

SEFCCO

**SouthEaster Fire Consulting
Company, LLC**

study for

Consolidation of Fire Services...

Habersham County, Georgia

Contact Information

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SEFCCO

SouthEastern Fire Consulting Company

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Pre-Contract Information

In August 2024, SEFCCO was contacted by Habersham County Emergency Services Chief Jeff Adams for possible consulting for FD consolidation.

October 28, 2024. The first meeting was held between SEFCCO, Habersham County and Demorest Officials.

Before considering consolidation, the Habersham County Manager wanted to extend the invitation to all municipalities.

November 21, 2024. A meeting was held at the Demorest Municipal Building. This meeting was open to all the municipalities and their fire department administrations.

Pre-Contract Information

December 2024, The Habersham County municipalities which have their own fire departments, signed resolutions to take part in the fire service consolidation study.

January 2025 Habersham County Commission Meeting. The SEFCCO contract was presented but tabled for more information.

February 13, 2025. SEFCCO made a full presentation of services to the Habersham County Commission at their retreat.

February 2025 Habersham County Commission Meeting. The SEFCCO contract was approved.

Historical Information

This is not the first time that consolidation of fire services has been considered in Habersham County

Prior to 1994, the Habersham County Fire Department did not exist. The unincorporated areas was covered by several volunteer fire departments.

These volunteer fire departments were consolidated into a single county agency which is now known as Habersham County Emergency Services.

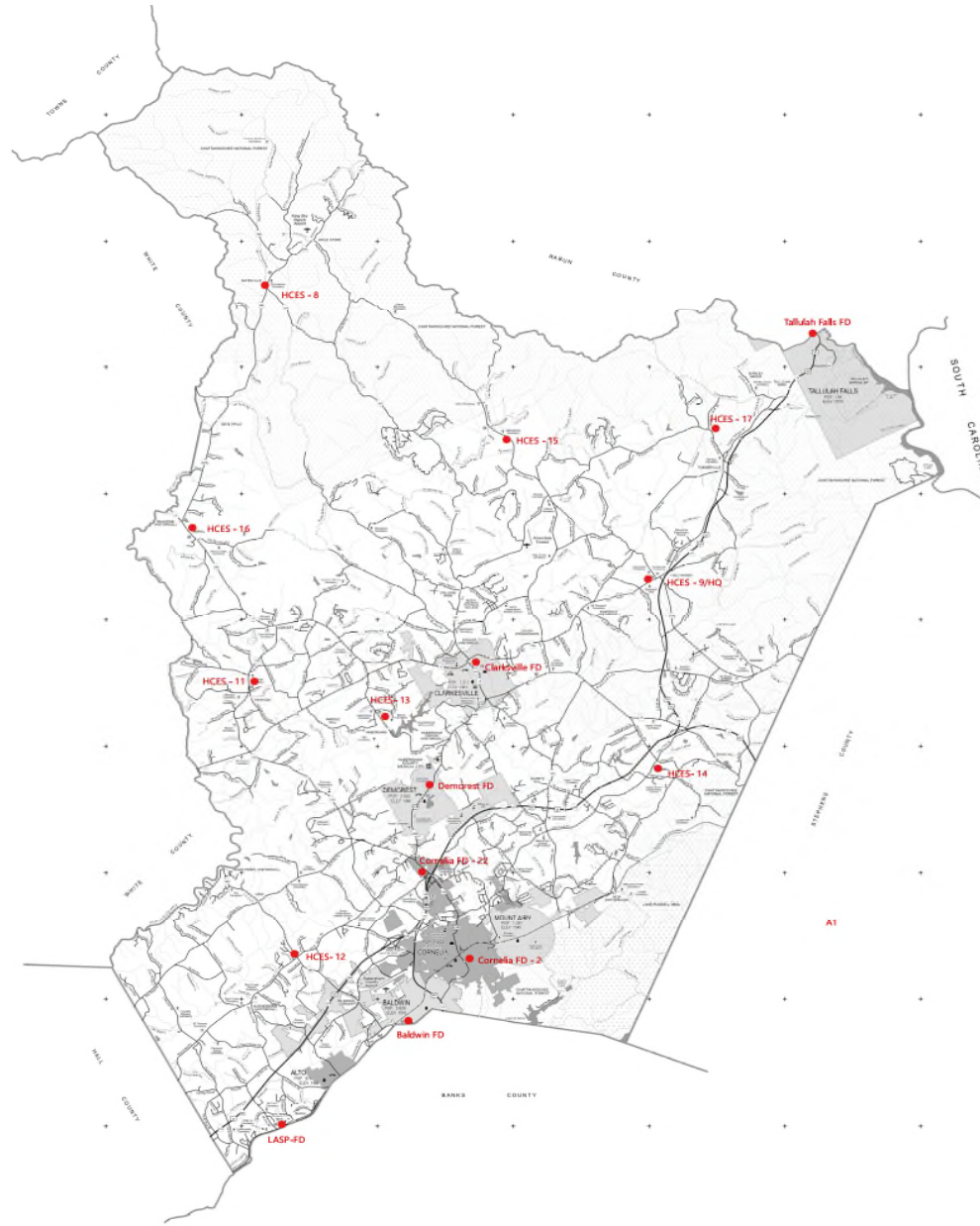
Historical Information

- **Batesville** Volunteer Fire Department ----- Now **HCES Station- 8**
- **Deep Creek** Volunteer Fire Department ----- Now **HCES Station- 9**
- **Fairview** Volunteer Fire Department ----- Now **HCES Station-11**
- **View** Volunteer Fire Department ----- Now **HCES Station-12**
- **Habersham Mills** Volunteer Fire Department --- Now **HCES Station-13**
- **Glade Creek** Volunteer Fire Department ----- Now **HCES Station-14**
- **Macedonia** Volunteer Fire Department ----- Now **HCES Station-15**

Overview of Fire Protection in Habersham County



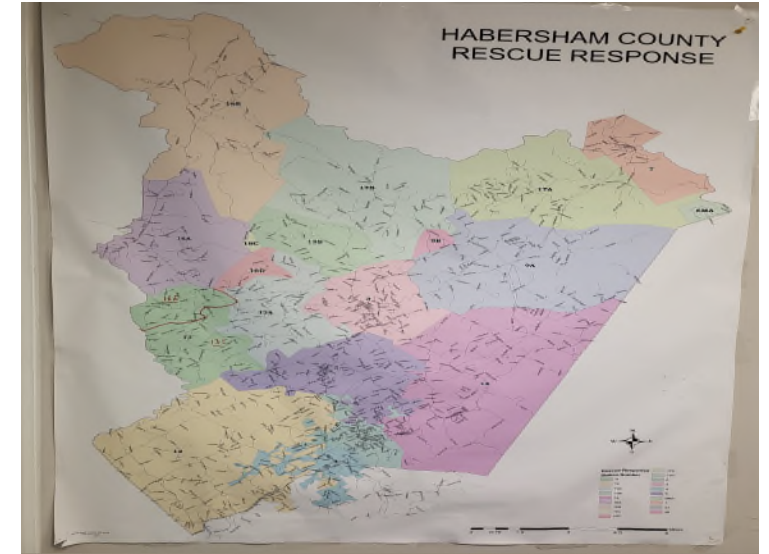
Overview of Fire Protection in Habersham County



Overview of Fire Protection in Habersham County

- Habersham County Emergency Services
- Baldwin Fire Department
- Clarksville Fire Department
- Cornelia Fire Department
- Demorest Fire Department (Now part of HCES)
- Tallulah Falls Fire Department
- Lee Arrendale State Prison Fire Department

Habersham County Emergency Services



Habersham County Emergency Services

- **Habersham County Emergency Services (ECES) is responsible for fire protection in the unincorporated areas of Habersham County, GA.**
- **As of January 2026 (with the consolidation of the Demorest Fire Department), HCES operates out of 10-fire stations.**

Habersham County Emergency Services

- **HCES Personnel...**
- **80 Full time/Paid Shift Personnel**
- **6 Volunteer Firefighters**
- **Daily minimum staffing... 26 Personnel**

Habersham County Emergency Services

- **HCES Fleet...**
- **14 Engines**
- **1 Ladder Truck**
- **7 Tankers**
- **9 Rescue units (light and heavy)**
- **4 Other types of vehicles**

Habersham County Emergency Services

- **HCES has a budget of \$ 4,224,684.00 FY 2025/26**
- **The Public Protection Classification for Habersham County is a Class 5/10 (ISO PPC)**
- **We will talk about the Public Protection Classification after the fire department summary.**

Baldwin Fire Department



Baldwin Fire Department

- Operates out of a single fire station
- 9 Fulltime/Paid Shift Personnel
- Minimum staffing... 2 with a part time 3rd (not reflected in overall)
- 0 Volunteer Firefighters
- 4 Engines
- 1 Ladder Truck
- 1 Rescue Truck
- Budget \$ 1,072,723.49 FY 2025
- ISO PPC 3/3X

Clarksville Fire Department



Clarksville Fire Department

- Operates out of a single fire station
- 4 Fulltime/Paid Shift Personnel
- Minimum Staffing... 1 or 2 Personnel on duty (depending on availability)
- 10 Volunteer Firefighters
- 3 Engines
- 1 Ladder Truck
- 2 Other Vehicle Types
- Budget \$ 517,020.00 FY 2025
- ISO PPC 3/3X

Cornelia Fire Department



Cornelia Fire Department

- Operates out of 2 fire stations
- 14 Fulltime/Paid Shift Personnel
- Minimum staffing... 4 Personnel on duty
- 7 Volunteer Firefighters
- 4 Engines
- 1 Ladder Truck
- 1 Service Truck
- 2 Other Vehicle Types
- Budget \$ 1,418,324.00 FY 2024
- ISO PPC 3/3X

Demorest Fire Department

now Habersham County Station-5



Demorest Fire Department

now Habersham County Station-5

- **Operates out of a single fire station (All information below prior to 1-1-2026)**
- **16 Fulltime/Paid Shift Personnel (4 full time/12 part time)**
- **Minimum staffing... 2 Personnel on duty**
- **0 Volunteer Firefighters**
- **1 Engine**
- **1 Ladder Truck (Out of Service)**
- **2 Other Vehicle Types**
- **Budget \$ 792,064.00 FY 2025**
- **ISO PPC 3/3X (*)**

Tallulah Falls Fire Department



Tallulah Falls Fire Department

- Operates out of a single fire station
- 0 Fulltime/Paid Shift Personnel (**100% Volunteer Fire Department**)
- Minimum Staffing... No Personnel on duty
- 10 Volunteer Firefighters
- 2 Engines (**1 Engine doubles as a Tanker**)
- 1 Service/Rescue Truck
- 1 Other Vehicle Type
- Budget \$ 607,420.00 FY 2025
- ISO PPC 5/5X

Alto, GA.

- **The Town of Alto, GA does not have a municipal fire department.**
- **Alto contracts with the City of Baldwin for its fire protection.**
- **The cost of this contract is on a per call basis. If BFD answers a call in Alto, the charge is \$ 125.00 per hour.**
- **Alto receives Baldwins ISO PPC Rating of 3/3X**

Mt. Airy, GA,

- **The Town of Mt. Airy, GA does not have a municipal fire department.**
- **Mt. Airy contracts with the City of Cornelia for its fire protection.**
- **The cost of this contract is \$ 47,353.50 per year (FY 2025)
There is an additional charge of \$ 50.00 per use of the
Fire Marshall for inspections.**
- **Alto receives Cornelias ISO PPC Rating of 3/3X**

Lee Arrendale State Prison Fire Department



Lee Arrendale State Prison Fire Department

This fire department is not, nor can not be considered for consolidation. It is discussed as part of the fire protection overview for Habersham County.

- Personnel Numbers may vary but usually responds with 8 Firefighters on Automatic Aid Calls.**
- 1 Engine**
- 1 Personnel Transport Vehicle**
- 1 Command Vehicle**

ISO PPC Rating

Insurance Service Office (Verisk) – Public Protection Classification

- A community receives its PPC rating based on its capability to prevent or mitigate fires.
- There are 10 classes...
 - > Class-10 = No Recognized Fire Protection
(This is either uninsurable or extremely expensive)
 - > Class-1 = The highest which can be achieved
(This class is the best or lowest insurance rate)

ISO PPC Rating

What does the PPC Review?

- The scale is 105.5 Points...
- 10 Points are for the Emergency Communications Center (911)
- 50 Points are for the Fire Department
- 40 Points are for the Water Supply
- 5.5 Points are for community Risk Reduction

ISO PPC Rating

- **Class-1..... 90.00 to 105.5 points**
- **Class-2 80.00 to 89.99 points**
- **Class-3 70.00 to 79.99 points**
- **Class-4 60.00 to 69.99 points**
- **Class-5 50.00 to 59.99 points**
- **Class-6 40.00 to 49.99 points**
- **Class-7 30.00 to 39.99 points**
- **Class-8 20.00 to 29.99 points**
- **Class-9 10.00 to 19.99 points**
- **Class-10 0.00 to 9.99 points**

ISO PPC Rating

Importance of equalizing PPC Classification

- It is important for Habersham County Emergency Services to improve its PPC rating to a Class-3 or better.
- This will ensure that Insurance rates within the municipalities do not rise due to a consolidation.
- HCES just went through the ISO PPC survey and results are pending.

ISO PPC Rating

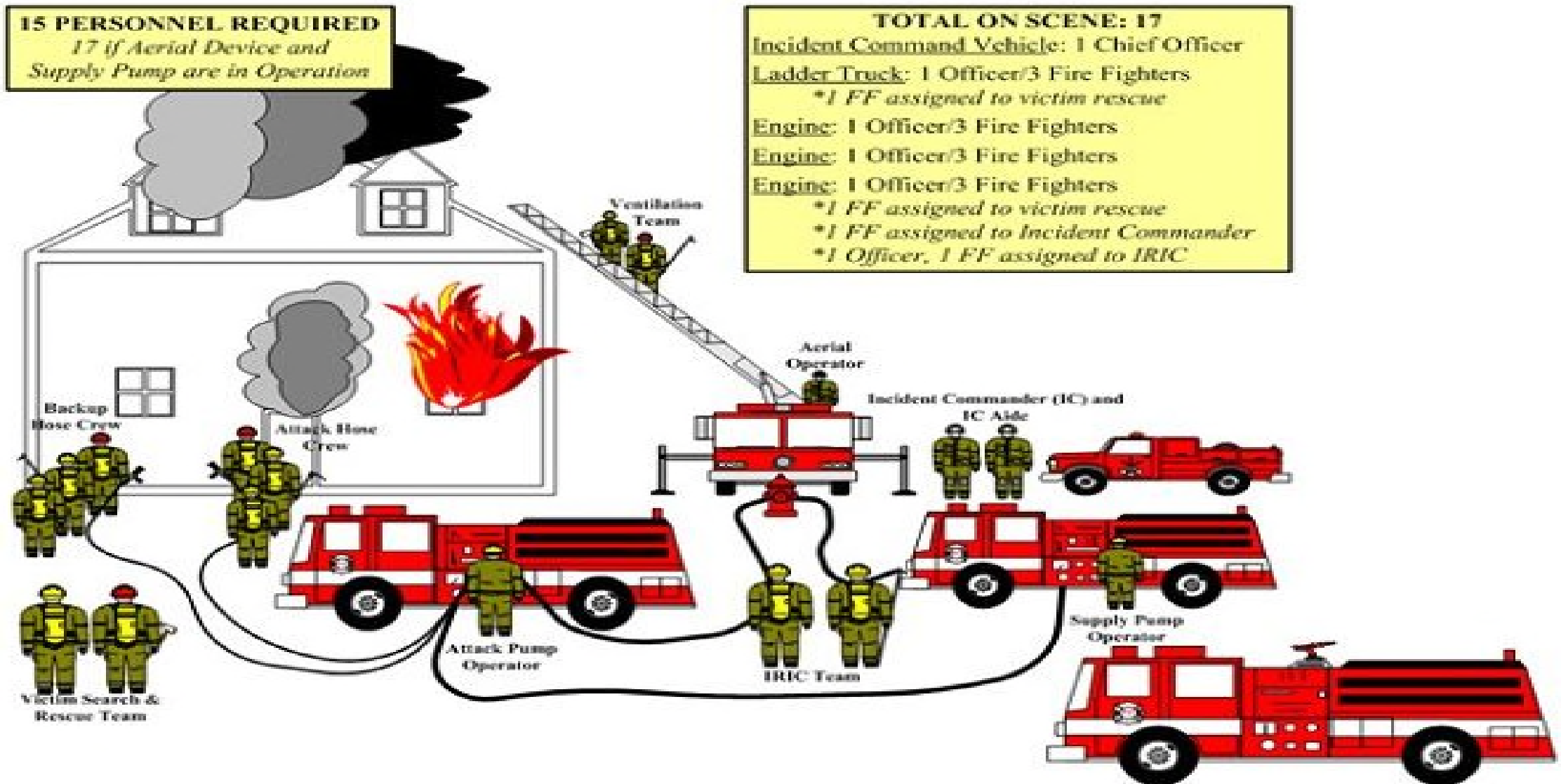
Build Year: 1990	Deductible: \$2,500	Replacement Value: \$500,000	Construction Type: VENEER
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Protection Class	Yearly Premium	Premium Increase	Percentage Increase
Class 3	2,050	X	X
Class 5	2,777	727	35%
Class 10	4,170	1,390	50%

Build Year: 1990	Deductible: \$2,500	Replacement Value: \$500,000	Construction Type: FRAME
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Protection Class	Yearly Premium	Premium Increase	Percentage Increase
Class 3	2,422	X	X
Class 5	3,230	808	33.40%
Class 10	4,803	1,573	48.70%

Firefighting Personnel & Resources



Firefighting Personnel & Resources

Number of Firefighting Personnel

- Habersham Co. ES – **80 Full Time**/6 VFF... **Minimum on duty - 26**
- Baldwin FD ----- **9 Full Time**/0 VFF... **Minimum on duty - 2**
- Clarksville FD ----- **4 Full Time**/10 VFF. **Minimum on duty – 1 or 2**
- Cornelia FD ----- **14 Full Time**/7 VFF... **Minimum on duty - 4**
- Demorest FD --- (now part of Habersham County Emergency Services) (DFD MOD – 2)
- Tallulah Falls FD ---- **0 Full Time**/10 VFF.. **No on duty personnel.**

Firefighting Personnel & Resources

Number of Firefighting Personnel

- Combined number of firefighting personnel for all Habersham County Fire Departments...
- Full Time or staffed positions..... 107
- Volunteer Firefighters..... 33
- Minimum Daily Staffing at fire stations..... 33 or 34

Firefighting Personnel & Resources



\$ Cost Savings Through Consolidation \$

- **The combined cost of fire protection in Habersham County, as per annual budgets provided is...**

\$ 8,632,235.49

SEFCCO recommends a two-step process to reduce and then eliminate the cost of fire protection to the municipalities.

\$ Cost Savings Through Consolidation \$

Step-1 - Reduction of cost through consolidation...

- **Combining the municipal fire department into the county fire department will not reduce service, but it will eliminate the duplication of some cost.**
- **The largest elimination is fire administration.**

Cost savings also comes through bulk purchasing with common specifications



\$ Cost Savings Through Consolidation \$

- **Step-1 cost savings to the City of Demorest...**
- **Demorest FY 2025 budget was..... \$ 792,064.00**
- **FY 2026 contract with HCES..... \$ 655,396.00**
- **Difference..... \$ (-136,668.00)**
- **Credit for Engine-5 amortization.. \$ 90,000.00**
- **Lease of Station-5 (Demorest Fire Station).. \$ 30,000.00**
- **1st Year cost savings to Demorest \$ 256,668.00**

\$ Cost Savings Through Consolidation \$

HCES budget prior to consolidation with Demorest

\$ 4,224,684.00

HCES budget after consolidation with Demorest

\$ 4,760,080.00

Combined fire protection cost prior to consolidation

\$ 8,632,235.49

Combined fire protection cost after consolidation

\$ 8,375,567.49 → **Reduced in 1st year by \$ 256,668.00**

Step-2

**Habersham County assumes the full
cost of fire protection through a
Fire Service District Tax**

How would this work?

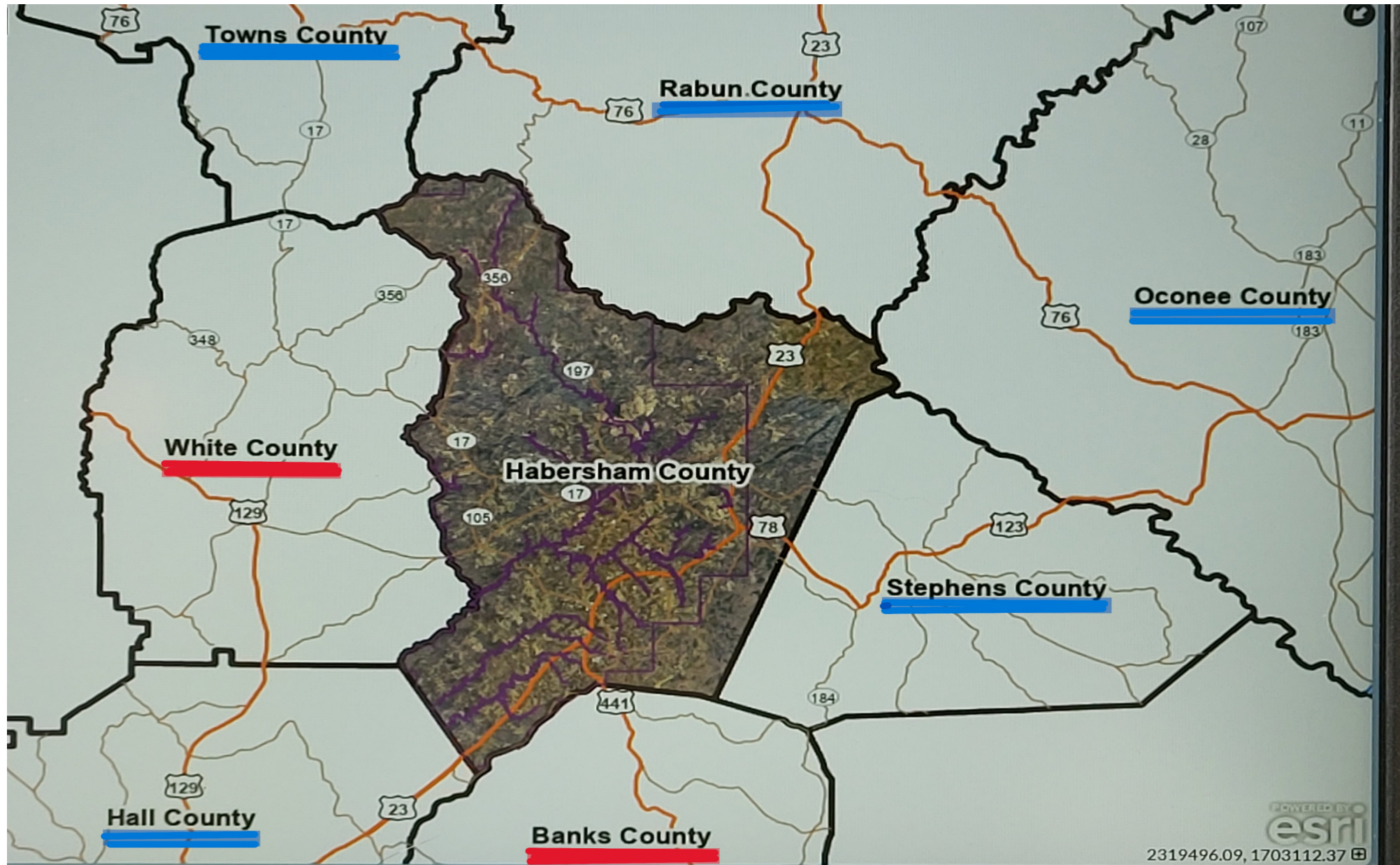
Step-2

- **Note: The numbers used in this example are for discussion only. The actual numbers would have to come from Habersham County Tax Officials, Budget Office and Fire Administration.**
- **First... Subtract 1.5 mills from the tax rate of any tax parcel which is located outside of the Habersham County Fire Jurisdiction, (Municipalities / - Demorest).**
- **Second... Add a 1 mill tax increase to any tax parcel which is located inside of the Habersham County Fire Jurisdiction, (Unincorporated areas / + Demorest).**

Step-2

- **Third... Create a Fire Service Tax District and designate a 2.5 mil tax rate.**
- **At minimum, the HCES budget should not decrease.**

Bordering Counties with Fire Tax



Bordering Counties with Fire Tax

- Banks----- No Fire Tax
- Hall----- 3.88 mills Municipal
2.4 mills Unincorporated
- Rabun----- 1.335 mills
- Stephens-- .74 mills
- Towns----- .3350 mills
- White----- No Fire Tax
- Oconee----- 2.9 mills Emergency Operations
2.0 mills Fire-Ems vehicles

Insurance Savings will offset the **Fire Tax**

Build Year: 1990	Deductible: \$2,500	Replacement Value: \$500,000	Construction Type: VENEER
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Protection Class	Yearly Premium	Savings	Class 10 to Class 3
Class 10	4,170.00	X	V
Class 5	2,777.00	1,393.00	V
Class 3	2,050.00	727.00	2,120.00

Build Year: 1990	Deductible: \$2,500	Replacement Value: \$500,000	Construction Type: FRAME
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Protection Class	Yearly Premium	Savings	Class 10 to Class 3
Class 10	4,803.00	X	V
Class 5	3,230.00	1,573.00	V
Class 3	2,422.00	808.00	2,381.00

SEFCCO's Recommendations

- **It is our recommendation that the municipalities consider consolidation of its fire service with Habersham County Emergency Services.**
- **Consolidation will create a larger unified organization, eliminate duplication of services, and streamline fire service management, training and incident mitigation throughout Habersham County.**

SEFCCO's Recommendations

- **As part of this recommendation of consolidation, it is necessary that Habersham County Emergency Services achieve an ISO PPC of Class-3 or better. This will prevent an increase in insurance premiums for residents and businesses which transition into the consolidated fire district.**

SEFCCO's Recommendations

Tallulah Falls

- **Tallulah Falls Fire Department is the only exception to our recommendation to consolidate.**
- **TFFD is more of a Rabun County Fire Department than it is a Habersham County Fire Department.**
- **TFFD receives more than half of its funding from Rabun County, and its fire station is physically located in Rabun County.**

It is up to each Municipality to choose

- **The choice of consolidation for the fire services lies with each municipality**
- **If you would like to have a discussion to explore the possibility of consolidation, Please contact...**

Fire Chief Jeffrey Adams

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E-mail

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Contact Information

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??? Questions ???



About the Consultant

Thad Dixon is the consultant that was contracted by Habersham County for this fire consolidation study.

Thad is the founder of SouthEastern Fire consulting Company and co-owns it with his wife Patty. He has over 40 years of experience in the fire service and is currently active in the Merriwether Fire Department in Edgefield County, SC.

Certifications and accomplishments include:

***Georgia Certified Fire Chief
Certified ICS Operations Section Chief
Certified Firefighter in Georgia and South Carolina
Certified Marine Firefighter I & II
Certified Fire Investigator
Certified to the level of Fire Officer IV
Certified as Fire Instructor II
Certified Health & Safety Officer and Incident Safety Officer
Emergency Medical Responder***

Past service includes....

***Retired Battalion Chief, Savannah Fire & Emergency Services, 1988-2017
Served as Chief Compliance Officer for Chatham Fire Department
Served as Assistant Chief – Isle of Hope Vol. Fire Department
Past President – Georgia State Firefighters Association
Past Parliamentarian – Chatham County Fire Chiefs Association
Served as the Chair of the Readiness and Emergency Response Committee for the first GA Fire Service Improvement Plan***

Thad chaired the ISO taskforce for Savannah Fire & Emergency Services which achieved an ISO Class-I also worked on the accreditation process.

Other awards include “40 under 40” award in 2006 by the Business and Journal Magazine in Savannah, GA.

2008 Fire Officer of the Year for the State of Georgia, which was awarded by the Insurance and Safety/Fire Commissioner John Oxendine.

Thad has served on multiple deployments as a taskforce or unit leader in large scale declared disasters in Georgia and Florida.

