up 24 hours a day, 7 days a week and in an acceptable time frame. The only way we can achieve that is maintaining our current full time staffing alongside our volunteers.

E. Can Swannanoa keep the nine firefighters hired through the SAFER grant?

The SAFER (*Staffing for Adequate Fire & Emergency Response*) grant is provided by the federal government for a five year period. The grant was announced on 2/28/2008, started in 2009 with the last year in 2013 and totals \$731,403. The grant basically works by providing the predominant amount of funding in the beginning and the fire department takes over all employee costs by the fifth year.

To accept the grant, we had to look 5 years and beyond to decide if we could afford those employees after the grant expired. The projections led us to an answer of yes.

The economy has not been kind to many businesses, gross retail sales in NC have seen a large decline and along with that comes less sales tax revenues (a portion of our budget comes from sales taxes), the housing market decline, fuel price increases, unemployment rates and other factors have caused a tighter budget than in previous years.

Because of management practices, the department had already prepared to weather such poor factors in the economy for a period of time. There are some cities across the country that are closing stations and laying off emergency personnel.... we are not and our goal is to continue with the amount of staff we currently have. This fiscal year we have cut some line items and taken conservative steps well in advance. No person can accurately predict exactly what will happen in the economy but our approach to budget management has worked very well and will be what keeps the department strong. Our goal remains to maintain staffing levels.

4. 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