

THREE MILE FIRE DISTRICT

Professional Staffing & Mill Levy Essential Information Q&A

34.00

PROPOSED MILL LEVY

60%

EMS & MEDICAL CALLS

3,124^{hrs}

ANNUAL VOLUNTEER WORKLOAD

90s

PROJECTED TURNOUT SPEED

How much will the mill levy be?

The proposed additional levy is 34.00 mills. When combined with the current 19.48 mills, the total for the district will be 53.48 mills. This is projected to generate approximately \$710,052 annually to fund six full-time Firefighter/EMT positions.

Why now?

The district currently does not meet NFPA 1720 rural assembly requirements (having enough people on scene within a specific timeframe) only 40% of the time. As the community transitions from "low-density" to "high-frequency" risk in the Wild-Urban Interface, the current volunteer-only model cannot guarantee the safety standard required for immediate fire attacks.



What was the call breakdown in 2025?

- **Medical/EMS:** The highest volume of calls, accounting for around 60% of the total volume of calls.
- **Motor Vehicle Accidents (MVAs):** The primary source of technical rescues.
- **Structure Fires:** Average of 2.5 to 3 per year.
- **Wildland/Public Service:** Frequent incidents involving grass and fine fuels threatening residential subdivisions.

How many hours a year are our volunteers spending on calls and department operations?

The current annual workload for the department is approximately 3,124 hours. This time is currently managed by 15 active volunteers who balance these requirements alongside their full-time careers and personal lives.

The breakdown of these hours includes:

- **Emergency Response (~1,356 Hours):** Based on 2025 call volume. In a rural volunteer setting, a single call averages 3 hours of total commitment, including travel to the station, scene time, and the "reset" (cleaning the engine and restocking medical supplies) after the call.
- **Training & Certification Maintenance (~1,120 Hours):** This includes the 1,040 hours dedicated to standard Thursday night training (2 hours x 52 weeks). An additional 80 hours are spent on mandatory certification maintenance, including EMT/EMR refreshers, BLS Instructor updates, and NFPA 1001 skills maintenance.
- **Truck & Equipment Maintenance (~410 Hours):** To meet NFPA safety standards and ensure apparatus are rescue-ready, personnel perform "rig checks." This also includes high-level maintenance such as annual testing, routine repair and emergency repairs, and SCBA flow testing, as well as the upkeep of small engines and hydraulic rescue tools, wildland tools, firefighting tools.
- **Wildfire Mitigation (~158 Hours):** The department conducts prescribed burns annually. These are high-intensity workdays focused on hazardous fuel reduction to protect residential subdivisions within the Wildland-Urban Interface.
- **Community Outreach & Safety (~80 Hours):** This covers Fire Safe school visits, community fire prevention education, and public relations events like local parades and station tours.

THE IMPACT OF PROFESSIONAL STAFFING

Currently, these 3,124 hours are "extra-curricular" for volunteers. By transitioning to the professional model, these duties - specifically the critical equipment testing, repairs, prescribed burns, smoke detector checks, community hazard assessment, report writing, become the primary daily responsibility of on-clock staff. This moves the department from a reactive volunteer model to a proactive, professionally managed public safety agency.

What is the training that our firefighters have been doing and the awards?

- **Training:** In-house Firefighter 1 and 2 certifications, Wildland S-130/190, and specialized EMS training, FEMA incident command (100, 200, 700, 800), AEMT.
- **Awards/Incentives:** EMSC Pediatric Award Certification, specialized yearly pediatric training and practice, specialized pediatric equipment, adopting new state protocols with new medication endorsement. Our fire department and EMS division have written and implemented new protocols pertaining to call flow. These will help move the department forward and standardize our department. We are actively working towards advancing our EMS system.

Working on plans for the acquisition or implementation of the following:

- New Lucas (CPR device) for second ambulance,
- Vac-u-Splint to replace backboards for patient safety,
- Blood and plasma program for trauma patients,
- Program for head elevation CPR,
- Impedance threshold device for CPR,
- IV fluid heater.

We have recently obtained a second auto load gurney for patient safety, in addition to a second intraosseous drill.

What will be the qualifications of our paid firefighters?

- **Certifications:** Minimum State EMT-B (A-EMT or Paramedic preferred).
- **Testing:** Must pass an NFPA 1582-compliant medical physical and the CPAT (Candidate Physical Ability Test).
- **Standards:** Must adhere to NFPA 1975 station wear standards (100% cotton/Nomex) and maintain annual "Flow Testing" for SCBA gear.

What will the cost offset to the community through lowering the homeowners insurance / fire insurance?

The 34.00 mill levy costs approximately \$183.60/year for a home with a \$400k assessed value. However, the improved ISO rating is projected to save that same homeowner an average of \$375.00/year on premiums.

Net Benefit: A predicted net savings of \$191.40 per year for the average homeowner.

What is the current ISO rating and the predicted?

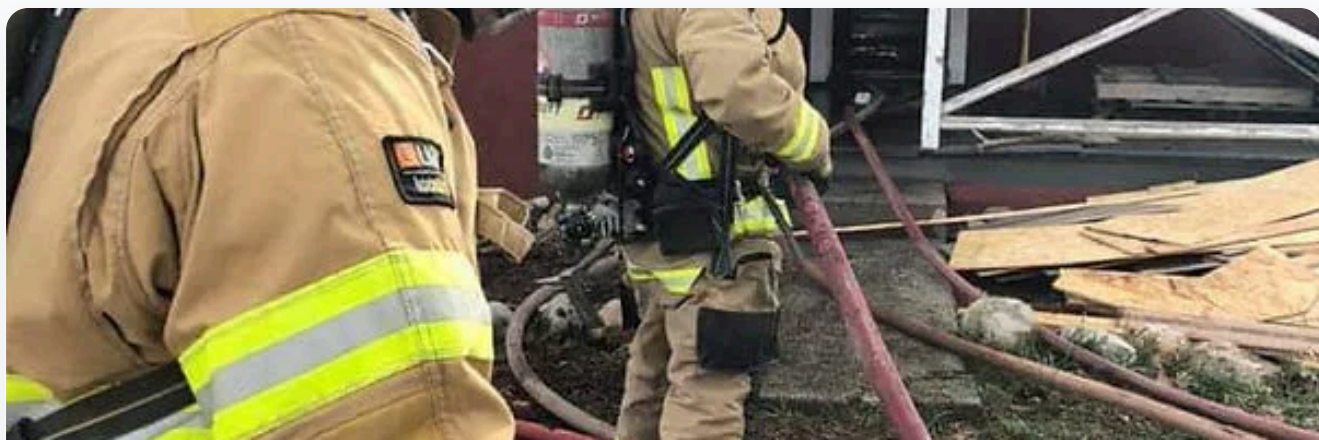
- **Current:** Estimated at Class 8/10 or 9/10.
- **Predicted:** Targeted Class 5 or 6.
- Not everyone will experience the same savings, as insurance premiums depend on several individual property factors. While the department cannot calculate specific savings for every household, lowering our overall ISO rating improves the district's safety score. Meeting and maintaining these higher standards is the key to driving down individual home scores and capturing those insurance savings.

What does the current ISO rating mean? What does our current level cost our homeowners?

The ISO (Public Protection Classification) measures a department's ability to suppress fires. A rating of 8, 9, or 10 indicates that insurance companies view the area as "high risk" because there is no guaranteed on-station staffing. This "Class 10" status for many residents results in the highest possible insurance premiums.

What is the fire department doing to actively combat this ISO rating in conjunction with paid staffing?

- **24/7 Staffing:** Provides "Full Career Credit," the fastest way to drop the ISO score.
- **Maintenance:** Implementing strict monthly Hydrant, Hose, and pump testing.
- **Prevention:** Conducting monthly community pre-plans and quarterly smoke alarm installations, hazardous fuel reduction programs, prescribed burn enhancement.
- Installing more hydrants



What is the average response time and the predicted average?

- **Current:** Volunteers take 12-14 minutes just to "turn out" (arrive at the station and leave in the engine).
- **Predicted:** Career staff will have a 90-second turnout time.
- **Overall Impact:** This eliminates the 10-12-minute delay, putting an engine on the scene significantly faster during the critical first few minutes of a fire or cardiac arrest.

How will the new tax revenue be protected and managed?

The funds generated by the 34.00 mill levy are restricted to the personnel and operational costs outlined in the proposal. The Board of Trustees will provide oversight of the budget to ensure these funds are dedicated specifically to maintaining the 24/7 professional staffing and the associated life-safety programs.

If we pay for professional firefighters, will we still need volunteers?

Yes. The professional staff provides the guaranteed 90-second response and ensures "Two-In/Two-Out" safety standards are met immediately. However, for major incidents like structure fires or multiple simultaneous calls, our volunteer force remains essential for operational depth. This model professionalizes the department while making volunteering more sustainable by reducing the burden of minor, frequent calls.

Does having paid staff change our medical billing or ambulance costs?

The primary goal of this staffing model is to improve response speeds and the clinical level of care. To balance taxpayer savings with prompt local coverage, we plan to maintain our third-party transport contract. Because we cannot have on-duty staff leaving the county for extended periods on long-distance transports, the district will not provide patient transport services at this time.

What happens if there are two calls at the same time?

On-duty staff will handle the primary response immediately. If a simultaneous call occurs, our 'Tiered Response' system triggers a volunteer 'all-call.' This guarantees that our most critical gap is solved: a fully staffed engine is always on the way to the first emergency without delay.

Will the firefighters be doing more than just waiting for calls?

Yes. Personnel follow a structured "Duty Day" dedicated to station and apparatus maintenance, community hazard assessments, smoke detector installations, and school safety visits, vehicle repair, fire training, medical training, stocking EMS equipment, medical report writing, federal report writing, maintain Community Connect portal and respond to community interactions Much, Much, More. The transition to career staffing turns these critical tasks into daily professional requirements.

How does this compare to neighboring departments?

Unlike "Daytime-only" models used in some neighboring areas, the Three Mile model provides 24/7/365 coverage. This is a strategic choice because fatal structure fires and critical medical emergencies are statistically more likely to occur overnight when volunteer availability is at its lowest.

My house is more than 5 miles from the station; will my insurance still go down?

While ISO automatically assigns Class 10 to homes beyond 5 road miles, 24/7 staffing allows the department to improve its "Water Tender Shuttle" certification. By proving the department can move high volumes of water to remote areas quickly with professional drivers, we can work to lower those outlying ratings to a Class 8 or 9. We, as a department have also been working on hydrant program enforcement for new community subdivisions, pond and water source registration, fire cistern and well implementation, these combined with the 24/7 staffing all help lower our ISO rating and save our community money in insurance rates.

How quickly will the ISO rating drop?

- ISO (Insurance Services Office) evaluates fire departments based on documented performance data over time, not immediate changes. As a result, a rating improvement is not instantaneous.
- ISO typically requires at least one full year of consistent operational data—including response times, staffing levels, training records, and equipment readiness—before considering a re-evaluation.
- While improvements in staffing and response capability will be immediate from an operational standpoint, the official ISO rating adjustment will follow after sufficient data is collected and submitted.
- The key takeaway is that the benefits to life safety and property protection begin immediately, while the formal ISO rating improvement follows after verified performance is established.

Our Mission & Vision

The mission of the Three Mile Fire Department is to protect life, property, and the environment through professional emergency response, fire prevention, public education, and community service. We are committed to serving our community with courage, integrity, and compassion while fostering teamwork, preparedness, and dedication to excellence. Through training, leadership, and a strong commitment to those we serve, we strive to safeguard our community.