

Subscription Protection

10/05/10 162 W - + 9 - 3

Meanwhile on the Firehouse site proper, [there's this story](#) about a Tennessee fire chief assaulted after his fire department responded but did not engage in suppression of a house fire. The department charges subscription fees for rural service, and the owners of the burning home had not paid.

The reader comments are interesting, of course, They argue the moral duty of firefighters, as well as "duty to act" versus "responsibility to act." How do you tell one property owner that their funded fire protection is unavailable, for example, because you're provided unfunded fire protection elsewhere?

[Firegeezer blogged about this last week](#), and provided a link to [this WPSD story](#). Interesting issues, and ones that we faced locally (and statewide) in prior decades, as rural fire protection needs presented themselves. Everyone has a story or a memory of those incidental fires that resulted in public discussions and/or policy changes, as officials struggled to resolve those issues.

I find it interesting that these two stories would be together because once a fire department starts charging a subscription fee to non-residents of the district for service, doesn't it basically become a private fire department? At first I was inclined to agree with your comment about duty vs. responsibly vis-à-vis how could you say to someone they could not have the fire protection they paid for when someone else who did not pay was being serviced. However, according to a document on the Troy, TN web site someone did a study back in 2008 about forming a county wide fire department and said all departments have a mechanism in place to charge \$500 per incident to residents (in addition to charging any subscription fees). TN statues say a municipal departments may respond to a non-municipal resident contract or not (6-54-601©). In order for the department to provide any service via subscription they must have an agreement with the county to do so, also according to the statute. So for a fire dept to say we have the means to respond, and the means to bill, but we wont respond because you likely won't pay your bill is morally wrong to me. The county does not have a functioning web site so I can get the wording of the agreement but either the spirit was violated, or there is some very money driven language in the text. I guess the days of helping out your neighbor and benevolent volunteer fire departments are over; if we aren't paid we won't play is the new mantra.

David - 10/05/10 - 11:53

when there is an emergency and a fire apparatus is dispatched, most people would expect the fire department to respond and render aid. to not do this is failing to fulfill their duties. so if i were the property owner in tenn. i would be mad and might try to sue the fire department, but i would not go as far as to assault the fire chief.

charlie - 10/05/10 - 18:03

Discussions therein...

From Dave Statter, 28 comments so far: <http://statter911.com/2010/10/05/two-tal..>

From Fire Critic, 21 comments so far: <http://firecritic.com/2010/10/south-fult..>

From Firehouse forums; 15 **pages** so far: <http://www.firehouse.com/forums/showthre..>

Legeros - 10/06/10 - 07:34

Call me crazy, but...apparently this was the fire service funding model approved by the local populace, meaning, the local fire company did not just come up with this. I have heard of this arrangement before, and I have heard of many times that the local subscription funded VFD responded, protected life (and life only), prevented extension to subscription payers, and well, with predictable results for the dwelling that was the object of that response.

The homeowner made a choice not to participate. It's like insurance. If I choose not to purchase life insurance, are they going to let my wife

purchase a big policy after I die? Of course not.

We have an EMS subscription program around here intended to ease the financial burden. Of course, not paying will not deprive you of service, but it will enable you to receive a big bill. Can you go and purchase a 'retroactive subscription'? I don't think so.

How about all of the urgent care centers that I have responded to (in the Raleigh area) and found a patient in the waiting room who was pale, diaphoretic, and experiencing chest pain and nausea, and the residents doctors have not initiated ANY treatment for them because they did not have insurance? Or they were having an allergic reaction, or shortness of breath from asthma, or they were holding their deformed forearm in their hand. I haven't heard anyone fuss about that.

Even better, how about the medical call or fire call that occurs within one mile of a fire station, but because the residents of the location of the call do not pay taxes to the owners of the fire or EMS station less than a mile from their house, the resource does not respond? Where are the headlines? It happens all of the time around here.

Same thing.

These are but just a few examples. Bottom line, the locals approved of this funding model for local fire protection. So what happens if no one else decides to pay? Maybe this is the funding model that the locals approved because there are not funds available otherwise. It's amazing how many people will vote against any kind of tax support for anything, INCLUDING fire and EMS and law enforcement.

DJ - 10/06/10 - 08:59

This approach was the course for some FDs in Wake Co. many, many years ago prior to the fire district tax. Membership funds were collected, however they'd put the fire out regardless. It is such a reactive society isn't it??

A.C. Rich - 10/06/10 - 11:40

The 'easy' solution is that when the FD arrives and finds out the homeowner didn't pay for the fire insurance they put the fire out as normal and then bill the homeowner for the full amount (which is similar to what they do in AZ when they rescue motorists who drive through flooded washes in monsoon season and get stuck).

The problem is that if he didn't pay the \$75 insurance he's probably not going to be able to pay the \$10,000 bill either. So then you're back to either putting the fire out and risk not getting paid, or you stand by and let it burn.

Paul - 10/06/10 - 12:50

Seems to me there are several, if not many things that they could do differently now. The question to me is, who carries the blame for the situation that has already occurred.

Although I am a little torn, I say the homeowner carries the blame. He knew of the subscription and failed to pay, end of story. I bet a county wide fire tax would pass pretty easily right about now in that county.

firedriver - 10/06/10 - 22:50

My comments posted to Statter's site, with musing around the issue:

Are firefighters too willing to give their services away for free? Okay, that's a raw-meat-thrown-to-hungry-dogs question. But it makes me think of something I heard 20 years ago, by a firefighter. We were talking about how members of a municipal department showed up and helped out at major or multi-alarm fires. The firefighter said he would never do that, because it demonstrated to the city officials that they could "make do" with fewer firefighters. E.g., lower staffing. Because there were others who would help out for free.

Bear with me and my thinking, please. Calamities tend to compel participation in people. Same with fires. It's one of those primal emergencies. It's also a force of nature that does worse as it gets worse. Societies have placed great value on the suppression of (and prevention of) fires. And they've done pretty good at allocating resources for same, though maybe more reactively than proactive. E.g., it's after the big fire that the big improvements to the infrastructure happen. (And I would need to put my historian hat on, to fully think that through. The role of insurance companies, the role of city planners, etc.)

We've got a lot in the mix of this issue. Reputation or image. Politics or policy. Rural versus urban. And ultimately allocation of resources. Emergency rooms make patients wait if they don't have insurance. Those without obvious life-threatening conditions, that is. Subscription fire departments are permitted by their policies to remain inactive at a fire. Those without life hazards present, that is. Apples to oranges? Don't

know. (Health care versus fire protection. Could be dangerous territory there!) But maybe these musings are food for additional thinking.

Legeros - 10/07/10 - 07:34

Name: (real name preferred)

E-mail: (optional)

Web Site: (optional)

Remember personal info?

Yes

No

Comment:

/ [Textile](#)

Comment moderation is enabled on this site. This means that your comment will not be visible on this site until it has been approved by an editor.

To prevent spam we require you to answer this silly question

What are the FIRST TWO LETTERS of the word 'fire'?

[\(Register your username / Log in\)](#)

Notify: Yes, send me email when someone replies.

Hide email: Yes, hide my email address.

Small print: All html tags except and <i> will be removed from your comment. You can make links by just typing the url or mail-address.