

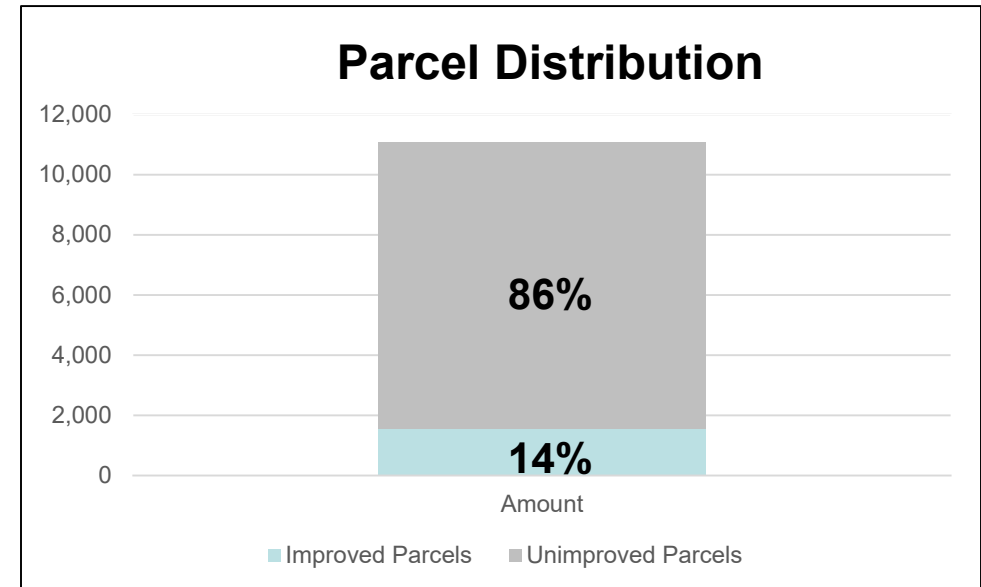
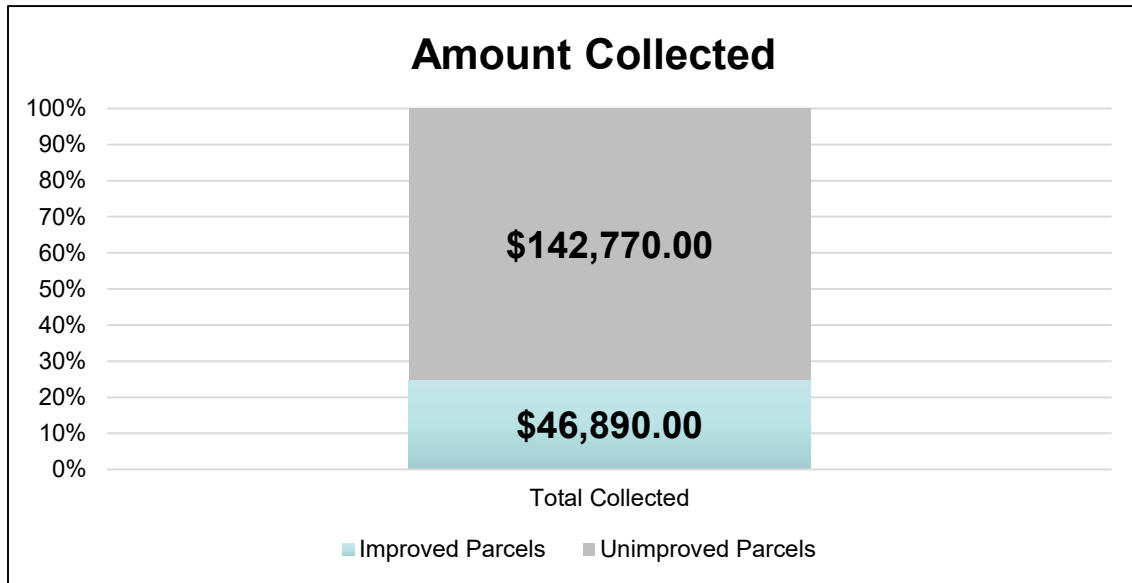


Rainbow Lakes Estates Volunteer Fire Department



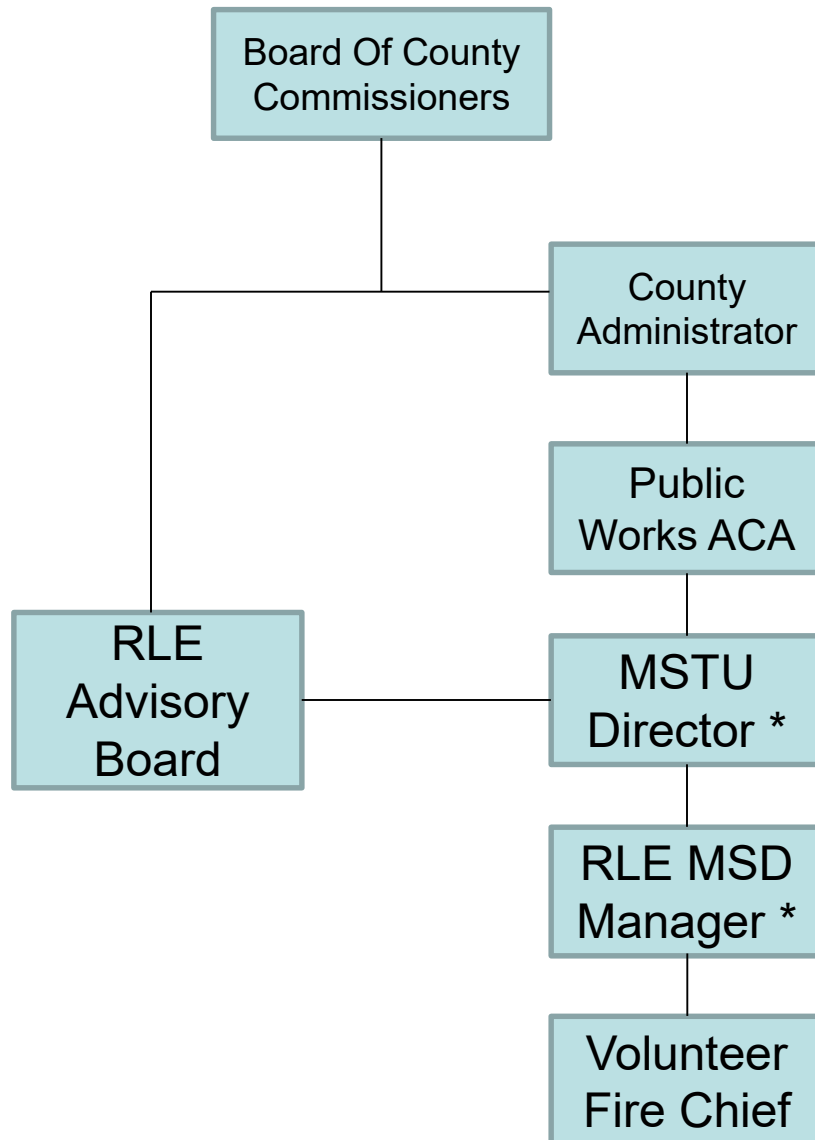
Fire Protection MSBU

Parcel Type	Amount	Assessment Rate	Total Collected
Improved Parcels	1,563	\$30.00 per parcel	\$46,890.00
Unimproved Parcels	9,518	\$15.00 per parcel	\$142,770.00
Total	11,081		\$189,660.00





Organization



Oversight of the Rainbow Lakes Estates Volunteer Fire Department is provided by the MSTU Department. The MSTU Director through the RLE MSD Manager provides this oversight.

The Director consults with the RLE Advisory Board to ensure appropriate concerns and recommendations are considered.

* MSD Manager and MSTU Director - Not Fire Certified



Financials

	RLE	County Wide	Difference
Annual Assessment- Improved Residential	\$30.00 per parcel	\$199.91 per parcel	+\$169.91
Annual Assessment- Unimproved Residential	\$15.00 per parcel	\$2.29 per acre	-\$12.61 (for 1 acre)

Total Collected in RLE Annually: \$189,360.00

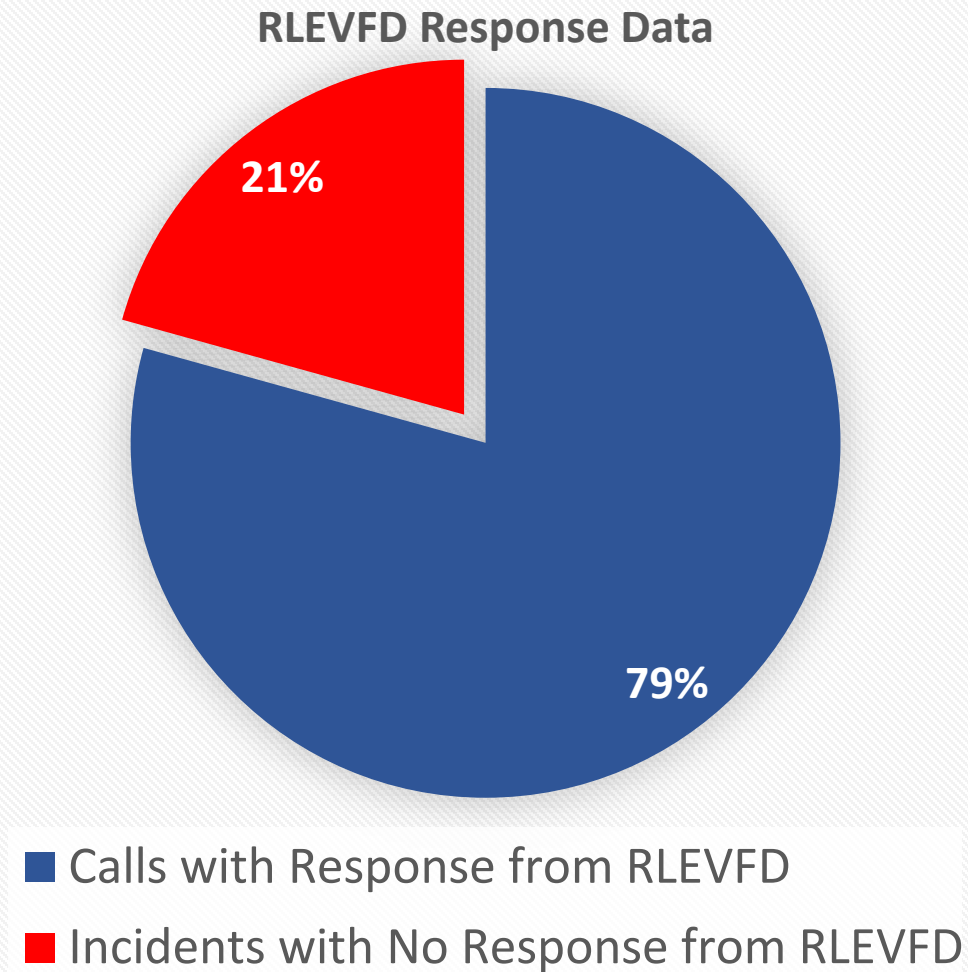
Services Provided by RLE Fire Protection Fund:

- Standby and response to calls for service by a 100% Volunteer Fire Department.*
- Maintenance of facilities, fire response vehicles, and fire apparatus.

* Standby and response is currently augmented by MCFR. Current procedure of MCFR is to respond to all calls for service within RLE unless cancelled by RLEVFD. However, current agreement does not require MCFR to automatically respond to calls without first being requested.



Response Data



A review of incidents from 6/1/19 to 6/1/20 revealed the following:

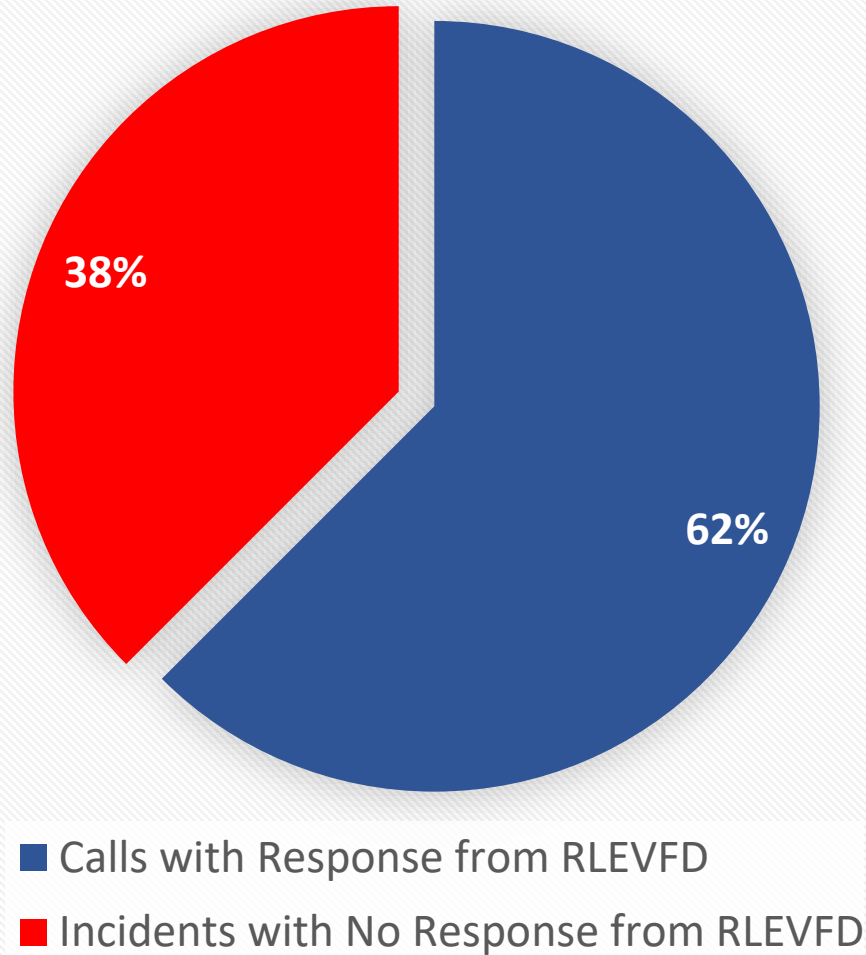
- There were a total of 58 calls for service.
- RLEVFD responded to 46 of those calls (79%).
- MCFR was the only responding agency to 12 of those calls (21%).

*** MCFR responds to all calls within RLE**



Response Data (Cont.)

Structure Fire & Fire Alarm Response



A review of Structure Fire and Fire Alarm calls from 6/1/19 to 6/1/20 revealed the following:

- There were a total of 16 calls for service.
- RLEVFD responded to 10 of those calls (62%).
- MCFR was the only responding agency to 6 of those calls (38%).

*** MCFR responds to all calls within RLE**



Response Data Implications

There are two major implications of the response data

Cost to RLE Fire Protection Fund

- MCFR provides automatic aid to RLE.
- MCFR charges a fee for these services as residents of RLE do not pay the countywide fire assessment.
- MCFR is updating their charging practices to an equitable system similar to agreements with other jurisdictions.

ISO Rating

- ISO ratings are used to score a fire department's ability to protect the community. Scores range from a 1 to 10 (with Class 1 being the best).
- ISO results are used by many insurance companies when home owner's insurance rates are being set.
- RLEVFD's ISO score is currently in "retrogression" from a 5 to a 10.



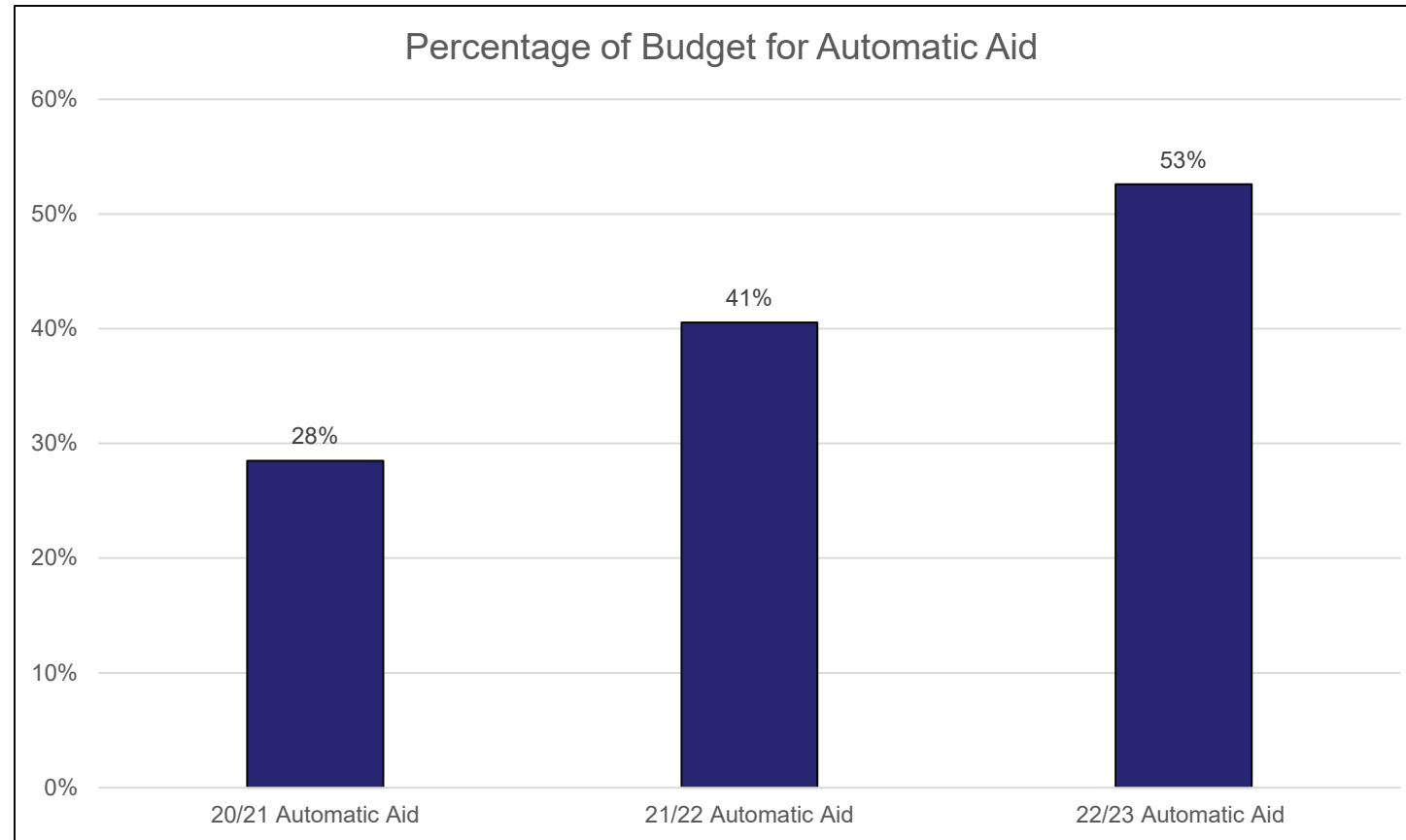
Automatic Aid Cost to RLE

MCFR 20/21 Automatic Aid	\$54,000.00
MCFR 21/22 Automatic Aid	\$76,850.84
MCFR 22/23 Automatic Aid	Under review (likely significant increase).

- 20/21 methodology used a **standby rate** and did not cover MCFR expenses for responses.
- 21/22 methodology is in-line with current **standby rates** but still does not cover MCFR expenses for responses to RLE.
- 22/23 methodology is under review to move to an automatic aid agreement similar to those of other jurisdictions. Under this system, RLE will be charged a fee for each call that MCFR responds to. RLE will be given a credit for each response of specific types into the County for which they are requested (the responses are not typically “like for like.”)
- Depending on final amount, **this may create a need to evaluate an increase to the fire protection assessment.**



Automatic Aid



- There was a \$22,850.84 increase in automatic aid costs from 20/21 to 21/22.
- If MCFR's new rate is increased by only another \$22,850.84 or more, over 53% of the fire protection budget would go to MCFR for responses. The increase (and change in methodology) is needed to ensure an equitable partnership between MCFR and RLEVFD.

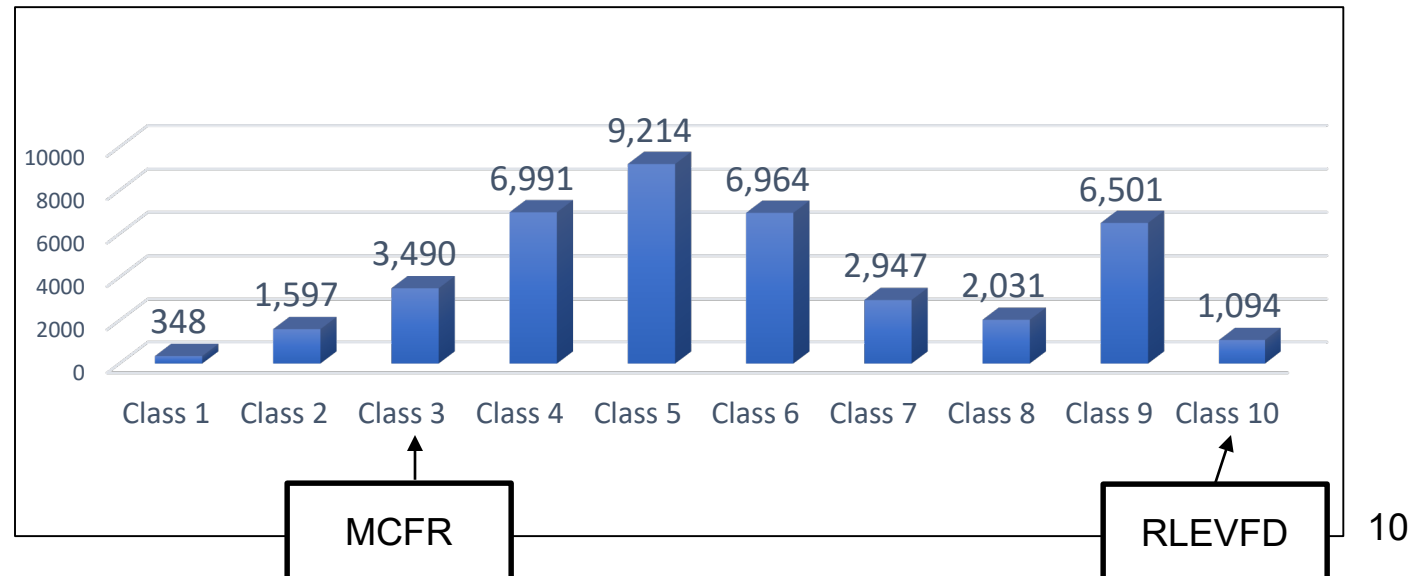


ISO Implications

- Insurance Services Office (ISO) is a risk advisory company that rates communities based on their fire preparedness.
- Many insurance providers take ISO's fire ratings into account when determining annual home owner's insurance premiums.
- Previously, RLE had an ISO score of class 5 (which is on par with the national average). During the last ISO survey, RLEVFD received a class 10. This is primarily due to staffing and response levels.

- According to ISO statistics, less than 3% of communities are rated a Class 10.
- **An ISO Class 10 is equivalent to no fire protection.**

National ISO Fire Rating Distribution





ISO Class 10

- During the previous ISO survey, it was determined that the staffing/response level alone prevents a score lower than class 10 for RLE.
- ISO reviews response data specifically for structure fires and fire alarms. A minimum of (4) certified firefighters are required to respond.
- A recent audit of the last six months (January 2021 – June 2021) indicated that RLEVFD still does not meet the minimum response requirement to structure fires and fire alarms.
- In the last six months, RLEVFD recorded (4) or more certified firefighters responded to 13 out of 64 calls (20%). While only two of these calls would be considered for ISO ratings, this is an indication of the current response rate.

Total RLEVFD Volunteers	Certified Firefighter I
14	9



Miscellaneous Considerations

2017 Internal Audit Results

- Formal adopted standard operating procedures (SOPs) and Policies and Procedures (P&P) are needed.
- More management oversight necessary to enhance internal controls.

2021 Incident Report Review

- Insufficient data on current paper reporting system.
- Need consistent use of a data records management system.

ISO Meeting

- On July 20th 2021 ISO representatives met with the County Fire Marshal and MSTU Director to discuss publishing the class 10 score.



Options



Option #1

Maintain RLEVFD at current capacity and status.

- ISO rating for entire community will be a class 10 (potentially impacting insurance rates).
- Residential improved assessment rate will remain lower than the countywide fire assessment (with likely increases due to increasing response costs and methodology).
- Residential unimproved assessment rate will remain higher than countywide rate (with likely increases to occur).
- Address current agreement in place with MCFR.
- Facilities and Equipment maintenance and funding remain the responsibility of RLE.
- Administrative (Manager and Director) oversight provided by non-fire certified personnel.

Required Actions:

- More administrative oversight – (Additional certification/training for MSTU Administration)
- Changes to reporting procedures – (Required use of Firehouse or equivalent reporting software)
- Address staffing/response concerns – (Staffing and recruiting plan)
- **Evaluation of increase in Fire Protection MSBU assessment** – (Evaluate dollar amount of increase)
- Formal and adopted SOPs and P&Ps – (Formally adopt MCFR SOPs and P&Ps with minor modifications)



Option #2

Maintain RLEVFD at current capacity and status with MCFR oversight

- ISO rating for entire community will be a class 10 (potentially impacting insurance rates).
- Residential improved assessment rate will remain lower than the countywide fire assessment (with likely increases due to increasing response and administrative costs).
- Residential unimproved assessment rate will remain higher than countywide rate (with likely increases to occur).
- Facilities and Equipment maintenance and funding remain the responsibility of RLE.
- Better access to training and equipment and better oversight by fire-certified personnel.
- Re-evaluate current agreement with MCFR.

Required Actions:

- More administrative oversight – (Provided by MCFR)
- Changes to reporting procedures – (Required use of Firehouse or equivalent reporting software)
- Address staffing/response concerns – (Staffing and recruiting plan)
- **Evaluation of increase in Fire Protection MSBU assessment** – (Evaluate dollar amount of increase)
- Formal and adopted SOPs and P&Ps – (Formally adopt MCFR SOPs and P&Ps with minor modifications)



Option #3

The RLEVFD is incorporated by MCFR (recommended)

- ISO rating for parcels within a 5 mile radius of station 22 will be a class 3 (41% of improved parcels). Areas outside of the 5 mile radius will be a class 10.
- Property owners would pay the countywide fire assessment (potential offset due to reserve fund balance and equipment).
- 86% of parcels would realize a cost savings, 14% would have a cost increase.
- Facilities, equipment maintenance, and funding are responsibility of MCFR.
- Better access to training and equipment and better oversight by fire-certified personnel.
- Station 1 to remain a volunteer fire station with MCFR. MCFR training, equipment, and resources would be available and incorporated.

Required Actions:

- Discussion on fire assessment offset for RLE residents due to fund balance and transfer of equipment.
- Board of County Commissioner's agreement for Dissolvment of RLE Fire Protection MSBU.
- Re-appropriate Station 2 use.

Rainbow Lakes Estates Built on parcels	
Parcels with Residential Square Footage	630
Parcels with Commercial Square footage	6
Parcels with both	1

Legend

Built on Parcels

- Commercial
- Residential
- Built on Parcels in the rest of RLE

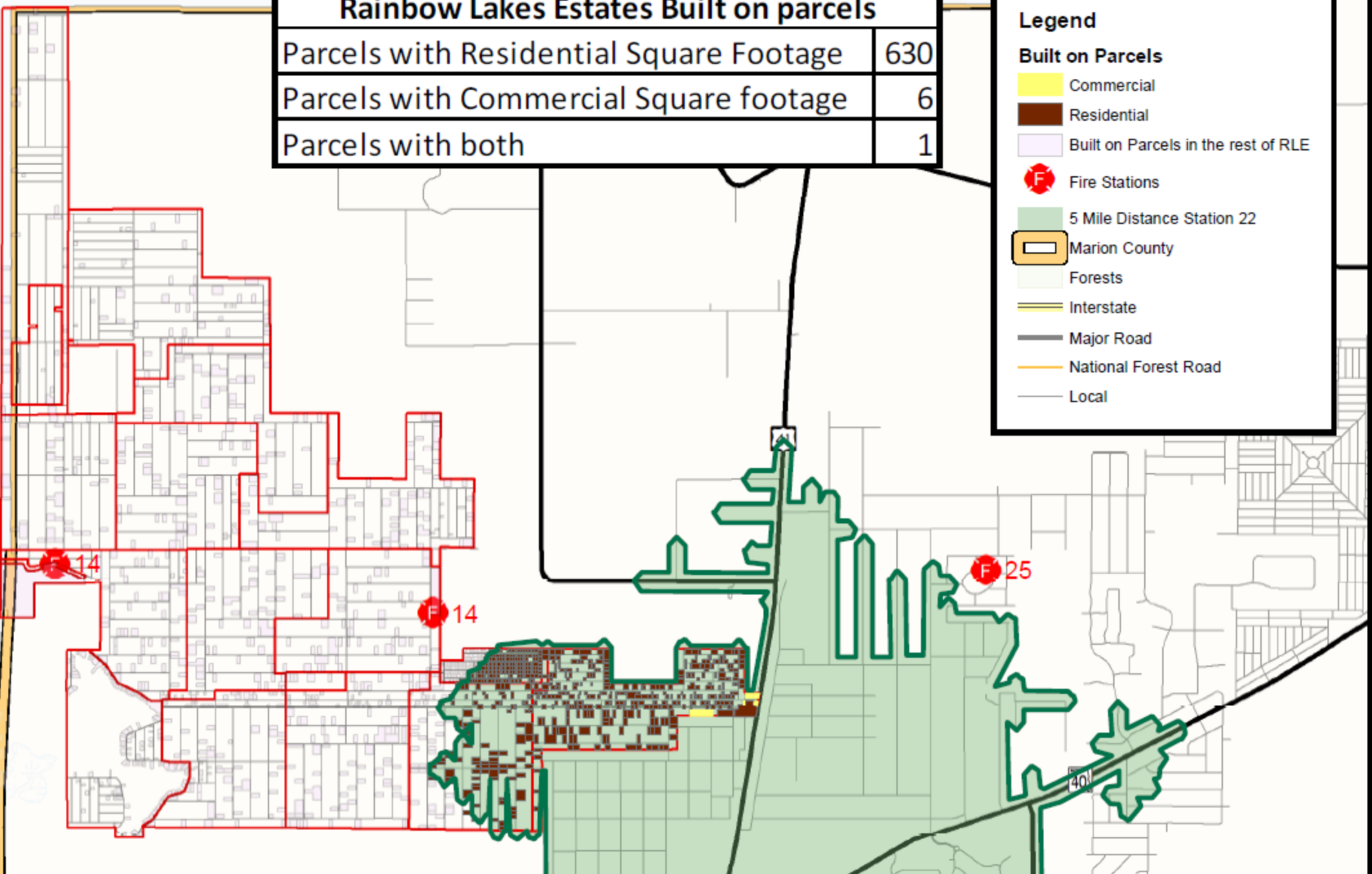
F Fire Stations

5 Mile Distance Station 22

Marion County

- Forests
- Interstate
- Major Road
- National Forest Road
- Local

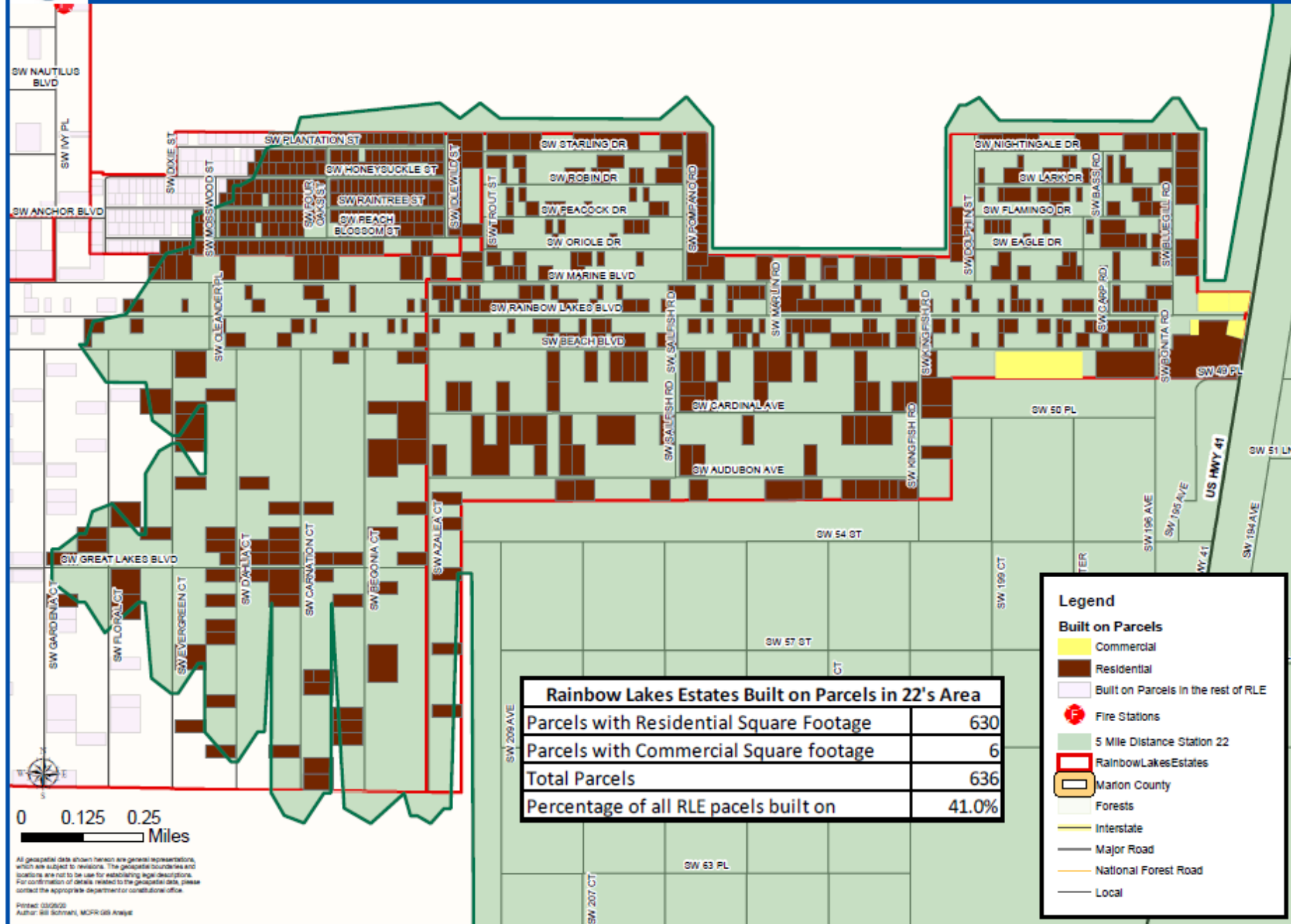
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Note: MCFR station 22 is east of this map's view.



Marion County Fire Rescue Built on Parcels within RLE and 5 Mile Drive Distance from Station 22



Note: MCFR station 22 is located east of this map's boundaries.