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East County Fire and Rescue improves insurance rating
Service levels linked to premiums paid by home and business owners

CAMAS, WASH. – East County Fire and Rescue improved its community insurance rating last year from a Protection Class 8 to 5, which can translate to savings on insurance premiums for home and business owners. This is primarily due to 24-hour staffing the agency has provided at two stations on each end of the district and additional hydrant connections with the city of Camas.

ECFR serves 10,000 people over 60 square miles in the unincorporated areas of Vancouver, Camas and Washougal. The agency is asking voters to consider a Fire Levy lid lift during the November General Election. If approved, the lid lift would return the Fire Levy to \$1.50 per \$1,000 of assessed property value – the same rate it was in 2008.

“The lid lift will help us maintain emergency service levels,” said Deputy Chief Mike Carnes. “Service levels are directly tied to staffing, and that correlates with how much home and business owners pay in insurance premiums.”

The community insurance rating also is tied to the number of stations the fire district has and its ability to replace aging apparatus and equipment. This includes bunker gear, self-contained breathing apparatus, and motor vehicle accident extrication tools (often referred to as the “Jaws of Life”). Property protection class ratings may vary from the community rate based on proximity to fire stations or hydrants.

Increasing call volumes have meant the fire district is dedicating revenue to responding to those emergencies. Since 2007, emergency call volumes have increased 52 percent. The agency is allowed a one percent revenue increase per year by law, but that amount is not even keeping up with the cost of inflation.

“We maintained response times, but that meant funding for apparatus and facilities suffered,” said Chief Carnes. “Adequate facilities and apparatus aren’t as exciting as firefighters and paramedics, but they are just as important to saving lives and property.”

If approved by voters, funding from the lid lift would be used to maintain staffing service levels, improve firefighter training, maintain facilities, and replace equipment and apparatus. The proposal will be on the November 6 General Election ballot and cost 21 cents per \$1,000 of assessed property value (or \$7.87 per month for the owner of a \$450,000 home). Since 2008, the levy rate has declined to \$1.29 which happens as property values rise to limit the fire district to roughly the same amount of revenue per year.

ECFR operates under a balanced budget and has passed all its completed audits by the state. It relies on volunteers to provide some emergency services, which saves on labor costs. The agency applies for grants and pays cash for emergency apparatus to avoid interest payments. It even paid off loans early and refinanced bonds, saving taxpayers \$250,000.

“We waited as long as we could to ask for this,” said Chief Carnes.

More information about the lid lift can be found on the fire district’s web site at www.ecfr.us.

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East County Fire and Rescue (ECFR) serves 10,000 people over 60 square miles in the unincorporated areas of Vancouver, Camas and Washougal. The fire district operates under a balanced budget and has passed all its independent audits by the state. The level of service provided by ECFR has improved the community’s insurance rating, which reduced premiums for home and business owners. More information on East County Fire and Rescue can be found on its web site www.ecfr.us.