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Proudly Serving the Karns Community since 1978

Frequently Asked Questions about the new Membership Program 2011

1. Why do we need to change how we fund the department?

The reason for the change has occurred over the last several years, as the Karns Volunteer Fire Department's area has grown and the increased call volume, the donation rate has remained at only 20%. This means that 80% of the residents do not donate to defray the operational costs of running a fire department.

2. Will the amount we were asked to donate change?

Membership fees are set at 7 cents per square foot of your property, per the Knox County Assessor's Office. Those who have not donated will now need to pay the membership fee or face higher costs if they need the fire department for fires, car accidents, smoke alarms, illegal burning, gas leaks or any other type of call.

3. Will you respond to fire at a non-member's home?

We will respond to all requests for assistance, regardless of membership. Those who are not members will receive a **much higher bill** for services. Response to a structure fire will be \$1900 for the first hour. Fires could result in several thousands of dollars.

4. Is Karns still going to be a volunteer fire department?

Karns became a Combination Fire Department when we hired the first paid personnel in 2001. We still continue to rely on volunteers to man and staff the fire trucks and will continue to do so.

5. If it's a volunteer department, why do we need to join as members?

While the volunteers work for free, the department still must pay for fire trucks, stations, fuel costs, equipment, hose, workers compensation, insurance, and other costs. To replace a fire truck costs \$450,000 and this does not include equipment. The cost to train and equip just one firefighter with his or her personal protective equipment is upwards of \$14,000.

6. What about the new Hardin Valley Fire Station?

The new station is expected to cost \$1.5 million dollars to complete. This station will need to meet the growing needs of the Karns Volunteer Fire Department for the next 25 to 30 years. As such, we are working to insure that it is built to future as well as current needs.

7. What is ISO and why is it important?

ISO is the Insurance Services Organization that sets the property insurance rates for the insurance industry. The lower the Class numbers the lower the cost of homeowners insurance. Karns is a Class 7. The rater's grade a fire department's apparatus, staffing, response times, number of personnel available to respond to an emergency, dispatch times and staffing and water delivery capabilities. A decrease from Class 7 to Class 5 could result in an \$85 to \$150 decrease in your homeowners insurance, thus off setting your membership fee.

8. Why should I join the membership program?

The more people who join the membership program the quicker we can start to deliver faster and better service to the community. Also the more who join, the lower the cost is to all of you. It also ensures that we will be there when you need us.

9. What if we are on a fixed low income?

Those who truly cannot afford the fee may request a hearing from the Board of Directors. They may reduce and/or waive fees for those on limited income or hardships.

10. What are the Karns Volunteer Fire Department's Plans for the future?

The Karns Volunteer Fire Department's Strategic Plan for 2011-2012 is:

- Implement the Membership Program
- Purchase a Fast Response EMS and Rescue Vehicle, to decrease the usage of the front line Fire engines
- Build a new station in Hardin Valley
- Add additional 24 hour firefighters to staff Station Two in Hardin Valley. This will cut response time to the Hardin Valley and Solway communities by 6 to 15 minutes, allowing faster on scene times.
- Continue to train and recruit volunteers
- Prepare for Insurance Services Organization survey to set new insurance rates for both commercial and residential properties