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NEW SURVEY FINDS VOLUNTEER FIRE DEPARTMENTS HAVE BEEN ADVERSELY IMPACTED BY INFLATION

September 20, 2022

In August, the National Volunteer Fire Council (NVFC) conducted a survey to determine the impact that high gas prices and inflation are having on local volunteer emergency service organizations. In total, 608 respondents completed the survey. The following provides an overview of the survey results.

Respondents

The majority of respondents were fire chiefs (40.36%), followed by officers (16.47%), firefighters (14%) and firefighter/EMS (13.51%). They represented every U.S. state except for Hawaii. Most were from all volunteer departments (71.5%), followed by mostly volunteer (23.56%). Few were from mostly career departments (4.61%) or all career departments (0.33%). Fifty-seven percent of the departments represented provide both fire and EMS, 37% provide only fire services, and about 1% provide only EMS. About 90% of respondents were with departments located in communities serving populations under 25,000.

Impact

The overwhelming majority of respondents (86.07%) said that their department has been adversely impacted by inflation and high gas prices. The biggest areas where they reported seeing an impact were as follows:

- Manufacturer has notified department or agency that there will be a significant delay in the delivery of gear, equipment, or apparatus that has been ordered (56.58%).
- Volunteers are hesitant or unwilling to respond due to increased cost of commuting to the station (49.62%).
- Department is not able to purchase the full amount of equipment, gear, and/or apparatus it had planned to purchase in 2022 due to the increase in price exceeding the planned budget for these purchases (45.11%).
- Department has seen a decline in community donations in 2022 compared with previous years (39.66%).
- Recruitment numbers are down due to the impact inflation and/or high gas prices have had on potential recruits (37.59%).
- Low morale among volunteers (36.09%).
- Volunteers have expressed or demonstrated increased stress or mental health concerns (31.77%).
- Manufacturer has charged the department or agency an extra "surcharge" on apparatus or equipment that had previously been ordered but not yet received (25.38%).

Despite the impacts, 54% of respondents reported that their department has not done anything yet to address the issues of inflation and high gas prices. For those that have, the top responses were:

- Department is working with local government to obtain additional funding or assistance (26.09%).
- Department has changed or modified its fundraising activities to ones that utilize less gas and resources (10.96%).
- Department has joined with other local or regional departments/agencies to purchase equipment and share resources (9.57%).

What Could Help

Respondents were asked what benefit, resource, or action would most help their fire department in countering the impacts of inflation and high gas prices. The top responses were as follows:

- Increased federal grant opportunities to help volunteer emergency service departments secure necessities (63.64%).
- A percentage of the gas tax being allocated to volunteer emergency service departments (59%).
- Suspension of state and/or federal gas tax for volunteer emergency service departments (58.11%).
- Corporate discounts for volunteer responders on products and services they use in their home life (45.63%).
- Cooperative buying agreements with negotiated lower rates for equipment, gear, and technology (41.53%).
- Gear and equipment donation programs (41.53%).

The NVFC thanks everyone who responded to the survey and provided their feedback. The responses will assist the NVFC in communicating department needs when advocating for the volunteer fire and emergency services as well as developing resources and training to address department needs.



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Statistical Analysis of Fire Department Response Times and Effects on Fire Outcomes in the United States

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Abstract

Understanding the relationship between fire department response times and fire outcomes is critical for understanding the impact of a fire department in a community . This paper outlines a statistical analysis of United States fire department response times to fires in 1–2 family residential dwellings between the years 2002–2017. Using data from the National Fire Incident Reporting System (NFIRS), it is shown that a log-normal distribution provides a reasonable approximation of the empirical distribution of response times. Furthermore, this paper investigates the effect of increasing response times on several different measures of

fire severity, including the reported fire spread category, the estimated monetary property and contents losses, and the reported flame damage. It was found that all averaged measures of fire severity increase over the interval of 3–13 min of response time, which is primarily due to the increased likelihood of very severe fire incidents at longer response times. An analysis was conducted to assess the effect of meeting the first unit response time benchmarks outlined in NFPA 1710 on the severity of fire outcomes in a community. It was found that department response times were most strongly correlated with the fraction of fires that do “extreme” damage to at least one story and the fraction of the property value lost. It has been proposed that a power law distribution is appropriate for modeling the distribution the burned areas in urban fires. In order to assess whether this proposition is supported by United States data, a Monte–Carlo methodology has been developed to estimate the burned area indirectly from NFIRS data. Finally, several methods are presented for evaluating data consistency and quality from the NFIRS reports. One of the major findings of this study is the quantification of the effect of response time on various measures of fire loss.

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The Correlation Between Emergency Response Times & Your Homeowner's Insurance

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On the Road

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HOW DOES EMERGENCY RESPONSE TIMES AFFECT YOUR HOMEOWNERS INSURANCE PREMIUMS?

When it comes to purchasing the perfect homeowner's insurance for your home there are a few factors that will usually determine how much it will cost you each year.

Factors such as the cost to rebuild your home, where your home is located, the age of your home, the coverage package you select, and your deductible. However, what you might not know is that there is a little known factor you might be unaware of that can actually increase your homeowner's insurance:

The emergency response times in your area.

Yes, you read that correctly. Just like how crime in an area can negatively impact the amount you pay each month in property coverage, so can the response times by the local emergency medical services.

Today, we will take a deeper look at this interesting paradigm.

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Emergency Response Times & Insurance Premiums

When shopping for property insurance the first thing that comes to mind is your rate.

How much will you pay each month for homeowner's insurance (or renter's insurance) to ensure you are getting the best coverage at the best rate usually comes down to previous claims and the features of your home.

However, what usually doesn't come to mind is local EMS response times.

In a 2017 article [published by Reuters](#) found emergency response times on the rise. According to the article;

"On average in the U.S., the length of time between a call for help and the arrival of emergency medical services is about eight minutes – but that rose to 14 minutes in rural areas (where about 10 percent of patients waited nearly 30 minutes), researchers found."

Some insurance companies – who happen to share the same access to data stated above – consider this factor when calculating insurance coverage.

For example, if someone lives in a remote area where it would take longer for a fire department to get there in the event of a rare fire, in that case, they might see a slight price increase in their property coverage.

Or, in an area where there are inordinate amounts of traffic that slows down response times, premiums could be higher. One way they measure this is by using an ISO fire rating.

ISO Fire Rating

According to a [Bankrate article](#), an ISO fire rating is a score provided to fire departments and insurance companies by the Insurance Services Office that indicates how prepared a particular community is for a fire emergency.

Factors that comprise this rating include the following:

1. Quality of the fire department (50%)
2. Water supply (40%)
3. Emergency communication systems (10%)
4. Bonus: Community Risk Reduction measures (5.5%)

What this means.

Insurance companies take factors such as fire safety very seriously when calculating a premium because just over 3 in 10 homeowners' losses are from fire/lightning. Other factors that are weighed include tornadoes, sinkholes, earthquakes, crime, and hurricanes.

At the end of the day, if your insurance premium goes up a few dollars because you live in a rural zip code or you live in an urban cluster with a lot of traffic – you won't see much of a spike in the cost that is really worth putting too much mental energy into.

Insurance companies always weigh every factor (hurricanes, flood zones, crime, wildfires) when calculating premiums so it isn't much of a shock if they analyze how long it takes an ambulance or firetruck to get to your house.

How exactly they calculate these response times into premiums is something insurance companies keep close to the cuff but rest assured you have some options if you are concerned.

What you can do.

The most important matter is safety, not dollars. However, if you suspect your insurance premiums might be higher because of

slower EMS personnel response times, you can do a few things.

For starters, ask your insurance company. Simply call your agent and ask if the emergency medical response times in your area are negatively impacting your insurance rates. In the event they are, see how you can negotiate with them or find another insurance provider.

Take it a step further.

Reach out to your local government and discuss the emergency medical services and their response times and see how they can be improved.

Perhaps it is a volunteer drive, [better transit management](#), or other factors.

If you happen to live in a city, point out with your local government representatives that in some cities in an effort to save money and time (more so the former), citizens have resorted to [using Uber or Lyft to get to the hospital](#) instead of using emergency medical services, which can be extremely dangerous depending on the medical emergency.

Lastly, let your local government know about [LYT.emergency](#) technology and how it can potentially help decrease response times.

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