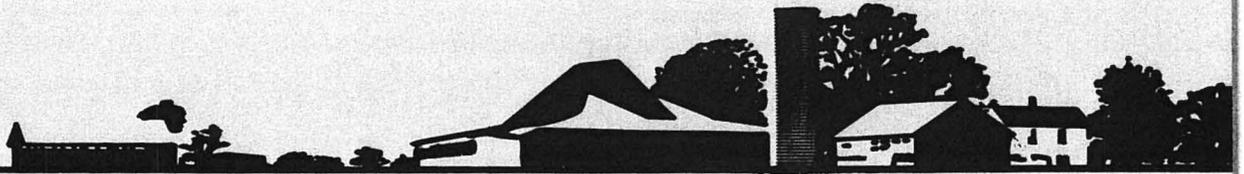


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rural fire protection in north carolina

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preface

Providing public facilities in rural areas is often handicapped by number and density of population, extended distances, low tax base and relatively low financial support. In an earlier period these obstacles were overcome by cooperative ventures to provide telephones and electricity and, more recently, water and sewer facilities. Now growing investments in rural homes and businesses underscore the need for fire protection.

The purpose of this publication is to provide information to community leaders interested in organizing a rural fire department. Specifically, information is provided on: (1) legal and organizational requirements, (2) financing alternatives, (3) building plans and (4) the cost and benefits of rural fire protection.

The publication has benefited from information and suggestions supplied by rural fire departments in Chatham, Guilford and Robeson counties and from the Farmers Home Administration, North Carolina Fire Insurance Rating Bureau, and the Fire and Rescue Division of the North Carolina Department of Insurance. Funding was provided by the Agricultural Experiment Station and the Agricultural Extension Service, N.C. State University.

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introduction

Fire loss in rural areas of North Carolina represents a substantial cost in property and lives. Even though serious efforts are now underway to reduce fire losses, fire protection services still do not exist in many rural communities and provide only minimum protection in others.

Improving the level of fire protection is hampered by several problems unique to rural areas. Building codes may not be available and many areas have no building inspectors. Alarm facilities are often unavailable and, consequently, there is a lagged response in reporting fires. Even in areas where a strong volunteer department exists, those firemen responding to calls are usually slowed by roads of varying quality and the extended distances they must travel. On the scene of a fire the department's efforts may be hampered further by a small or distant water supply, poorly trained firemen, or equipment designed for urban conditions. These problems are met in a variety of ways and with varying degrees of success.

The primary objective of this report is to provide information to community leaders in rural North Carolina to aid in making decisions on rural fire protection. Particular attention has been given to the legal and organizational aspects, financing alternatives, design of rural firehouses and cost-benefits of rural fire protection. While the information is intended for rural communities in North Carolina, it has some general applicability to other rural areas.

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organizing for rural fire protection

In North Carolina, rural fire protection is recognized as a function of local government. Historically, fire protection was provided primarily in populated municipalities. But in recent years industrial growth and population spillover into rural areas has increased the need for fire protection outside town and city limits. In response to increasing demands for rural fire protection, legislative provisions have offered organizational alternatives whereby counties or rural communities may establish fire protection.

The first provisions for county fire service came in 1939 when counties were authorized to contract with municipal departments. In 1945 counties were empowered to establish and maintain their own fire departments. A 1951 statute authorized rural residents to organize rural fire protection districts within which special taxes to support fire services can be levied if such an arrangement is approved by a popular vote of residents in the proposed district. The 1973 County Service District Act provided an approach for organizing rural fire protection without a popular vote. County fire protection efforts have been further strengthened in recent years by legislation authorizing the appointment of county fire marshals and by the enactment of county fire prevention codes.

It should be stressed that fire protection is primarily a local concern.

Community support is essential both initially and in the long run, since volunteer fire departments draw on local citizens for financial resources as well as manpower. The initial stages of organization should include activities designed to convince residents of the need for and feasibility of providing efficient fire services.

Regardless of the plan of organization, one or more volunteer fire departments are usually created in a county. Any group of concerned rural residents may organize a volunteer fire department by following the provisions of the Nonprofit Corporation Act, (North Carolina General Statute, Chapter 55A). For a small expense, incorporating the fire department has the benefits of freeing the members from legal liability and assures the residents of a perpetual fire fighting organization. These reasons alone make it desirable for new volunteer fire departments to incorporate.

Volunteer fire departments commonly furnish fire protection for various types of legal districts discussed below. The area serviced by a fire department is generally referred to as a fire district and its boundaries are frequently established by standards of the N. C. Fire Insurance Rating Bureau. The department's legal characteristic as a "nonprofit corporation" remains unchanged. It is therefore governed by the statutes of the Nonprofit Corporation Act rather than by those

laws dealing with local governments.

Because rural areas have a variety of needs and circumstances, organizational forms vary considerably. In rural North Carolina, county fire protection is provided by one or more of the following methods:

- By creating a county fire department;
 - By contracting with one or more municipalities or volunteer fire departments;
 - By creating one or more rural fire protection districts;
 - By creating a county service district or districts to furnish fire protection; or
 - By associations formed by groups of citizens to contract for fire prevention services
- Several of these plans will be discussed briefly below.

a county fire department supported by general or special taxes

North Carolina statutes provide for establishing and maintaining a countywide fire protection service. By General Statute 153A-233, counties are empowered to establish, organize, equip, support, and maintain

a fire department. Further, a county may prescribe the duties of the fire department, may provide assistance to incorporated volunteer fire departments and may contract for firefighting or prevention services with one or more units of local government or with a state government agency. County governments are empowered to levy a property tax in support of specified government services, including fire protection. The combined tax cost of all county services provided, including fire protection, is limited to \$1.50 per \$100 of assessed property valuation.

In practice, counties rarely establish and maintain rural fire departments; instead they enter into agreements with incorporated volunteer fire departments or nearby municipal departments. In such cases the counties offer financial assistance in return for fire protection services in designated rural areas. Some counties offer a fixed annual fee; others give financial assistance according to departmental needs or on a per capita resident basis.

a legal rural fire protection district supported by district taxes

Under certain circumstances if residents of a rural, unincorporated area are not supplied with an adequate level of protection by the county, there are legal provisions whereby they may establish a fire tax district.

This is the most common type of fire protection organization in rural North Carolina. Many volunteer fire departments originally supported by donations and fund raising activities are later supported by tax revenues from a (special) fire tax district.

To establish a tax district, a petition must first be signed by 15 per cent of the landowners living in the proposed fire district. The petition is presented to the board of county commissioners for approval. The county board of elections conducts a referendum to submit the question of levying a special tax for the purpose of supporting fire protection to the qualified voters of the proposed district. (Persons owning property in the district but not residing therein are not "qualified voters.")

If a majority of qualified voters voting in the referendum approve the special fire tax, the board of county commissioners is authorized and directed to levy and collect a tax in the district. The special tax is collected on all real and personal taxable property in the district, but may not exceed 15 cents per \$100 valuation. The fact that a tax of 15 cents per \$100 is authorized does not require that the full amount be levied. Many districts that have authorized the 15-cent levy have been able to generate sufficient tax revenue to support a fire department by taxing at a lower rate.

The tax funds may be administered by the board of county commissioners or by a "fire protection district commission," composed of three qualified district voters who are appointed by the board of county commissioners. The three district

commissioners serve for 2-year terms and are subject to the supervision of the county commissioners.

county service districts

The County Service District Act of 1973 authorizes counties to define a part of the county as a service district, to levy a property tax additional to the countywide property tax in the designated area, and to use the tax proceeds to provide the desired service including fire protection to the district. County service district taxes can be levied without a referendum, but the combined rate of this tax and other county taxes may not exceed \$1.50 per \$100 valuation. A service district is not a separate unit of government, but is simply a geographic designation.

The Board of County Commissioners may decide to create a service district if it finds that (1) there is a "demonstrable need" for one or more of the services, (2) it is impossible or impractical to provide the needed services on a countywide basis, and (3) the taxes necessary to provide the service or services will not be unreasonable or burdensome.

financing fire protection

Perhaps the major obstacle to providing fire protection is the large capital investment required initially to build a fire station and purchase equipment. Annual operating costs in sparsely populated areas plus expenses such as repairs, replacements and training programs may also be sizeable. Therefore, it is important in an organization's planning stages that local leaders provide for both initial and long range financing. A stable, assured annual income facilitates budgeting and planning.

A number of financing alternatives have been employed in North Carolina to support rural fire protection. Some fire departments are supported partially or totally by county or special district taxes. Other departments rely primarily on donations and fund raising activities. Still others raise revenue by selling fire protection memberships or by charging a fixed fee to answer fire calls. In some circumstances regional or federal financial assistance is available. Since many volunteer departments cite inadequate financial resources as a major problem, several of these alternatives are discussed.

fund raising and donations

Most rural fire departments in North Carolina rely on fund raising activities for a large portion or all of their income. Some departments

send letters or otherwise actively solicit funds from all citizens. Others obtain funds by sponsoring functions, such as dinners, dances, and shows. Initially, fund raising activities provide community enthusiasm and cooperation. In some cases community support is sufficiently strong to utilize this method of financing exclusively. In others, local support is vital initially, but additional financing is ultimately needed to achieve a desired rating or maintain effectiveness.

Some specific problems are associated with voluntary methods of financing fire protection. First, the responsibility for fund raising activities generally rests with the volunteer firemen who use valuable time on this activity rather than in training. Potential firemen are discouraged from becoming volunteers by the prospects of the fund raising activities. Second, this plan does not provide a stable source of income, making long-range budgeting and equipment planning difficult. And such an unreliable income source does not qualify as the collateral needed for loans. Finally, time and money are contributed by only a minority of people living in the fire district while services are usually available to all. As financing becomes more readily available from other sources, rural fire departments are using volunteer fund raising activities to provide equipment extras or as a social and community service.

"fee per call" method

Rural fire departments have occasionally been supported on a "per call" basis, where an established fee is charged for answering any fire call. In setting the fee, consideration must be given to operating and equipment costs and the expected number of fires.

The "fee-per-call method" is generally considered an impractical way of financing a fire department. The yearly variation in the number of fire calls makes for a highly variable income. Also, with high fees, people may wait to call the fire department until they are convinced that outside help is needed and a delayed report reduces the chances of controlling fire loss. And from a community public relations standpoint, the department does little to gain support by charging a fee to those incurring fire loss. Finally, as nonprofit corporations, volunteer fire departments apparently have no legal authority to force persons to pay the fee.

membership

Another way of raising funds is by selling memberships for fire protection. Departments using this method have made different decisions concerning whether or not to answer calls to nonsubscribers. Some departments answer no calls to non-members. Others charge a fee when calls are made to non-members.

There are many disadvantages in supporting fire protection by selling memberships. In North Carolina a membership-financed department is not eligible for a fire district rating, so there is no reduction in insurance premiums for district residents. If the department does answer calls to nonmembers, then incentive for membership is lost, even if a high fee is charged.

commercial loans

A few departments with stable and assured income have obtained commercial bank loans for land, buildings, or equipment. Generally, this source has been relatively expensive

and in most cases requires signatures of community cosigners who have sufficient assets for collateral. While still a possibility for some rural fire departments, alternative credit sources seem more attuned to the specific needs of rural fire protection.

farmers home administration

By authority of the Rural Development Act of 1972, USDA's Farmers Home Administration (FmHA) makes loans to public or quasi-public bodies and corporations not operated for profit to develop or improve fire services in rural areas and towns of up to 10,000 people. The relatively low interest FmHA loans are available to municipalities, counties, special services districts, and nonprofit corporations (volunteer fire departments). The loans are currently financed at 5 percent interest on the unpaid principle, and repayment periods can extend up to 40 years on a firehouse and up to 20 years on a truck.

The Farmers Home Administration requires that fire departments seeking loans have an assured source of income. Sufficient security could be a contract between the county government and FmHA, assuring that the fire department will receive county funds for the life of the loan. The assurance of continued tax collections from a tax district also provides sufficient security. Donations and fund raising activities do not qualify as reliable income sources and are not acceptable loan security, except where a fairly long history indicates continuing income from this source.

Farmers Home Administration loan applications may be obtained

at the local county offices. FmHA and the County Rural Development Panels will also assist the applicant in making the first determinations regarding engineering feasibility and economic soundness, cost estimates and alternative methods of organizing, financing, and managing. If the loan is approved, FmHA agents will periodically inspect the project to see that funds are used as originally planned.

tax revenues

North Carolina legislation provides for levying a special tax in the sub-county area where fire services are provided or allocating a portion of the general ad valorem taxes levied on a countywide basis for fire protection. One advantage of the taxation method of financing rural fire protection is that it establishes a broad base for supporting and distributing costs of fire protection, since a large portion of the population financially support the fire department. Another advantage of the tax plan is that it provides fire departments with a stable income that facilitates budgeting and planning for equipment needs and future expansions. With provisions for keeping equipment in good repair, tax supported departments seldom have difficulty in maintaining their rated status.

The fire tax paid by individual property owners will be offset to varying degrees by the reduction in fire insurance premiums on their property when an acceptable degree of fire protection is furnished. Ideally, the tax for fire protection is levied only upon those who own property within the rated fire insurance district, since they are the

ones who enjoy reduced fire insurance premiums and an adequate level of fire protection. Therefore a countywide fire tax might be considered inequitable, since all property owners support fire protection but only those who own property within a rated fire district receive the benefits from reduced insurance premiums.

Special tax districts, county service districts, and sanitary districts are subcounty areas which may tax property owners to furnish fire protection. Problems may arise if the boundaries of the district which is taxed lie outside the fire district (as specified by the N. C. Rating Bureau). Without backup crews and equipment, a fire department answering calls outside the fire insurance district is not eligible for an improved (9A) rating. Even if the department has sufficient manpower and equipment to answer calls outside the district, those taxpayers who own property outside the fire insurance district will not enjoy reductions in fire insurance premiums. To ensure that all taxpayers are eligible for maximum benefits of a rated fire department, those communities currently organizing fire tax districts should include in a tax district only that property which lies within the fire district.

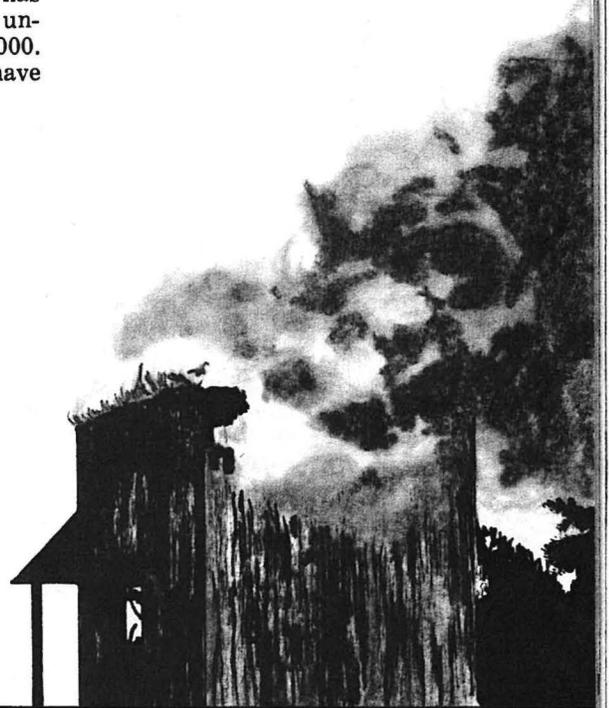
federal revenue sharing program

Federal revenue sharing funds can be used to support rural fire protection. These funds are dispersed to cities and counties in varying amounts, depending on population, per capita income, and local tax effort. Local fire departments cannot obtain revenue-sharing funds directly, but a portion of these funds can

be requested from the county government they serve.

rural development act title IV grants

Grants are available under this Act through the North Carolina Forest Service for equipping, training, and organizing rural fire departments. A maximum award of \$5000 has been established but except in unusual cases does not exceed \$2000. To date, practically all grants have been for equipment.



costs and benefits of rural fire protection

Many citizens living in presently unprotected rural areas of North Carolina will soon be making a decision for or against fire protection. Each individual's decision will depend on an assessment of the costs and benefits of providing that protection plus some additional feeling of community pride. While costs and benefits do vary widely, the following information can serve as a guide in decision making.

costs

At 1976 prices the initial cost of land, new building, and equipment for establishing a typical rural fire department is estimated between \$100,000 and \$110,000.¹ Such a department would be capable of meeting at least the requirements for a 9A fire insurance classification and could measure up to the recommendations of agencies, such as the FmHA and the Fire and Rescue Division of the North Carolina Department of Insurance. This initial outlay can vary widely in either

direction. For example, new or used equipment can be purchased, prices vary with quality and performance differentials and specialized needs vary with commercial and industrial development. Building costs can also vary, depending upon whether part of the land and labor for construction is donated and whether the building is a minimum size (to be used solely for housing equipment) or includes additions for social and community activities.²

Recognizing these wide differences in cost may exist, a fairly typical annual budget for a rural fire department might be as presented in Table 1. The total annual costs of \$8925 to \$10,725 represent the amount it will cost a typical rural community to obtain the security of fire protection.

Under the North Carolina Fire Insurance Rating Bureau schedules, a rated 9A fire district includes all property within a 4-mile road distance of the fire department. The average cost per household and business firm is thus highly dependent on population density in the area served. Figure 1 shows an estimate of the costs per household or busi-

ness in rural areas of different sized populations with an annual fire protection cost of \$10,000. Obviously, a completely rural, sparsely populated area will be at a cost disadvantage compared to more densely populated areas.

The average cost per household or business is, of course, not the relevant figure in determining the amount contributed by individual units for fire protection. Individual contributions depend upon the financing plan chosen by those establishing fire protection. If supported by donations and fund raising activities, many will contribute more than the average cost, while others will offer no support. If a tax plan is chosen, contributions to fire protection will be based on property valuation and all property owners will provide financial support more in line with their potential loss.

Annual fire protection costs can in most cases be covered by revenue from a fire district tax. To determine the exact amount of revenue that would be collected from a tax district, actual assessed values for all property within the tax district boundary would have been accumulated and multiplied times the approved fire tax rate. Information on the actual property values is available from the county tax office, or the average value of property within the fire tax district may be used to project tax revenues. Such projections should be helpful to districts in determining the tax rate

¹ Costs have been rising in recent years approximately 6 percent per year. Over the next five year period little change in the rate of appreciation is expected.

² It is noteworthy that FmHA does not finance a fire station constructed with volunteer labor.

which will generate sufficient funds to cover anticipated costs. Using the annual costs estimated earlier, the number of homes and businesses in a district and the average property value, the appropriate tax rate can be approximated.

As an example, consider a rural community with 500 homesteads and businesses and an average property value of \$20,000. With annual cost of fire protection estimated at \$10,000 the average annual cost of fire protection in this community is \$20 per household.

In this community a tax rate of 10 cents per \$100 valuation would yield an average fire tax of \$20. Therefore, a fire tax of 10 cents per \$100 property valuation would generate sufficient funds to support the fire protection cost of \$10,000 per year. In a community with more than 500 households and businesses or a higher average property value, the tax rate could be decreased. With less than 500 units or a lower average property valuation, the tax rate would have to be higher.

benefits

Two benefits of having an effective fire protection service can be expressed in monetary terms. The first is the value of property saved which is not protected by insurance, such as uninsured buildings, equipment, livestock and natural resources.

The reduction in fire insurance premiums is the second type of direct monetary benefit accruing to community residents. Table 2 illustrates cost differences for fire insurance for rural residents living in an unprotected community compared to living in a fire district rated 9A or 9AA. The Class 9AA rating applies

when a dwelling is within 500 feet of a reliable water source.

In addition to the above relatively easily measured monetary benefits of providing fire protection in rural areas, other benefits exist. For example, many communities are actively seeking industrial and commercial development to provide employment and higher incomes to rural residents. The level of fire protection available is important because a rated fire department lowers the cost of operation by reducing fire insurance premiums.

A last but important benefit is the social activities and community pride engendered by the organization of a rural fire department. The volunteer organization itself encourages cooperation and interaction between community members. And frequently the facilities provided are used for recreation, education, youth and community activities.

cost versus benefits

An individual deciding for or against rural fire protection must balance the costs against the benefits, both monetary and nonmonetary. The answer will vary from community to community. Each group considering rural fire protection should chart out the benefits as it collectively sees them against the costs as estimated by community planners.

As an example, consider a homeowner with an appraised property value of \$30,000 living in a district with a fire tax of 10 cents per \$100 valuation (See Table 3). The property tax would be \$30 per year and the insurance premium reduction would be \$17 in a class 9A district. The net annual cost for fire protection would be \$13 per year. If the

property were located in an area rated 9AA, savings in insurance premiums would exceed the \$30 per year fire tax.

Table 1. Estimated Annual Cost of Providing Rural Fire Protection, 1976

Item	Purchase Price	Amount	
		Low	High
Operating expenses: ¹			
Utilities		\$300	\$600
Telephone		300	800
Gasoline		300	500
Repairs to building and equipment		500	750
Insurance		450	1000
Total operating expenses		\$1850	\$3650
Overhead Costs:			
Depreciation ²			
2 bay brick building and land	\$40,000	1000	
Pumper	35,000	1700	
Tanker	15,000	750	
Other	11,000	1100	
Interest ³		2525	
Total overhead expenses		\$7075	
Total annual costs		\$8925 - \$10,725	

Source: Initial purchase price and operating expenses are selected as being representative after examining operating statements of 10 rural volunteer fire departments.

¹ Operating costs vary widely depending on population, type and quality of commercial and industrial activity and communication systems. Labor is assumed to be provided by volunteer effort and is not included. However, the true cost of volunteer labor for fire protection is the productive output or wages lost by not being employed at their customary occupation.

² Assumes useful life of 20 years for trucks, 10 years for other equipment and 40 years for building.

³ Interest charge based on one-half total investment of \$101,000 at five percent interest rate (assumes FmHA financing).

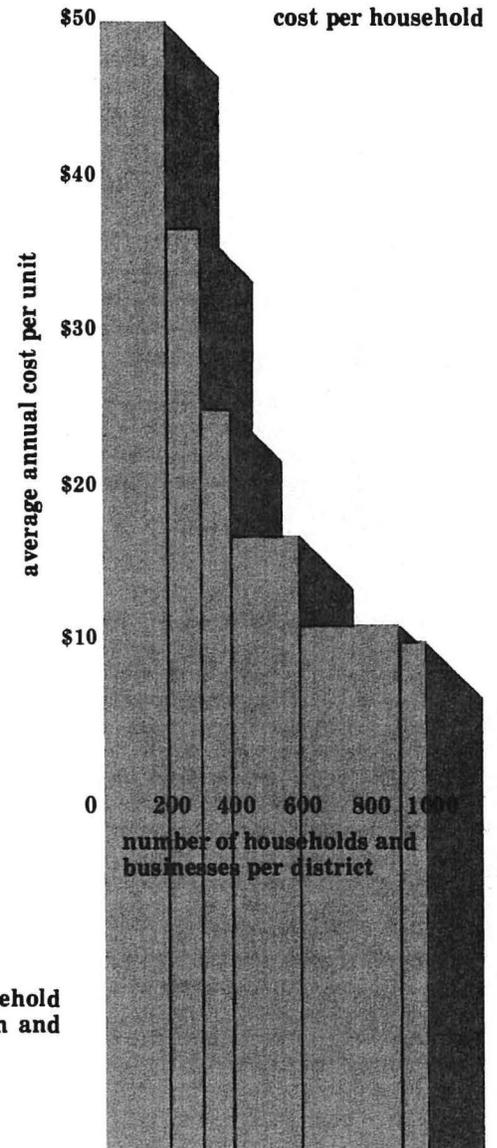


Figure 1. Relationship of cost per household or business of providing fire protection and density of population, 1976.

Table 2. Annual Fire Insurance Premiums North Carolina, 1976

Amount of Insurance Coverage	Unrated (Class 10)	Annual Premiums ¹	
		Class 9A	Class 9AA
\$ 10,000	\$ 49	\$ 42	\$ 37
20,000	83	71	61
30,000	117	100	85
40,000	152	129	108
50,000	186	158	132
100,000	358	303	251

Source: North Carolina Department of Insurance.

¹ Premiums are for single family dwellings of frame construction. Premiums are for Endorsement A residences, which have central heat, an enclosed masonry foundation, a telephone, and indoor plumbing.

Table 3. Alternative property values, taxes and insurance premium reductions, North Carolina, 1976

Appraised Property Value	Fire Tax (at 10¢ per \$100 valuation)	Premium Reductions (Class 10)	
		(to Class 9A)	(to Class 9AA)
\$ 10,000	\$ 10	\$ 7	\$ 12
20,000	20	12	22
30,000	30	17	32
40,000	40	23	44
50,000	50	28	54
100,000	100	55	107

rural firehouse design

A major outlay is the firehouse. While there is no standard and no one design is likely to meet the needs of every community, there are certain basic considerations. Figure 2 incorporates those basic ideas into a floor plan for a typical rural fire station.

- Overhead doors should provide an opening 12 feet wide and 12 feet high.
- Ceiling height in the engine area should be at least 15 feet.
- A fire vehicle needs to be allotted 29 feet for its length and 8 feet for its width.
- The engine area should be large enough for not less than two fire vehicles. If it is new construction, it is advisable to plan for four vehicles.
- An office should be included where records can be kept and the paperwork can be handled.
- A supply room is needed to keep on hand replacement and repair parts as well as a stock of extinguishing agents.
- Restrooms need to be provided for men and women. Some departments have female firefighters. Many de-

partments have a ladies auxiliary. There may be times the fire station is used as a community meeting place.

- A meeting room should be provided. This is the place to conduct department business as well as fireman training. Many departments find it desirable to have a food preparation or food serving facility.
- Doors and windows might be kept to a minimum. This decreases construction cost, increases insulation efficiency, and thwarts unauthorized entry.

Prefabricated or panel construction buildings have been successfully used as firehouses. This type of construction has a cost reduction feature in that only minimum architectural service is required. Do-it-yourself construction may save on investment costs but often has the disadvantage of not meeting target completion dates.

Parking space is often a problem at a firehouse since firemen usually respond to a call with one person per car. Off-street parking should be provided so that fire trucks will not be blocked. Service drives from the fire apparatus doors to the street are available through the Department of Transportation. Application must be made to the district engineer.

Minimum requirements for firehouses can be secured from the Fire and Rescue Division of the North Carolina Department of Insurance. Other good sources of information

are chiefs of existing rural departments and the county fire marshal. Examining approved structures by a building committee provides realism not available from drawings and blueprints.

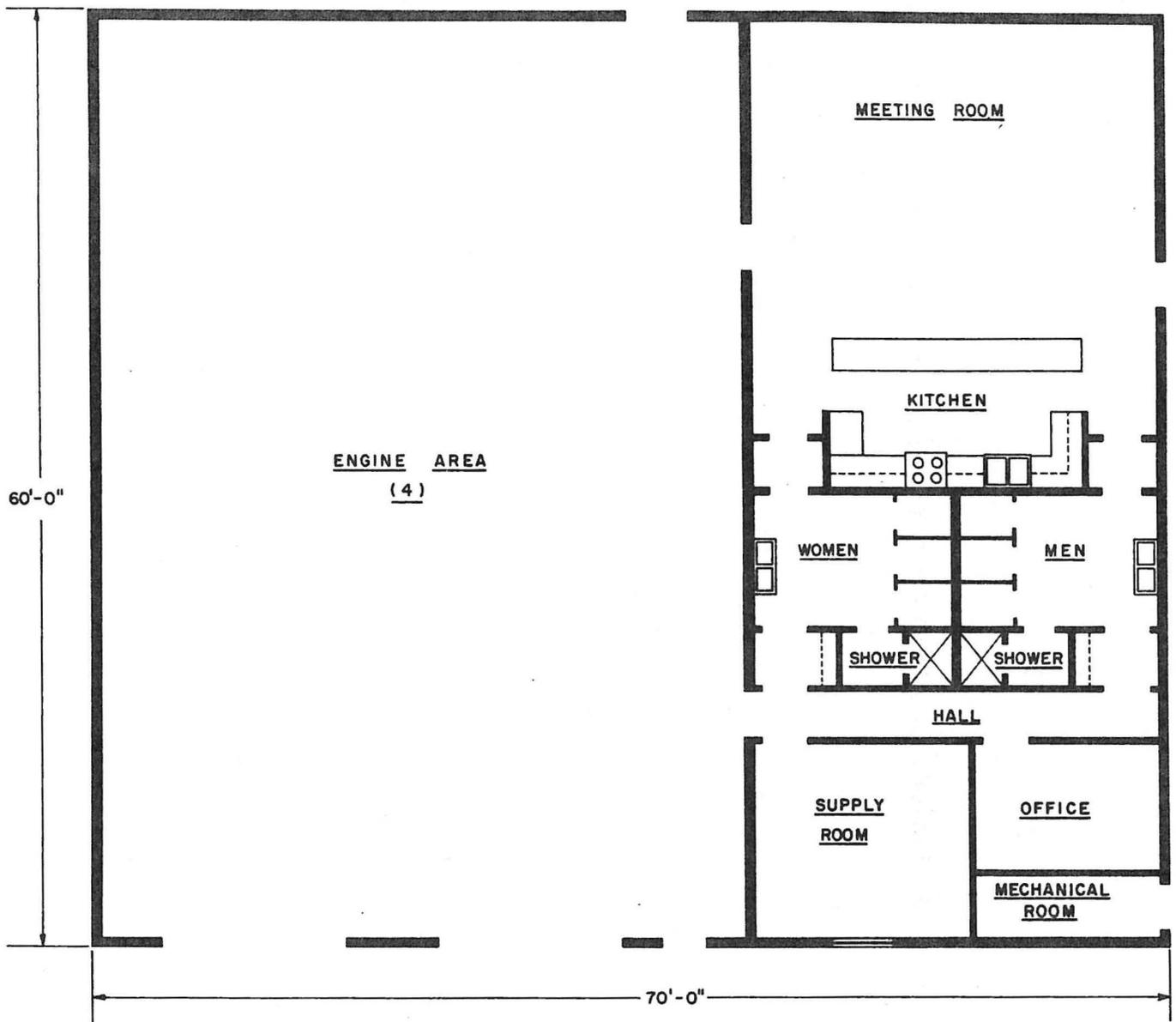


Figure 2. Suggested floor plan for a typical rural fire station.

assistance available to protection organizations

north carolina fire insurance rating bureau

The North Carolina Fire Insurance Rating Bureau is responsible for (1) setting fire insurance rates (subject to approval by the State Commissioner of Insurance), (2) classifying public fire defenses, and (3) approving fire district boundaries established by counties for insurance classifications. The Rating Bureau is not a state agency, but it is organized through provisions of general statutes and financed through assessments of private insurance companies in North Carolina.

A major factor in determining the fire insurance rate for a given area is the level of fire protection provided in the area, as measured by the rating classification assigned by the Rating Bureau. In assigning a rating classification to a particular political subdivision, the Rating Bureau uses a detailed grading survey to evaluate the water supply, equipment and training, fire alarm system, fire prevention, and other significant components of fire protection.

The Class 10 rating applies when

an area has no fire defense program or when the program does not meet the minimum standards set by the Rating Bureau. Rural areas with water limited to that carried in tanks or fire apparatus are eligible only for a maximum rating of Class 9A. If a part of the fire district has a water distribution system and standard fire hydrants or a water service with pumper stations, that part of the district may be eligible for a rating of 9AA.

All property to be included in a fire district and "subject to the proposed classification must be within the maximum allowable travel distance from a fire station when measured over regularly used all-weather roads." The maximum allowable travel distance may be either 3 or 4 miles, depending upon manpower and apparatus available for firefighting. When a fire department is being established, cooperation with the Rating Bureau in equipping a department and setting fire district boundaries will enhance the probability of obtaining an improved rating for fire insurance purposes.

An advantage of an improved rating is the reduction in fire insurance premiums for property owners within the rated fire district. Another benefit is that only firemen affiliated with a rated fire department are eligible for firemen's benefits that include a pension or relief fund or death benefits.

fire and rescue division of the north carolina department of insurance

This state agency is responsible for providing advice and assistance on a wide variety of topics to any group interested in beginning or improving a fire protection program. Specifically, assistance is available on such issues as economic feasibility, equipment needs and specifications, personnel training, and organization and management.

Fire and Rescue representatives will advise on department planning to ensure compliance with local, state and federal regulations. They will also evaluate unrated departments to determine eligibility for an insurance rating. At the request of a fire chief, training courses are provided to improve the unit's effectiveness.

summary

Fire protection for life and property in rural areas has always lagged behind urban areas because of greater response time and cost. But as rural population density increases, fire protection becomes more desirable and feasible. For rural communities now considering fire protection, this bulletin offers information on alternative methods of organizing and financing sample building plans, and an estimation of the costs and benefits of providing this service.

Most rural fire departments are initiated and manned by volunteer leaders. Increasingly, these are being organized into legal fire tax districts to provide continuing financial support from all property owners. Financing has been made easier in recent years through Farmers Home Administration loans on relatively favorable terms. Depending on the insurance rating received by a fire district, monetary benefits from lower insurance premiums offset all or part of the added tax cost of providing the service.

These changes provide the incentive to make fire protection more accessible to rural citizens. While it is unlikely that all geographic areas will be covered, the majority of the state's people should soon have the added security of fire protection.

