

# SEFCCO

**SouthEastern Fire Consulting  
Company, LLC**

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**Study for  
Consolidation of Fire Services**

**Prepared for**

**Habersham County, GA.**

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# **Pre-Contract Information**

In late August of 2024 SEFCCO was contacted by Habersham County Fire Chief, Jeff Adams, regarding conducting a consolidation study between the Habersham County Fire Department and one of the municipal fire departments within the county. After the phone conversation a follow-up e-mail was sent from SEFCCO requesting information on the Habersham County Emergency services and the fire department that was seeking possible consolidation. During the months of September and October of 2024, information was compiled and phone conversations between SEFCCO and the two fire departments took place to prepare for our initial meeting. We set the initial meeting for October 28th at the Habersham County Commission building in Clarksville, GA. The initial meeting was between SEFCCO, officials of Habersham County and the city manager from the City of Demorest. In this meeting SEFCCO was asked if we could conduct a study and report on the Demorest Fire Department consolidating into the Habersham County Emergency Services. We stated that we could provide this service and would prepare a quote for services. At the conclusion of this first meeting, Habersham County Manager Alicia Vaughn stated that she wanted to expand the study and report to include the entire county, so that any municipality who may be interested in consolidation can be addressed at the same time.

A second meeting was set for November 21, 2024. This meeting was open to all fire departments and municipal Officials countywide. The purpose of this meeting was to discuss the possibility of consolidation of municipal fire departments into the Habersham County Emergency services and to see if any of the towns or cities were interested in exploring the topic. At one point this meeting became heated and one of the municipal officials stated that this issue “seemed to be a solution in search of a problem”. At the point of that statement, Demorest City Manager Mark Musselwhite took the floor and stated that he initiated the topic that led to this meeting due to reasons that affected the City of Demorest and its fire department. At this point the meeting became constructive, and a positive conversation followed. Most participants stated that they most likely would not consolidate their fire departments but would like to see what the consolidation study would have to offer.

Over the next two months, we compiled information in preparation for SEFCCO to present a quote and contract. All five of the municipalities signed resolutions to participate in the consolidation study. Based on the information that was compiled and the scope of work, we prepared and submitted a contract for our services. The contract was presented to the Habersham County Board of Commissioners by Fire Chief Jeff Adams in the January 2025 Habersham County Commission Meeting but was tabled until the next meeting.

SEFCCO presented the contract information and the details of our services to the Habersham County Board of Commissioners at their retreat on February 13, 2025. SEFCCO’s scope of work in the full contract was the consolidation study, consulting with Habersham County for its upcoming ISO inspection, and strategic planning/fire station placement study. The contract was approved the next week in the February 2025 Habersham County Commission Meeting. After approval, SEFCCO was set up as a vender to the Habersham County Government, and services were started.

# **Overview of Fire Protection for Habersham County Georgia**

Fire protection services within Habersham County Georgia are provided by a county fire service agency known as the Habersham County Emergency Services (HCES), which operates out of nine fire stations in the unincorporated areas of Habersham County Georgia.

In addition, HCES maintains Automatic Aid (AA) Agreements with four of the five cities for structure fire response, each having their own fire service agencies, one fire department at the Lee Arrendale State Prison, and with four of the seven surrounding counties. In total, the HCES stations, municipal fire stations within Habersham County, the state prison FD, and the AA fire stations from surrounding counties that are within five (5) road miles of the Habersham County Fire District, there are twenty-five (25) fire stations which provide fire protection coverage within Habersham County, GA.

This consolidation study will concentrate on the fire service agencies which have a primary fire district within Habersham County Georgia. All the fire service agencies are located within the boundaries of Habersham County, GA except the Tallulah Falls Fire Department (TFFD). The TFFD fire station's physical location is in Rabun County, GA but approximately one-half of the Tallulah Falls Town Limit falls within Habersham County, GA and part of the TFFD's primary response area includes a portion of unincorporated Habersham County. For this reason, Tallulah Falls is part of this study.

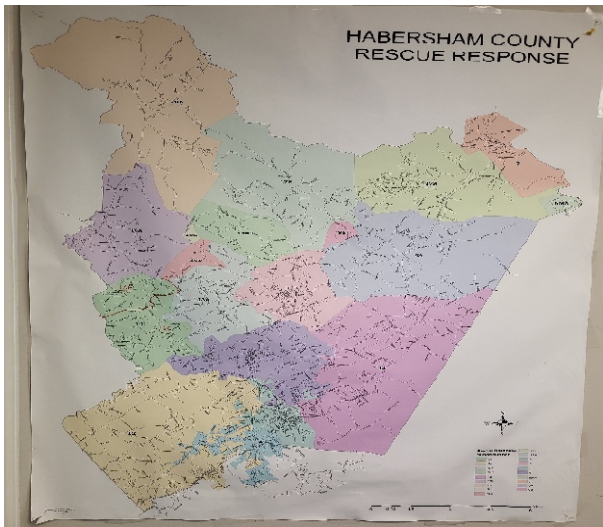
This study focused on each of the fire departments within the boundaries of Habersham County Georgia (including Tallulah Falls), examined the response district and call information, the operating budgets and personnel and assets of each agency.

Note: A single PSAP (Public Safety Answering Point) or 911 Center serves Habersham County and all its municipalities. Though we have collected emergency response information from each fire service agency, we used the data from the 911 center to prevent duplicating data from multi-agency calls.



The following sections provide an overview of the seven fire departments which provide primary fire protection within Habersham County, GA.

## Habersham County Emergency Services



Habersham County Emergency Services (HCES) provides fire protection services for all the unincorporated areas of Habersham County Georgia. This agency also provides Emergency Medical Services (EMS) for the entire county including within the municipal boundaries of the 7-municipalities.

As of January 2026, fire services from HCES are provided from 10 fire stations (with the consolidation of the Demorest Fire Department) located throughout the unincorporated areas of Habersham County, GA. These fire stations are made up of seven (7) full-time staffed stations and three (3) volunteer fire stations.

As mentioned on the overview on page 2, Habersham County Emergency Services maintains Automatic Aid Agreements with each of the municipal fire departments on structural fire responses except the City of Cornelia, so each agency also has some unincorporated areas within their primary response area through automatic aid contract. As part of this contract, HCES also provides automatic aid to each of the municipal agencies (except the City of Cornelia) which maintains a reciprocal relationship between the government agencies.

The Habersham County Emergency Services has a Class 5/10 Public Protection Classification (PPC) rating by the ISO (Insurance Service Office) also known as Verisk. This PPC rating is established so that insurance companies can determine rates based on a communities capabilities to prevent and/or mitigate fires, which remains the number one cause of loss to insurance companies. In the ISO PPC rating schedule, Class-10 = no fire protection and Class-1 = the highest score or the best fire protection that can be in place. HCES ranks in the middle of that scale.

During this consolidation study, we worked with HCES for PPC improvement as most of the municipalities have a PPC of Class-3X. HCES will need to achieve the same classification so that a consolidation will not raise insurance rates for any municipality who chooses to participate in the consolidation. The PPC rating of each municipality will be discussed in further detail starting on page-41 of this report.

# General Information



|                               |                                     |
|-------------------------------|-------------------------------------|
| <b><u>Seat</u></b>            | <a href="#"><u>Clarkesville</u></a> |
| <b>Largest city</b>           | <a href="#"><u>Cornelia</u></a>     |
| <b>Area</b>                   |                                     |
| • <b>Total</b>                | 279 sq mi (720 km²)                 |
| • <b>Land</b>                 | 277 sq mi (720 km²)                 |
| • <b>Water</b>                | 2.3 sq mi (6 km²) 0.8%              |
| <b>Population</b>             |                                     |
| <a href="#"><u>(2020)</u></a> |                                     |
| • <b>Total</b>                | 46,031                              |
| • <b>Density</b>              | 166/sq mi (64/km²)                  |

Habersham County comprises the Cornelia, GA [Micropolitan Statistical Area](#).

# SEFCCO

(This form was filled out by the individual fire departments)

SouthEastern Fire Consulting Company, LLC

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General Fire Department Information - needed for the consolidation study

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...Part-I, fill in format...

Name of Agency > **Habersham County Emergency Services**

Headquarters Address > **4263 Hollywood Hwy**

City & Zip Code > **Clarkesville, 30523**

1.S.O./Verisk PPC Rating > **5/10**

Number of Fire Stations > **10**

Number of Engines (front line & reserve) > **13&1**

Number of Ladders (front line & reserve) > **1**

Number of Service Trucks (front line & reserve) > **3&1**

Number of Tankers/Tenders (front line & reserve) > **3&4**

Does your department receive tanker shuttle credit? (yes or no) > **YES**

Number of Heavy & Light Rescues (if not counted as a service truck above) > **9**

Number of other vehicles (command or specialty type) > **4**

Number of Career/Paid Personnel > **80**

Number of Firefighters on duty, (minimum staffing) > **26**

Number of Volunteer Firefighters > **6**

Average number of Firefighters that respond to a structure fire from your agency > **12**

If you have Automatic Aid, average # of Firefighters that respond to a structure fire > **17 ...**

**12 + the 5 AA Firefighters,**

**Habersham County FD  
FY25/26 Budget APPROVED –  
Operating Expenditures-Department-384**

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|                     |                                        |              |
|---------------------|----------------------------------------|--------------|
| 100-384-511601..... | Salary-Full Time.....                  | 2,372,476.00 |
| 100-384-511603..... | Salary-Part Time.....                  | 90,000.00    |
| 100-384-511610..... | Vfi Insurance.....                     | 2,479.00     |
| 100-384-511611..... | Employee Group Insurance.....          | 638,170.00   |
| 100-384-511612..... | Employee Retirement.....               | 79,896.00    |
| 100-384-511617..... | Payroll Tax Fica.....                  | 184,177.00   |
| 100-384-511619..... | Per call part for Vol. Responders..... | 15,000.00    |
| 100-384-511630..... | Workers Compensation.....              | 60,083.00    |
| 100-384-511634..... | Ptsd First Responder Insurance.....    | 2,800.00     |
| 100-384-511635..... | Firefighter Cancer Insurance.....      | 12,200.00    |
| 100-384-511643..... | Fireman's Fund.....                    | 21,900.00    |
| 100-384-511667..... | Vision Insurance.....                  | 2,535.00     |
| 100-384-511668..... | Dental Insurance.....                  | 11,012.00    |
| 100-384-511673..... | Overtime.....                          | 270,000.00   |
| 100-384-521606..... | Telephone.....                         | 6,000.00     |
| 100-384-521607..... | Advertising.....                       | 0.00         |
| 100-384-521616..... | Travel Expense.....                    | 1,500.00     |
| 100-384-521639..... | Vehicle Parts/Repair/Maintenance.....  | 85,000.00    |
| 100-384-521641..... | Postage.....                           | 3,400.00     |
| 100-384-521645..... | Training/Conferences.....              | 2,600.00     |

**Habersham County FD – FY25/26 Budget APPROVED - Operating Expenditures**  
**Continued**

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|                     |                                            |           |
|---------------------|--------------------------------------------|-----------|
| 100-384-521647..... | Dues.....                                  | 500.00    |
| 100-384-521649..... | Non-Vehicle Parts/Repair/Maintenance.....  | 13,000.00 |
| 100-384-521652..... | Contracted Services.....                   | 96,524.00 |
| 100-384-521653..... | Internet.....                              | 10,725.00 |
| 100-384-521672..... | Waste Disposal.....                        | 4,020.00  |
| 100-384-521677..... | Drug Testing.....                          | 0.00      |
| 100-384-521683..... | Background Checks.....                     | 0.00      |
| 100-384-523400..... | Printer/Copier Charges.....                | 0.00      |
| 100-384-523401..... | Certifications.....                        | 1,000.00  |
| 100-384-531609..... | Uniforms/Protective Clothing.....          | 31,000.00 |
| 100-384-531614..... | HabStar Materials.....                     | 2,000.00  |
| 100-384-531615..... | Utilities.....                             | 50,000.00 |
| 100-384-531631..... | Gas/Oil.....                               | 70,000.00 |
| 100-384-531632..... | Tires/Tubes.....                           | 19,087.00 |
| 100-384-531642..... | Supplies.....                              | 28,900.00 |
| 100-384-531659..... | Meetings with Meals.....                   | 1,000.00  |
| 100-384-531660..... | Small Equipment under \$ 5,000.....        | 30,700.00 |
| 100-384-531700..... | Special Events.....                        | 5,000.00  |
| 100-384-531750..... | Fire Department Contribution Expenses..... | 0.00      |

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Total Habersham County FD Operating Budget FY 25-26..... 4,224,684.00

# City of Baldwin Georgia

(With information for contracted Alto, GA.)



The City of Baldwin, GA operates its own municipal fire department out of a single fire station which is located at 165 Willingham Avenue – Baldwin, GA 30511. Baldwin, GA city limit falls within the boundaries of Habersham County, GA and Banks County, GA. In addition, the city of Alto, GA contracts with the City of Baldwin, GA to provide fire protection services. Baldwin Fire Department also provides first due district coverage to unincorporated Habersham County through the Automatic Aid Agreement.

We met with Baldwin City Administrator Emily Woodmaster and Interim Fire Chief Ross Jackson (now the Fire Chief) on April 18, 2025, at the Baldwin Fire Department. At this meeting, the Baldwin officials stated that they were not sure if the city would be interested in consolidation, but they want to see what comes out of the study before deciding either way. We toured the fire station and the Baldwin Training Center which is located on the same premises.

During the consolidation study, we examined the complexity of this multi-jurisdictional fire district. With a large portion of this city falling within the boundaries of Banks County, and the contracted Town of Alto, GA having a large portion of its town limit with Banks County, additional response considerations must be made.

Chief Adams of Habersham County contacted Chief Nichols of Banks County to discuss response within Baldwin and Alto. On a structure fire, both agencies respond together through the Automatic Aid agreement. The discussion then was regarding single unit response. The initial consensus was that each county handles their own territory within the two municipalities (Baldwin & Alto). After that meeting, SEFCCO did a response distance analysis for the Banks County side of the border and determined that one of two actions needs to take place in the event of consolidation. (1) Banks County builds a fire station closer to the county line. (2) Banks County co-locate a fire Engine & personnel in a Habersham County fire station. This will ensure that NFPA 1710 & 5-mile response requirements are met.

SEFCCO conducted an analysis of the response districts of Baldwin and Alto and determined that Banks County FD was at the limit of the 5-mile road response to areas in Baldwin, and that areas of Alto are not covered within 5-miles of a Banks County Fire Station. This would leave areas of Alto with an ISO PPC Class-10 rating.

# General Information



|                                             |                                                   |
|---------------------------------------------|---------------------------------------------------|
| <a href="#">Country</a>                     | United States                                     |
| <a href="#">State</a>                       | <a href="#">Georgia</a>                           |
| <a href="#">Counties</a>                    | <a href="#">Habersham</a> , <a href="#">Banks</a> |
| <b>Area</b><br><a href="#">[1]</a>          |                                                   |
| • <b>Total</b>                              | 5.04 sq mi (13.05 km²)                            |
| • <b>Land</b>                               | 5.03 sq mi (13.02 km²)                            |
| • <b>Water</b>                              | 0.01 sq mi (0.03 km²)                             |
| <b>Elevation</b><br><a href="#">[2]</a>     | 1,490 ft (450 m)                                  |
| <b>Population</b><br><a href="#">(2020)</a> |                                                   |
| • <b>Total</b>                              | 3,629                                             |
| • <b>Density</b>                            | 721.76/sq mi (278.68/km²)                         |

# SEFCCO

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## **General Fire Department Information – needed for the consolidation study**

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**...Part-1, fill in format...**

**Name of Agency > BALDWIN FIRE DEPARTMENT**

**Headquarters Address > 165 WILLINGHAM AVE**

**City & Zip Code > BALDWIN, GA 30511**

**I.S.O./Verisk PPC Rating > 03/3X**

**Number of Fire Stations > 1**

**Number of Engines (front line & reserve) > 4**

**Number of Ladders (front line & reserve) > 1**

**Number of Service Trucks (front line & reserve) > 0**

**Number of Tankers/Tenders (front line & reserve) > 0**

**Does your department receive tanker shuttle credit? (yes or no) > NO**

**Number of Heavy & Light Rescues (if not counted as a service truck above) > 1**

**Number of other vehicles (command or specialty type) > 3**

**Number of Career/Paid Personnel > 9 full time / 10 part time**

**Number of Firefighters on duty, (minimum staffing) > 2 with a part time 3rd**

**Number of Volunteer Firefighters > 0**

**Average number of Firefighters that respond to a structure fire from your agency**

**➤ > 4-6**

**If you have Automatic Aid, average # of Firefighters that respond to a structure fire**

**➤ > 6-8**

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**City of Baldwin – FY25 Budget APPROVED - Operating Expenditures Fire 3500**

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|                                    |                                         |                 |
|------------------------------------|-----------------------------------------|-----------------|
| 100-3500-511100-00.....            | Regular Pay.....                        | 614,729.60      |
| Safer Grant-Potential.....         |                                         | 0.00            |
| 100-3500-511300-00.....            | Overtime.....                           | 33,699.60       |
| 100-3500-512100-00.....            | Employee Insurance.....                 | 115,103.00      |
| 100-3500-512200-00.....            | FICA.....                               | 49,604.83       |
| 100-3500-512400-00.....            | Retirement ER.....                      | 31,421.46       |
| 100-3500-512600-00.....            | Unemployment.....                       | 1,500.00        |
| 100-3500-512700-00.....            | Workers Comp.....                       | 8,200.00        |
| 100-3500-512800-00.....            | Background Checks.....                  | 250.00          |
| 100-3500-521200-00.....            | Drug Screens.....                       | 250.00          |
| 100-3500-522111-00.....            | Garbage Disposal.....                   | 600.00          |
| 100-3500-522200-00.....            | Repairs & Maintenance – Vehicles.....   | 48,650.00       |
| 100-3500-522201-00.....            | Building Maintenance & Supplies.....    | 12,845.00       |
| 100-3500-522201-01.....            | Building Maint. & Supplies-Trng. Fac... | 8,500.00        |
| 100-3500-522202-00.....            | Equipment Maintenance & Repair.....     | 14,250.00       |
| 100-3500-522202-01.....            | Software Services & Contracts.....      | 3,900.00        |
| 100-3500-522204-00.....            | 911 County Services/Radios.....         | 0.00            |
| 100-3500-523100-00.....            | Liability & Casualty Insurance.....     | 9,000.00        |
| <del>100-3500-523200-00.....</del> | <del>Telephone.....</del>               | <del>0.00</del> |
| 100-3500-523201-00.....            | Postage.....                            | 300.00          |
| 100-3500-523500-00.....            | Travel.....                             | 1,500.00        |
| 100-3500-523600-00.....            | Dues.....                               | 5,700.00        |
| 100-3500-523700-00.....            | Training.....                           | 5,900.00        |
| 100-3500-523904-00.....            | Medical Shots.....                      | 3,800.00        |
| 100-3500-531101-00.....            | Office Supplies.....                    | 6,200.00        |
| 100-3500-531230-00.....            | Utilities – Electricity.....            | 12,000.00       |
| 100-3500-531230-01.....            | Utilities – Gas.....                    | 3,500.00        |
| 100-3500-531270-00.....            | Gas-Vehicles.....                       | 18,000.00       |
| 100-3500-531600-00.....            | Mach & Equipment < \$ 5,000.....        | 29,920.00       |
| 100-3500-531700-02.....            | Community Relations.....                | 7,500.00        |
| 100-3500-531701-00.....            | Uniforms & Cleaning.....                | 10,200.00       |
| 100-3500-531703-00.....            | Supplies.....                           | 4,500.00        |
| 100-3500-531704-00.....            | Emergency Weather Expense.....          | 500.00          |
| 100-3500-542100-00.....            | Mach & Equipment > \$ 5,000.....        | 10,300.00       |
| Capital Lease.....                 |                                         | 0.00            |
| Total FD.....                      |                                         | 1,072,723.49    |

# City of Clarksville Georgia



The City of Clarksville, GA operates its own municipal fire department out of a single fire station which is located at 303 Adams Street, Clarksville, GA 30523.

Clarksville, GA has an ISO PPC rating of Class-3. The fire department's tactical fire apparatus are 3-Engines, 1-Ladder Truck and 1-Service Truck. The department has 14 personnel which are made up of 4-career and 10-volunteer Firefighters. The on duty daily staffing is 1 to 2 personnel.

We met with Clarksville Fire Chief Jason Poole on Tuesday May 20, 2025, at the Clarksville Fire Station. We reviewed the consolidation information that was turned in and went over the fire operations of the Clarksville Fire Department.

At the time of our meeting, Chief Poole stated that the City of Clarksville was interested in remaining independent from a county-wide consolidated fire department. Clarksville Fire Department does have an Automatic Aid agreement with Habersham County Emergency Services and responds to structural fire calls within and outside of the Clarksville City Limits.

The City of Clarksville has its own water system which provides water and fire hydrant coverage inside and outside of the city limits. Many of these fire hydrants are in the Habersham County Fire District.

# General Information



|                                             |                           |
|---------------------------------------------|---------------------------|
| <b>Area</b><br><a href="#">[1]</a>          |                           |
| • <b>Total</b>                              | 2.49 sq mi (6.44 km²)     |
| • <b>Land</b>                               | 2.46 sq mi (6.37 km²)     |
| • <b>Water</b>                              | 0.03 sq mi (0.07 km²)     |
| <b>Elevation</b><br><a href="#">[2]</a>     |                           |
| <b>Population</b><br><a href="#">(2020)</a> |                           |
| • <b>Total</b>                              | 1,911                     |
| • <b>Density</b>                            | 777.46/sq mi (300.18/km²) |

Clarkesville is a city that is the [county seat](#) of [Habersham County](#), [Georgia](#), United

# SEFCCO

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## **General Fire Department Information - needed for the consolidation study**

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**...Part-1, fill in format...**

**Name of Agency >Clarkesville Fire Department**

**Headquarters Address >303 Adams St**

**City & Zip Code > Clarkesville 30523**

**I.S.O./Verisk PPC Rating >3/3X**

**Number of Fire Stations >1**

**Number of Engines (front line & reserve) >3**

**Number of Ladders (front line & reserve) >1**

**Number of Service Trucks (front line & reserve) >1**

**Number of Tankers/Tenders (front line & reserve) >0**

**Does your department receive tanker shuttle credit? (yes or no) >no**

**Number of Heavy & Light Rescues (if not counted as a service truck above)  
>0**

**Number of other vehicles (command or specialty type) >2**

**Number of Career/Paid Personnel >4**

**Number of Firefighters on duty, (minimum staffing) >1-2**

**Number of Volunteer Firefighters >10**

**Average number of Firefighters that respond to a structure fire from your agency**

**➤ >5**

**If you have Automatic Aid, average # of Firefighters that respond to a structure fire**

**➤ >3**

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### Clarksville FD – 2025 Budget

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|                         |                                |            |
|-------------------------|--------------------------------|------------|
| 100-05-3500-511110..... | Salaries – Full Time.....      | 233,000.00 |
| 100-05-3500-511111..... | Salaries Clerical.....         | 0.00       |
| 100-05-3500-511115..... | Salaries – Part Time.....      | 40,000.00  |
| 100-05-3500-511120..... | Salaries – Volunteer.....      | 18,000.00  |
| 100-05-3500-511300..... | Salaries – Overtime.....       | 2,000.00   |
| 100-05-3500-512100..... | Group Insurance.....           | 42,640.00  |
| 100-05-3500-512200..... | Payroll Tax.....               | 22,415.00  |
| 100-05-3500-512700..... | Workers Comp.....              | 10,000.00  |
| 100-05-3500-512900..... | Uniforms.....                  | 6,500.00   |
| 100-05-3500-521300..... | Equipment R & M.....           | 35,115.00  |
| 100-05-3500-522205..... | Engine House R & M.....        | 10,000.00  |
| 100-05-3500-522210..... | Vehicle R & M.....             | 18,000.00  |
| 100-05-3500-522215..... | Regulatory Testing.....        | 5,000.00   |
| 100-05-3500-523100..... | Liability Insurance.....       | 13,500.00  |
| 100-05-3500-523150..... | VFIS Insurance.....            | 2,100.00   |
| 100-05-3500-523700..... | Education & Training.....      | 7,000.00   |
| 100-05-3500-523800..... | Firefighter Gift Drive.....    | 650.00     |
| 100-05-3500-531100..... | Office Supplies.....           | 2,900.00   |
| 100-05-3500-531231..... | Utilities.....                 | 12,000.00  |
| 100-05-3500-531270..... | Gasoline.....                  | 8,200.00   |
| 100-05-3500-531540..... | Telephone.....                 | 5,000.00   |
| 100-05-3500-531600..... | Fire Equipment & Supplies..... | 19,000.00  |
| 100-05-3500-542200..... | Vehicles & Equipment.....      | 4,000.00   |
| 100-05-3500-561000..... | Depreciation.....              | 0.00       |
| 100-05-3500-581200..... | Debt Services Principal.....   | 0.00       |
| 100-05-3500-582200..... | Debt Services Interest.....    | 0.00       |

---

Total FD..... 517,020.00

# City of Cornelia Georgia



The City of Cornelia, GA operates its own municipal fire department out of two fire stations which are located...

- Station-2 968 South Main Street / Cornelia, GA. 30531
- Station-22 347 US-441 Business / Cornelia, GA. 30531

The Cornelia Fire Department (CFD) has 21 personnel, of which 14 are career firefighters and 7 are volunteer firefighters. The CFD operates 4-Engines, 1-Ladder Truck, 1-Service truck and 2-specialty / command vehicles. The City of Cornelia has an ISI PPC rating of Class-3.

We met with Cornelia City Manager Donald Anderson Jr. and Fire Chief Billy Jo Jenkins Jr. on April 17, 2025. Donald Anderson stated that the City of Cornelia's Fire Department is "in good shape." He stated that "Cornelia will most likely not consolidate or merge, but is always looking for new ideas."

The City's two fire stations are new. The Headquarters station (Station-2) is a new facility which the city still carries debt, and Station-22 is a refurbished building (formerly a bank) which had fire apparatus bays constructed as an extension off of the original structure.

The City of Cornelia has a large commercial and industrial base of which 72% of its tax revenues are derived. In addition, the Town of Mt. Airy, GA, contracts with the City of Cornelia to provide its fire protection. Cornelia, GA has its own water system and is interconnected with the City of Baldwin and the Town of Mt. Airy for emergency purposes. The Cornelia Water System extends beyond the city limits and provides water and fire hydrant coverage in the Habersham County Fire District.

# General Information



## Area

[\[3\]](#)

- **Total** 4.30 sq mi (10.87 km<sup>2</sup>)
- **Land** 4.25 sq mi (10.75 km<sup>2</sup>)
- **Water** 0.05 sq mi (0.12 km<sup>2</sup>)

**Elevation** 1,486 ft (453 m)

[\[4\]](#)

## Population

[\(2020\)](#)

- **Total** 4,503
- **Density** 1,085.06/sq mi (418.95/km<sup>2</sup>)

# SEFCCO

**SouthEastern Fire Consulting Company, LLC**

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**(912) 660-3187**

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## **General Fire Department Information - needed for the consolidation study**

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**...Part-1, fill in format...**

**Name of Agency > Cornelia Fire Department**

**Headquarters Address > 968 S. Main Street**

**City & Zip Code > Cornelia, GA 30531**

**I.S.O./Verisk PPC Rating > 3/3X**

**Number of Fire Stations > 2**

**Number of Engines (front line & reserve) > 4**

**Number of Ladders (front line & reserve) > 1**

**Number of Service Trucks (front line & reserve) > 1**

**Number of Tankers/Tenders (front line & reserve) > 0**

**Does your department receive tanker shuttle credit? (yes or no) > No**

**Number of Heavy & Light Rescues (if not counted as a service truck above) > 0**

**Number of other vehicles (command or specialty type) > 2**

**Number of Career/Paid Personnel > 14**

**Number of Firefighters on duty, (minimum staffing) > 4**

**Number of Volunteer Firefighters > 7**

**Average number of Firefighters that respond to a structure fire from your agency > 6-8 average**

**If you have Automatic Aid, average # of Firefighters that respond to a structure fire > 13-15 average**

## City of Cornelia

## Fire Dept Budget

|                    |                                     | Approved        |
|--------------------|-------------------------------------|-----------------|
| G/L Account        | G/L Description                     | 2024            |
| 3500-51-1100       | SALARIES                            | \$ 754,100.00   |
| 3500-51-1105       | OVERTIME                            | \$ 75,900.00    |
| 3500-51-2110       | EMPLOYEE GROUP INS.                 | \$ 160,300.00   |
| 3500-51-2200       | SOCIAL SECURITY                     | \$ 66,400.00    |
| 3500-51-2400       | GMEBS                               | \$ 68,900.00    |
| 3500-51-2700       | WORKER'S COMP.                      | \$ 11,000.00    |
| 3500-52-2110       | LAUNDRY                             | \$ 500.00       |
| 3500-52-2205       | EQUIPMENT MAINT.                    | \$ 24,000.00    |
| 3500-52-2210       | VEHICLE MAINTENANCE                 | \$ 22,000.00    |
| 3500-52-2215       | RADIO MAINTENANCE                   | \$ 8,224.00     |
| 3500-52-2310       | EQUIPMENT RENTAL                    | \$ 4,500.00     |
| 3500-52-3100       | LIABILITY INSURANCE                 | \$ 47,000.00    |
| 3500-52-3105       | VEHICLE INSURANCE                   | \$ 17,900.00    |
| 3500-52-3210       | TELEPHONES                          | \$ 7,000.00     |
| 3500-52-3500       | MEETINGS & TRAVEL                   | \$ 6,000.00     |
| 3500-52-3600       | MEMBERSHIP FEES<br>(Dues/Subscript) | \$ 3,600.00     |
| 3500-52-3601       | FIREFIGHTER'S PENSION DUES          | \$ 5,400.00     |
| 3500-52-3650       | FIRE SAFETY                         | \$ 1,800.00     |
| 3500-52-3700       | TRAINING                            | \$ 9,000.00     |
| 3500-52-3920       | VOLUNTEERS                          | \$ 3,000.00     |
| 3500-53-1005       | OFFICE SUPPLIES                     | \$ 1,500.00     |
| 3500-53-1010       | UNIFORMS                            | \$ 27,500.00    |
| 3500-53-1020       | SOFTWARE SUPPORT                    | \$ 7,500.00     |
| 3500-53-1100       | SUPPLIES                            | \$ 8,700.00     |
| 3500-53-1235       | LIGHTS & POWER                      | \$ 26,000.00    |
| 3500-53-1250       | HEAT                                | \$ 10,000.00    |
| 3500-53-1270       | GAS & OIL                           | \$ 22,000.00    |
| 3500-53-1600       | SMALL EQUIPMENT                     | \$ 8,600.00     |
| 3500-54-2100       | NEW EQUIPMENT                       | \$ 10,000.00    |
| 3500-54-2200       | VEHICLE PURCHASE                    |                 |
| ***NEW ITEM***     | MEDICAL SUPPLIES                    |                 |
| TOTAL<br>APPROVED: |                                     | \$ 1,418,324.00 |

# City of Demorest Georgia



We met with Demorest city officials on April 17, 2025. Those present at the meeting from the City of Demorest were... City Manager Mark Musselwhite, Fire Chief David Scheuerer, and City Clerk Megan Chastain. This meeting follows previous meetings with other groups where the Demorest City Manager and Fire Chief have attended with SEFCCO.

The City of Demorest approached Habersham County in August of 2024 regarding the possible consolidation of the Demorest and Habersham County Fire Departments. The question of consolidation by Demorest was the trigger on the part of Habersham County for this consolidation study to see if additional municipalities would be interested in consolidation their fire services as well.

The City of Demorest has an ISO PPC rating of Class-3. It was stated by Demorest officials at the beginning of this process that they do not believe that Demorest will keep this Class-3 rating without doing drastic improvements, including adding personnel. Mark Musslewhite stated that the city already must go into other funding sources to keep the fire department operating as it is. He stated that the city could not afford to add more personnel and purchase additional fire apparatus without raising taxes on its citizens.

SEFCCO surveyed the Demorest Fire Departments fire station and equipment on the morning of April 17<sup>th</sup> prior to the above-mentioned meeting. We noted that Demorest currently has (on 4-17-2025) 1-Fire Engine and 1-Command Vehicle in service. The city also has 1-Ladder Truck, but it is out of service for multiple issues with no current plans to repair due to the expense.

Staffing is also a major concern for Demorest. With automatic Aid, which Demorest has with Habersham County and surrounding fire departments, all personnel are counted in the fire response totals. The issue for Demorest is that many times they have less than four personnel from Demorest Fire Department to respond to fires. A fire department must have at least 4 personnel of their own to receive credit for answering each call.

The City of Demorest had its last ISO PPC survey in October of 2022. Several items were flagged by SEFCCO in 2025 as not being consistent with the report, meaning that some items which were scored for the Class-3 rating are no longer in place. The following was taken from the 2022 ISO report:

- In 2022, the average number of responding Demorest Firefighters were 5.98 (3.48 on duty & 2.50 on call). In 2025, there are less than 4 personnel responding on many calls, which does not meet the ISO minimum.
- In 2022, ISO credits Demorest with having 1-reserve fire engine. In 2025 we found no reserve fire engine.
- Demorest is credited with having 1 ladder truck, but the truck being out of service will cause that credit to be lost.

The above flagged items, along with other items that will cause additional costs to the City of Demorest, make consolidation a viable option. By consolidating the cities fire department into Habersham County Emergency Services, the city does not have to provide every component of the fire response. The equipment and personnel housed at the fire station within the city will be a part of the overall response of Habersham County Emergency Services, which is spread out over multiple fire stations.

In addition, there is no duplication of fire department administration or similar governing cost of the individual fire department, as it would become part of the overall Habersham County system.

The City of Demorest maintains the largest water system in Habersham County. This water system covers all the city of Demorest and a large portion of unincorporated Habersham County, providing water and fire hydrants.

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Update to the Demorest Overview: The above portion of this report was written prior to the consolidation of the Demorest Fire Department with the Habersham County Emergency Services. On January 1, 2026. The City of Demorest Merged its fire department with Habersham County Emergency Services. HCES now operates out of the same fire station that was formerly known as the Demorest Fire Department. It is now Habersham County Emergency Services, Fire Station # 5.

# General Information



## Area

[2]

|                |                       |
|----------------|-----------------------|
| • <b>Total</b> | 2.27 sq mi (5.88 km²) |
| • <b>Land</b>  | 2.24 sq mi (5.81 km²) |
| • <b>Water</b> | 0.03 sq mi (0.08 km²) |

## Elevation

1,312 ft (400 m)

[3]

## Population

(2020)

|                  |                           |
|------------------|---------------------------|
| • <b>Total</b>   | 2,022                     |
| • <b>Density</b> | 901.47/sq mi (348.05/km²) |

# SEFCCO

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## **General Fire Department Information - needed for the consolidation study**

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**...Part-1, fill in format...**

**Name of Agency > Demorest Fire Department**

**Headquarters Address > 125 Ivy Street**

**City & Zip Code > Demorest 30535**

**I.S.O./Verisk PPC Rating > 3**

**Number of Fire Stations > 1**

**Number of Engines (front line & reserve) > 1 front line – no reserve**

**Number of Ladders (front line & reserve) > 1 OUT OF SERVICE Quint (75 ft)**

**Number of Service Trucks (front line & reserve) > 0**

**Number of Tankers/Tenders (front line & reserve) > 0**

**Does your department receive tanker shuttle credit? (yes or no) > no**

**Number of Heavy & Light Rescues (if not counted as a service truck above) > 0**

**Number of other vehicles (command or specialty type) > 2 Command**

**Number of Career/Paid Personnel > 16 (12 of them Part time)**

**Number of Firefighters on duty, (minimum staffing) > 2 (1 fulltime 1 part time)**

**Number of Volunteer Firefighters > 0**

**Average number of Firefighters that respond to a structure fire from your agency**

**➤ > 3**

**If you have Automatic Aid, average # of Firefighters that respond to a structure fire**

**➤ > 4 to 6**

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**Note: The above statistical information was for the Demorest Fire Department prior to its consolidation with Habersham County Emergency Services. Its current statistical information is reflected in the HCES information on page 7 of this report.**

## Demorest Fire Department Budget

|                                     | 2024 Approved | 2025 Approved |              |            |
|-------------------------------------|---------------|---------------|--------------|------------|
| Salaries                            | 391,380.00    | 450,000.00    |              |            |
| Health Insurance                    | 39,500.00     | 22,000.00     |              |            |
| Dental Insurance                    | 1,000.00      | 1,000.00      |              |            |
| Life Insurance                      | 289.00        | 400.00        |              |            |
| LTD Insurance                       | 375.00        | 550.00        |              |            |
| STD Insurance                       | 650.00        | 750.00        |              |            |
| Vision Insurance                    | 250.00        | 200.00        |              |            |
| Worker's Comp Insurance             | 14,000.00     | 20,000.00     |              |            |
| FICA FIRE                           | 26,775.00     | 34,425.00     |              |            |
| SUTA FIRE                           | 250.00        | 500.00        |              |            |
| GMEBS Retirement Fund               | 22,800.00     | 25,000.00     |              |            |
| Fire Dept/Retirement Contributio    | 2,000.00      | 2,400.00      |              |            |
| Repairs & Maintenance               | 2,000.00      | 7,000.00      |              |            |
| Repairs & Maintenance - Vehicles    | 6,000.00      | 12,000.00     |              |            |
| Repairs & Maintenance - Equipment   | 5,000.00      | 5,000.00      |              |            |
| Utilities                           | 7,500.00      | 10,000.00     |              |            |
| Telephones & Communications         | 6,500.00      | 6,500.00      |              |            |
| Dues &                              | 4,000.00      |               |              |            |
| Fees                                |               | 4,100.00      |              |            |
| Fire Prevention &                   | 1,000.00      |               |              |            |
| Education                           |               | 2,500.00      |              |            |
| Annual Certification                | 4,700.00      | 3,600.00      |              |            |
| Education & Training                | 4,000.00      | 21,500.00     |              |            |
| Computer & Software                 | 3,000.00      | 14,500.00     |              |            |
| Small Equipment                     | 6,000.00      | 48,139.00     |              |            |
| Office Supplies                     | 2,000.00      | 4,000.00      |              |            |
| Uniforms                            | 10,500.00     | 9,000.00      |              |            |
| Gasoline                            | 8,000.00      | 10,000.00     |              |            |
| Insurance                           | 30,000.00     | 55,000.00     |              |            |
| Debt Service - Principal            | 86,985.00     |               |              |            |
| Debt Service - Interest             | 7,475.00      | -             |              |            |
|                                     |               | -             |              |            |
| <a href="#">Capital Outlay</a>      | -             | -             |              |            |
| <a href="#">PPE</a>                 | -             | 12,000.00     |              |            |
| <a href="#">EMS First Responder</a> | -             | 10,000.00     | <b>Fire</b>  |            |
|                                     |               |               | <b>Total</b> | 792,064.00 |

# Town of Tallulah Falls Georgia



We met with the Town of Tallulah Falls Mayor and Fire Chief Mike Early on May 21, 2025. At the Tallulah Falls Fire Station & City Hall. We discussed the operation of the Tallulah Falls Fire department (TFFD) and the multijurisdictional district which falls in Habersham County and Rabun County. Although we list Tallulah Falls Fire department as one of the Habersham County municipal Fire Departments, the fire station's physical location is in Rabun County.

We discussed the possibility of Tallulah Falls FD consolidating with Habersham County Emergency Services. Mike Early stated that for now, he wanted to see what comes out of the report. This is an issue that is more complicated for Tallulah Falls than it is for the other border towns of Alto and Baldwin. The issue is funding and where TFFD receives its resources.

Chief Early stated that TFFD is more of a Rabun County fire department when considering where its assets are derived. The fire station has 2-Engines, both received from Rabun County through their general fund. They have 1-Rescue Truck which doubles as a Service Truck, it was received from Habersham County through the S.P.L.O.S.T. and general funds. In addition, Rabun County purchased all of the firefighters turnout gear and self-contained breathing apparatus. The fire station was funded and built by the Town of Tallulah Falls.

Tallulah Falls Fire Department has a primary response area outside of its city limits in both Habersham County and Rabun County. TFFD is Habersham County Station 7 and District 7.

TFFD is dispatched by both the Habersham County 911 Center and the Rabun County 911 Center, depending on which county the emergency call falls within.

Note: Chief Early stated that the 10 Tallulah Falls Volunteer Firefighters are all over the age of 50 years old. See the discussion on this topic on page 48.

# General Information



## Area

[\[1\]](#)

|                |                                     |
|----------------|-------------------------------------|
| • <b>Total</b> | 8.74 sq mi (22.63 km <sup>2</sup> ) |
| • <b>Land</b>  | 8.26 sq mi (21.40 km <sup>2</sup> ) |
| • <b>Water</b> | 0.48 sq mi (1.23 km <sup>2</sup> )  |

**Elevation** 1,647 ft (502 m)

[\[2\]](#)

## Population

[\(2020\)](#)

|                  |                                     |
|------------------|-------------------------------------|
| • <b>Total</b>   | 199                                 |
| • <b>Density</b> | 24.09/sq mi (9.30/km <sup>2</sup> ) |

# SEFCCO

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## **General Fire Department Information - needed for the consolidation study**

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**...Part-1, fill in format...**

**Name of Agency > Tallulah Falls Fire Department**

**Headquarters Address > 255 Main Street**

**City & Zip Code > Tallulah Falls, GA. 30573**

**I.S.O./Verisk PPC Rating > Class-4**

**Number of Fire Stations > 1**

**Number of Engines (front line & reserve) > 2**

**Number of Ladders (front line & reserve) > 0**

**Number of Service Trucks (front line & reserve) > 1**

**Number of Tankers/Tenders (front line & reserve) > 0 (one of the Engines double as a tanker)**

**Does your department receive tanker shuttle credit? (yes or no) > Yes**

**Number of Heavy & Light Rescues (if not counted as a service truck above) > 1 (service truck above)**

**Number of other vehicles (command or specialty type) > 1**

**Number of Career/Paid Personnel > 0**

**Number of Firefighters on duty, (minimum staffing) > 0**

**Number of Volunteer Firefighters > 10**

**Average number of Firefighters that respond to a structure fire from your agency**

**➤ > 4 - depending on time of day**

**If you have Automatic Aid, average # of Firefighters that respond to a structure fire**

**➤ > 10 to 12**

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**Tallulah Falls FD – 2025 Budget**

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Operations

|                           |                                     |           |
|---------------------------|-------------------------------------|-----------|
| 3500 Fire - 512700.....   | Workers Compensation.....           | 750.00    |
| 3500 Fire - 521300.....   | Technical.....                      | 1,600.00  |
| 3500 Fire - 522250.....   | Repairs/Maintenance Vehicle.....    | 15,000.00 |
| 3500 Fire - 523100.....   | Insurance other than WC/Health..... | 4,800.00  |
| 3500 Fire - 523600.....   | Dues/Fees.....                      | 400.00    |
| 3500 Fire - 523700.....   | Education/Training.....             | 6,000.00  |
| 3500 Fire - 523850.....   | Contract Labor.....                 | 6,000.00  |
| 3500 Fire - 523910.....   | Software Subscriptions.....         | 170.00    |
| 3500 Fire - 531100.....   | General Supplies.....               | 2,000.00  |
| 3500 Fire - 531101.....   | Safety Supplies.....                | 3,000.00  |
| 3500 Fire - 531270.....   | Gasoline/Diesel.....                | 200.00    |
| 3500 Fire - 531301.....   | Food – Meetings.....                | 1,200.00  |
| 3500 Fire - 531800.....   | Community Benefits.....             | 300.00    |
| <hr/>                     |                                     |           |
| Total for Operations..... |                                     | 41,420.00 |

Capital Outlay

|                               |                                      |            |
|-------------------------------|--------------------------------------|------------|
| 3500 Fire - 540003.....       | Public Safety Equipment/Vehicle..... | 25,000.00  |
| 3500 Fire - 541002.....       | Capital Outlay Public Safety.....    | 515,000.00 |
| 3500 Fire - 542100.....       | Machinery and Equipment – Other..... | 26,000.00  |
| <hr/>                         |                                      |            |
| Total for Capital Outlay..... |                                      | 566,000.00 |

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Total FD (Operations & Capital Outlay) ..... 607,420.00

# The Towns of Alto & Mt. Airy

Two of the seven municipalities within Habersham County, GA. do not have a fire department. These two towns are Alto, GA. & Mt. Airy, GA.

Both towns contract fire protection services with the neighboring cities.

## **Alto...**

The Town of Alto is located on the southern border of Habersham County and is situated in both Habersham County and Banks County. The town contracts with the City of Baldwin, GA for its fire protection services.

There is no set annual amount that the Town of Alto pays to the City of Baldwin for its fire protection contract. The contract is for a charge per hour, per call, so the annual amount paid depends on the number of calls answered and time spent on each call within the Alto Town Limit. The amount charged is \$ 125.00 per hour. The City of Baldwin bills the Town of Alto quarterly. The Baldwin Fire Department answers all fire calls within the Alto Town Limit in both Habersham County and Banks County.

The Baldwin Fire Department's fire station is located approximately 1.5 miles from the Alto Town Limit. The distance farthest from the fire station within the Alto Town Limit is 4.6 miles. If Baldwin FD were to consolidate with Habersham County, the HCES would need to work out an agreement to cover both sides of the border as Banks County does not have a fire station close enough to cover all the Alto town limit. Some properties are outside of 5-road miles from any Banks County fire station.

Additional information regarding the Town of Alto's fire response was discussed on page 11 of this report.



## **Mt. Airy...**

The Town of Mt. Airy, GA is located in the southern part of Habersham County, just East of the City of Cornelia.

The Town of Mt. Airy has a contract with the City of Cornelia for its fire protection services. In their 2025 fire protection contract, Mt Airy pays an annual cost of \$ 47,353.50 This amount is billed in 12 installments of 3,946.12 The cost is based on fire protection for 510 buildings within the Mt Airy Town Limit. There is an additional charge for service from the City of Cornelia Fire Marshall, which will charge \$ 50.00 per fire inspection.

Cornelia Fire Department has two fire stations from which they provide fire protection to the Town of Mt. Airy.

Cornelia Station-2 is located approximately .9 (nine tenths) miles from the town limit and 4.2 miles from the farthest point of the Town of Mt Airy.

Cornelia Station-22 is located approximately 2.8 miles from the town limit and 6.5 miles from the farthest point of the Town of Mt Airy.

More information for the Town of Alto will be in the consolidation recommendation section of this report.



# Lee Arrendale State Prison Fire Department

(LASPFD)

The fire department at Lee Arrendale State Prison is not, nor can it be considered for or as part of any consolidation with Habersham County, as it is a component of the Georgia Dept. of Corrections.

The purpose for mentioning LASPFD, is that it provides primary fire protection to the property of Lee Arrendale State Prison with backup from Habersham County Emergency Services.

LASPFD also provides Automatic Aid to Habersham County and other surrounding fire departments. In this Automatic Aid agreement, LASPFD responds with a fire engine and personnel.



# Consolidation

For all the fire jurisdictions within Habersham County, the question of consolidation is a hot topic of discussion, with some for and others against the issue.

As with any major decision that involves change in the way that the local government operates, advantages and disadvantages should be weighed to see if consolidation is a benefit to the local community and the countywide community.

**Some items that a local or municipal community may see as disadvantages to consolidation of fire services are...**

- Loss of local control of the fire service.
- Loss of local fire administration.
- Loss of pride/moral for the local fire department.
- Fear of reduction of services for the local municipality.

Most of the items outlined in the disadvantages above can be addressed through proper consolidation contracts. Municipal and County Government can come together and outline items such as staffing levels, where fire stations and fire apparatus are placed and related items.

Addressing the loss of local firefighter jobs: the larger county fire department will have a need to fill positions to staff the consolidating fire department. In most fire department consolidations, only the top administration is affected as the countywide fire department needs only a single administration. With this being stated, many times the expanding department will require additional higher positions at the chief officer level. Examples are Battalion Chiefs, Administrative and Operations Chief Levels and in the Training Division. These needs are determined by the local county fire chief.

## **Advantages of consolidation of fire services...**

- Elimination of duplication of services.
- Reduce the cost to smaller municipalities by spreading funding of fire services over a larger area and population.
- Pooling resources. Consolidation creates a larger and better coordinated fire service for all the citizens of Habersham County.
- Increases the advantage of bulk purchasing of equipment.
- Centralized command and control. This can be of great advantage especially during large scale incidents such as man-made or natural disasters.
- Standardizing procedures for fire operations and fire department training. Many times, these fire departments work together on the same emergency incidents but have different operating procedures.
- Standardizing fire apparatus (vehicles) and fire equipment.
- Improving fleet management. The above line regarding standard fire apparatus means streamlining the type of parts stocked as common equipment is purchased and maintained.
- Improve the Insurance Public Protection Classification for the entire county, including the municipalities.

**As mentioned at the top of the previous page, it is up to the local municipal government to decide what is best for its fire protection needs. Each municipality should have the discussion of advantages and disadvantages of consolidation as it makes decisions in the interest of its citizens and businesses.**

In following pages of this report, SEFCCO will make recommendations for all areas of the county based on research in conjunction with the Habersham County Fire Services. It is up to the local municipality to participate or not to participate.

## ISO (Verisk) PPC Classification Status

The ISO PPC rating is an important aspect when considering consolidation of fire departments. It is best for the consolidating agencies to be of equal classification as to not adversely affect insurance rates in the area.

It should be noted that in addition to this consolidation study and report, SEFCCO is also working with Habersham County for improvement of its ISO PPC Classification. Habersham County went through its ISO survey during this consolidation study, and the results are pending as of the completion of this report.

Any agencies that consolidate after the survey that just took place will have to go through a PPC Survey update to measure any changes in fire response and mitigation as they relate to the ISO criteria.

The following is a summary of the ISO PPC rating for all the fire departments in Habersham County...

- Habersham County..... Class 5/10
- City of Baldwin..... Class 3/3X
- City of Clarksville..... Class 3/3X
- City of Cornelia..... Class 3/3X
- City of Demorest\*..... Class 3/3X
- Town of Tallulah Falls..... Class 5/5X

Demorest\* As noted on pages 26 & 27 of this report, Demorest had changes in its department that placed the city in danger of retrograding with ISO. When a community retrogrades, the insurance rates will rise due to a decrease in the firefighting capabilities of the community. We were working with Habersham County Fire Officials on the details of the Demorest contract with Habersham County. The city decided to go ahead and consolidate its fire department, and it was also approved by the Habersham County Commission. For the reasons explained in this paragraph and on pages 26 & 27, it made sense for Demorest to proceed with consolidation before HCES received results back from its recent survey, as its Class 3X was in jeopardy.

## **ISO PPC Grading for Habersham Departments explained**

When a community goes through an ISO PPC Survey, it receives a score based on its capabilities to respond to and mitigate fires. The main part of the scoring system is a 100-point system which is divided between the Fire Department, Water Supply, and the Emergency Communications Center (911 Center). There is also an addition of 5.5 points in Community Risk Reduction (CRR).

Of the 100-point scale, the percentages or points are divided up as follows...

- 50 points are assigned to the Fire Department
- 40 points are assigned to the Water Supply
- 10 points are assigned to the Emergency Communication Center
- As mentioned above, 5.5 points in CRR

Fire Department 50 points...

- Credit in the fire department section covers items such as fire engines, front line and reserve. Ladder trucks and/or service trucks, front line and reserve. Tankers, pump capacity or ability to move a specified amount of water based on community needs. Deployment analysis, how the fire stations, vehicles and personnel are distributed throughout the fire district and their response times. Company Personnel, numbers of firefighters on duty/available to answer calls and the actual number recorded responding to calls. Firefighter Training and policies, procedures and guidelines that govern fire department operations.

Water Supply 40 points...

- This item covers credit for the water supply system, which is the water source such as rivers, lakes, wells, etc. Water transmission mains and how much water can be moved. Storage Tanks such as water towers. Ground tanks, etc. Pumps and their volume capacity in gallons per minute. Fire Hydrants, the number of, spacing, type, useability, testing and maintaining for emergency use.

## Emergency Communication Center...

- 911 Communications System, alarm receiving, alarm dispatching to the fire department, recording systems, multiple phone lines & dispatchers, emergency power, recording and data storage, backup systems, etc.

## Community Risk Reduction...

- Local ordinance, codes and laws for the prevention of fires and/or reduction of loss of life and property by fire. Fire Prevention Programs, Fire Inspectors and their training, Fire Investigators and their training, Public Fire Safety Educators and their training, use of the current National Fire Incident Reporting Database.

| PPC Class | Points needed to achieve PPC Class |
|-----------|------------------------------------|
| ➤ 1.....  | 90.00 to 105.5                     |
| ➤ 2.....  | 80.00 to 89.99                     |
| ➤ 3.....  | 70.00 to 79.99                     |
| ➤ 4.....  | 60.00 to 69.99                     |
| ➤ 5.....  | 50.00 to 59.99                     |
| ➤ 6.....  | 40.00 to 49.99                     |
| ➤ 7.....  | 30.00 to 39.99                     |
| ➤ 8.....  | 20.00 to 29.99                     |
| ➤ 9.....  | 10.00 to 10.99                     |
| ➤ 10..... | 0.00 to 09.99                      |

In the above scale, the lower the PPC Class equals better insurance rates. In other words, Class-1 is the best that a community can achieve and Class-9 is at the bottom of the scale for having recognized fire protection.

Class-10 equals no recognized fire protection. Areas receiving Class-10 are either outside of 5-road miles from a recognized fire station, or in areas where a fire station receives no recognition for reasons specified in the ISO PPC scoring system, (meaning that the FD scored 09.99 or lower).

Most of the municipalities have a split rating with an X behind the number. The X applies to areas outside of 1,000 feet of a recognized water source.

Habersham County does not have an X in their rating due to receiving credit for hauled water operations, meaning they can move the needed water in tankers in areas where there is no water source.

## Insurance Comparable

This page shows a comparable of insurance premiums between ISO PPC Class-10 (no recognized fire protection), Class-5 and Class-3.

This comparable is an average prepared for SEFCCO by an \*unnamed local insurance agency in Habersham County. The average home construction date is 1990 and the average replacement cost is \$ 500,000.00 with a deductible of \$ 2,500.00 \*see reference page

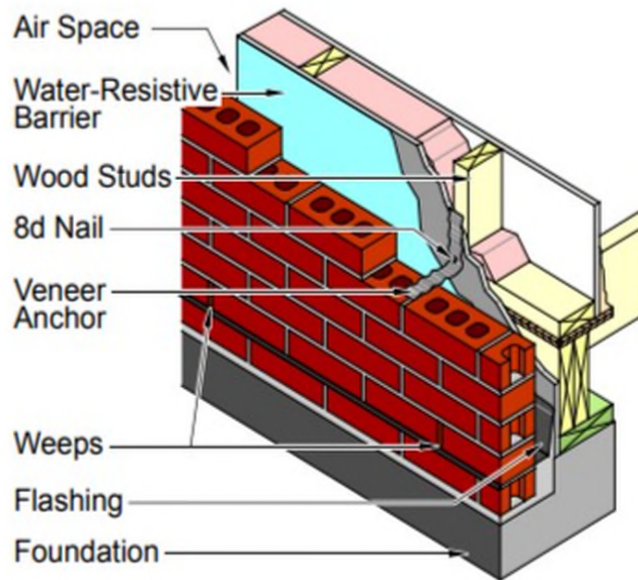
Note: Many insurance companies will not issue a policy in an insurance Class-10 area.

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

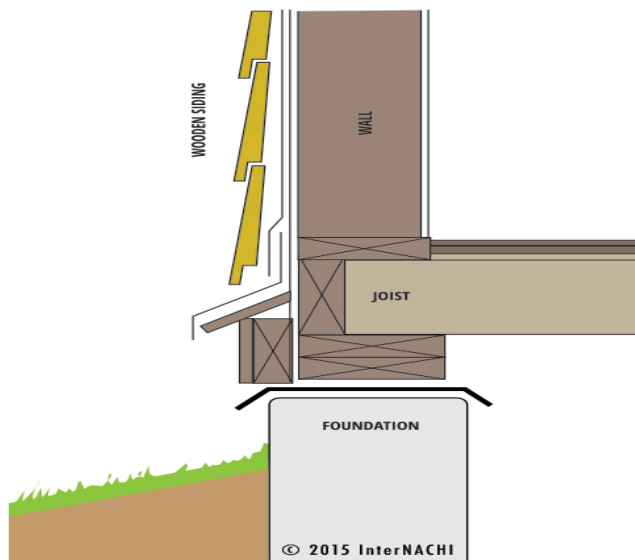
|                             |                                |                                         |                                 |
|-----------------------------|--------------------------------|-----------------------------------------|---------------------------------|
| <b>Build Year:<br/>1990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

A cross-section image for each construction type is shown on the next page.

Below is a cross-section example of Brick Veneer Construction...



Below is a cross-section example of Wood Frame Wood Siding Construction...



The wood frame wood siding has less fire resistance to an outside fire, causing a higher premium rate.

# Response Performance Measures

During SEFCCO's analysis of Habersham County's emergency response capabilities, we reviewed all responses based on NFPA (National Fire Protection Association) Standard 1225 and NFPA Standard 1710 as recognized by ISO.

**NFPA 1225** (old 1221 & 1061) Standard for installation, maintenance and use of emergency communications systems.

**NFPA 1710** Standard for the organization and deployment of fire suppression operations, emergency medical operations, and special operations to the public by career fire departments.

Note: ISO's recognition of NFPA 1710 allows flexibility in the transport of personnel. Where standard 1710 states how many personnel should be on the fire apparatus, ISO recognized that the crew may be arriving in separate vehicles such as the fire apparatus, training vehicle, EMS unit, etc. The emphasis is that the personnel arrive in the timeframes set up in standard 1710 at least 90% of the time, ready to fight fire. The 90% of the time or better is for full credit.

The Habersham County Emergency Communications Center provides dispatching services to all areas of the county including the seven municipalities, so the same measurement of standard is applied equally for the emergency calling and dispatching.

The response standard needs to be monitored in the same way. Where SEFCCO recommends that all fire districts apply this emergency response standard, for the purpose of this report, it applies to the Habersham County Fire District and will apply to any municipality who chooses to consolidate their fire services with the county.

Habersham County Emergency Services is now evaluating its fire response to NFPA 1710 as recognized by ISO. The unincorporated areas of the county, which fall under the first response district of one of the municipal fire departments through the Automatic Aid Agreements, should also fall under the same performance measure for fire response.

Areas that consistently fall outside on the 90% response times of NFPA 1710 should be evaluated to see if it is feasible to improve the response times. Exceptions may exist such as isolated pockets or barriers such as long driveways or limited to no access for fire apparatus.

# Fire Station Spacing

According to the ISO Distribution Model (alternative to NFPA 1710), fire stations are to cover built upon area within 1.5 road miles from each fire station for maximum credit in that category. All areas outside of 5 road miles have no recognized fire protection.

When using NFPA 1710, a timed fire response is recorded as per dispatch records. This timed response records the dispatch to and arrival time at the fire of each fire apparatus. The time -vs- distance measurements are relevant to one another.

In Northern Habersham County, the fire station can be placed farther apart due to less population, less to no traffic regulatory devices such as traffic lights, railroad crossings and even fewer stop signs. A fire truck can cover more distance in the NFPA 1710 times due to less traffic resistance.

- In the rural areas, fire stations can cover a built upon area of up to 5-road miles.
- In suburban areas, fire stations can cover a built upon area of 2.5 to 3 miles.
- In urban areas, fire stations need to cover areas of 1.5 to 2 miles.

All fire stations, when considered for construction, should be able to meet the NFPA 1710 response criteria within their first due area, at least 90% of the time.

A brief explanation of the NFPA 1710 response times....

From the time that the dispatch to a call has been broadcast to the fire station/fire pagers, the time clock for the fire department response starts.

- The first due Engine Company and its crew shall reach the scene of the fire in 5 minutes, 20 seconds or less, at least 90% of the time.
- The remaining complement of fire department companies and crews shall reach the scene of the fire in 8 minutes, 20 seconds or less, at least 90% of the time.

The 5:20 and 9:20 times are a combination of drive time & dress out time as ISO/Verisk combines the two times.

# Fire Personnel

When it comes to funding a fire department, one of the largest costs associated with running an agency with career firefighters is salary.

The cost of salary, benefits and payroll taxes is what normally makes up a large portion of any fire department's budget.

Many communities offset the cost of personnel with volunteer firefighters. Throughout our country there are fire service agencies who have a large enough volunteer firefighter base to conduct fire operations, some as 100% volunteer fire departments and some as combination career/volunteer agencies.

The problem that many fire departments face currently is declining numbers of people who are willing or available to volunteer their time. This trend is leaving many communities with low or no volunteer personnel. Fire service agencies are having to combine responses such as in Automatic Aid agreements or hire full-time personnel to ensure emergency response readiness.

The following in blue is according to the National Volunteer Fire Council...

["The trends in volunteer fire service reflect a significant decline in the number of volunteers, with approximately 676,900 volunteer firefighters as of 2024. This decline is a concern for fire departments, especially in rural areas, as volunteers are crucial for emergency response. The number of volunteer firefighters has decreased from nearly 900,000 in the 1980's to around 676,900 in 2024. The decline is attributed to various factors, including increased time demands, more rigorous training requirements, and the proliferation of two income families."](#)  
[\*\*National Volunteer Fire Council\*\*](#)

In addition to the statement made by the National Volunteer Fire Council, one additional concern is our finding that in many of these communities, the available volunteer firefighters are aging. One local example is the Tallulah Falls Fire Department. TFFD currently has 10 volunteer firefighters, all who are 50+ years old. This is not to say that these personnel are not capable but rather to point out that if no one is following in their footsteps to fill the role of volunteer firefighter, the numbers will continue to diminish until no volunteer firefighters are available.

One additional factor that needs to be considered when looking at the number of available volunteers is the way that the Insurance Service Office (ISO) or Verisk calculated company personnel.

When it comes to calculating company personnel from a ready-to-respond state, the volunteer to career ratio is 3 to 1. This means that it takes 3-active volunteer firefighters on the roster to equal 1-career firefighter on duty.

The reason has nothing to do with the level of professionalism of the volunteer firefighter, but with the availability of the person. Considering that a person has a job that makes him or her unavailable to answer fire calls, a family that they spend time with, and all the other things that come up in life, the individual on average is available approximately 1/3 of the time.

The following is a summary of the number of firefighters in Habersham County in all the fire departments. The inmate firefighters of Lee Arrendale State Prison are not counted in this total...

- Habersham County Emergency Services  
Career Firefighters-80.... Volunteer Firefighters-6... Minimum on duty-26
- Baldwin Fire Department  
Career Firefighters-9..... Volunteer Firefighters-0... Minimum on duty-2
- Clarksville Fire Department  
Career Firefighters-4..... Volunteer Firefighters-10.. Minimum on duty-\*
- Cornelia Fire Department  
Career Firefighters-14.... Volunteer Firefighters-7.... Minimum on duty-4
- Demorest Fire Department  
Demorest is now part of HCES, Numbers for Station-5 are part of HCES information.
- Tallulah Falls fire Department  
Career Firefighters-0..... Volunteer Firefighters-10... Minimum on duty-0

Clarksville \* 1 or 2 on duty depending on availability of personnel.

Totals of all fire departments in Habersham County (except Lee Arrendale State Prison) from the summary on page 49 are as follows...

- Total number of Career Firefighters..... 107 full time
- Total number of Volunteer Firefighters..... 33
- Total number of personnel on duty at fire stations..... 33 or 34  
(minimum on duty)

The numbers shown in this report are the combined total of the Habersham County firefighting force. The volunteer firefighter numbers have diminished over the years according to interviews with all the fire administrative personnel of all the fire departments in Habersham County. This is in alignment with national trends.

A consolidated fire department can pool all the resources together and streamline recruiting efforts for both career and volunteer firefighters.

For career firefighters, the separate fire departments compete against one another for personnel. This practice is costly and possibly pits community against community when competing for personnel.

Most volunteer firefighters live within the community in which they participate with their fire department. As can be seen in the summary, some communities no longer have anyone volunteering to become firefighters. This can be addressed through an aggressive recruiting campaign, where incentives are offered for citizens who may step up to volunteer as firefighters.

Consolidation can share these personnel resources among all the communities in Habersham County. This will ensure that fire departments that are struggling with personnel numbers are able to meet the minimum response numbers as recognized by ISO (Verisk).

If volunteer recruitment does not produce the numbers needed, the fire service in Habersham County (municipal and county) will need to make adding full-time personnel a priority in its strategic planning.

## **NFPA 1710 Criteria for Firefighters on the Fireground**

When it comes to putting personnel on the fire ground, NFPA 1710 has specified numbers of firefighters that it takes to perform fire operations. The information that is spelled out in the document is a result of years of research conducted by NFPA & NIST (National Institute of Standards & Technology).

When a fire department is dispatched to a call, it is referred to as an “Alarm”. You have most likely heard the phrases, “One Alarm Fire” or “Two Alarm Fire” or “Three Alarm Fire”. What does that mean?

Here are three examples of a single alarm assignment to different situations...

(NFPA 1710 specifies the number of firefighters and recommends the number of fire apparatus. ISO pump capacity generally dictates the numbers of Engines needed and tasks such as ventilation will guide the numbers of ladders trucks. Additional units will be dictated by the hazards of the locations and operational support needs).

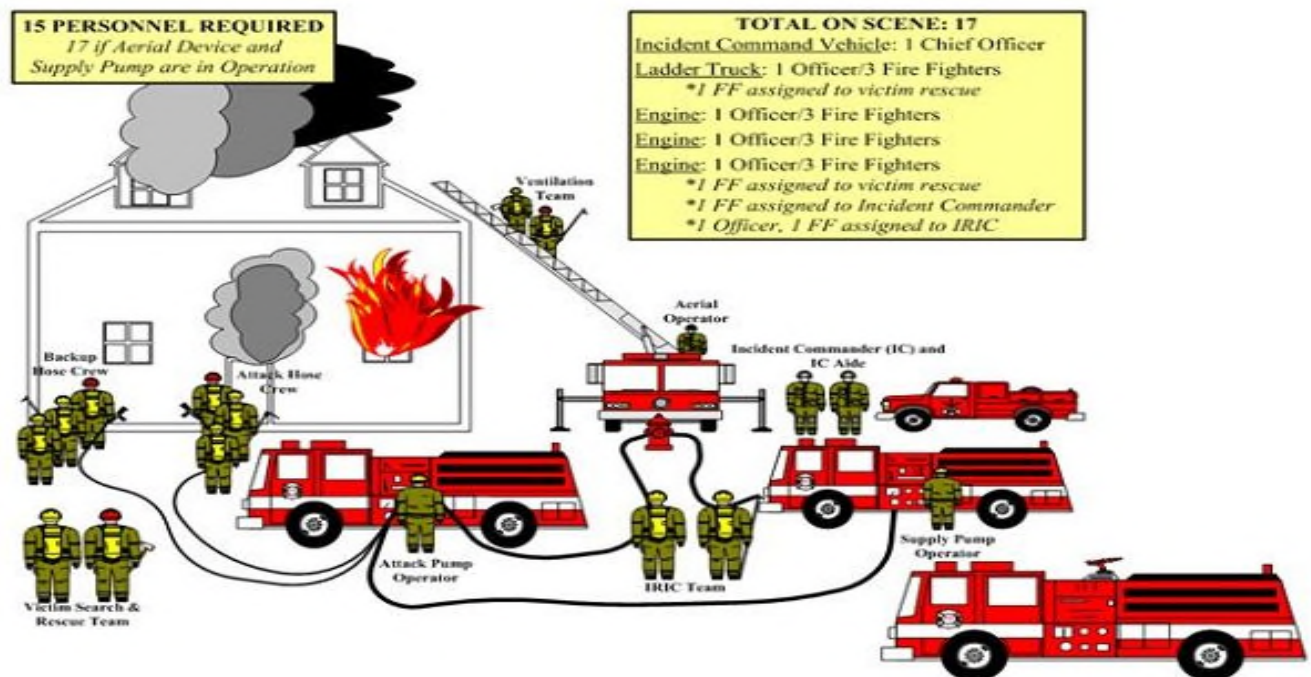
- **Single Family Dwelling (House)...**  
2 or 3 Engine Companies, 1-Service or Ladder Company, 1-Command Officer and 15 to 17 personnel.
  
- **Strip Shopping Center or Apartment Complex...**  
3 or 4 Engine Companies, 1-Ladder Company, 1-Command Officer+ assistant, additional support units (specified as per area and facility), and 28 personnel.
  
- **Highrise or Industrial Building/Facility...**  
4 or 5 Engine Companies, 2-Ladder Companies, Command Staff, additional support units (specified as per area and facility), and 43 personnel.

Since firefighter positions and tasks are outlined in NFPA 1710, any numbers of firefighters less than those specified will have personnel pulling double or triple duty. This will cause firefighter fatigue and increase the risk of injury.

Looking at the number of firefighters on the various fire departments in Habersham County on pages 49 & 50, 3 of the 5 fire departments do not have enough total firefighters to meet the minimum number of personnel for a single alarm fire to a residential house fire. The immediate available numbers are even lower since the total numbers are not all on duty at the same time.

For this reason, automatic aid agreements are necessary so that multiple numbers of fire departments can together make up the personnel needed to fight a working fire.

The benefit of consolidation in this situation is the pooling of human resources. The on-duty strength of a single Habersham County Fire Department will create the minimum numbers of **on duty** firefighters to handle large scale incidents when they occur. The higher numbers of on duty firefighters will also improve the ISO category-Company Personnel.



# Historical Fire Service Consolidation in Habersham County

A brief history of fire services in unincorporated Habersham County... As with most places, fire departments were formed mainly within towns and cities throughout the State of Georgia, Habersham County was no exception. Fire departments were formed in the towns and cities of Baldwin, Clarksville, Cornelia, Demorest and Tallulah Falls.

In addition to these municipal fire departments, seven independent fire departments were formed to provide fire protection to various communities around Habersham County in the unincorporated areas.

These seven fire departments were...

- Batesville Volunteer Fire Department
- Macedonia Volunteer Fire Department
- Habersham Mills Volunteer Fire Department
- Fairview Volunteer Fire Department
- Deep Creek Volunteer Fire Department
- Glade Creek Volunteer Fire Department
- View Volunteer Fire Department

In the early 1990's, a decision was made to consolidate these seven independent volunteer fire departments into a single countywide fire service agency. In 1994, the seven fire departments were consolidated into the Habersham County Fire Department.

The newly formed Habersham County Fire Department at this point had seven fire stations... Batesville (now [Habersham Sta-8](#)), Deep Creek (now [Habersham Sta-9](#)), Fairview (now [Habersham Sta-11](#)), View (now [Habersham Sta-12](#)), Habersham Mills (now [Habersham Sta-13](#)), Glade Creek (now [Habersham Sta-14](#)), and Macedonia (now [Habersham Sta-15](#)). Three additional fire stations have been added since the original consolidation, they are Station 16 in the Amy's Creek area, Station-17 in the Panther Creek/Turnersville area, and the Demorest Fire Department being the latest as of January 1, 2026. Refer to the map on page 3 for locations.

The newly formed Habersham County Fire Department was a volunteer fire department with two paid positions, a full-time fire chief and a clerk.

## **Funding the Habersham County Fire Service**

With Habersham County's newly formed fire department, there was a new department or agency that needed to be funded.

In the Habersham County Budget that ended on June 30<sup>th</sup>, 1994, the total Habersham County Fire Department budget was \$ 146,260.00

In the Habersham County Emergency Services budget that was approved for the 2025-2026 fiscal year, the amount is \$ 4,224,684.00 prior to the Demorest Consolidation.

The fire department budget from 1994 to 2025-2026 increased approximately 2,800%. A large portion of this increase is attributed to the addition of full-time personnel, which is necessary due to the dwindling numbers of volunteer firefighters, which was discussed in the Fire Personnel section of this report starting on page 48. Another major contributor to the increase is inflation. The cost of everything is up significantly today compared to 1994. According to the US Inflation Calculator, there has been a cumulative price increase since 1994 of about 117.98%.

Other examples of significant cost increases to the fire service are...

A custom fire engine in 1994 would range from \$ 120,000.00 to 150,000.00  
In 2025 to 2026 custom fire engines range from \$ 700,000 to over 1 million each.  
Habersham County has bought on bid from the same company and paid an average of \$ 609,348.00 per unit. This is a good way to control cost.

Habersham County just purchased a new 75-foot Quint Ladder Truck at the cost of \$ 1,375,000.00 This same apparatus in 1994 cost approximately \$ 350,000.00 to \$ 450,000.00.

The larger ladder trucks such as the 100-foot platforms were under \$ 500,000.00 in 1994 and now range from 1.5 to 2.2 million dollars.

Firefighter turnout gear, which is the fire resistive gear that is worn during firefighting activities, could be purchased for approximately \$ 500.00 for a complete set (coat, pants, helmet/shield, boots, protective hood, gloves and suspenders). That same gear in 2025-2026 ranges from \$ 2,500.00 to \$ 4,000.00 per set depending on the specifications.

The firefighting air pack is another item that industry standards have driven up cost substantially. In 1994 the average cost of the self-contained breathing apparatus (SCBA) was approximately \$ 2,500.00 per unit. Today's cost of the SCBA that meets fire service standards is approximately \$ 14,000.00 per unit.

With the increasing prices of equipment and meeting the standards when it comes to personnel safety, training, physicals, etc..., and that Habersham County Emergency Services has had to convert from a volunteer to a primarily paid staff, you can clearly see what has caused the fire budget to increase substantially since 1994.

Looking at continued growth in Habersham County and the surrounding area strongly suggest that this need for increase in the fire budget will continue.

In addition to the existing Habersham County Fire District, Municipalities who choose to consolidate their fire services into the county fire district will add to this budget increase for Habersham County Emergency Services, just as it did with the consolidation of the Demorest Fire Department.

Consolidation done properly can bring costs down for items that are bought in bulk and with common specifications. The example that I will use is the average of the last two fire engines that HCES purchased which was mentioned on page XX of this report. The cost per engine was below the low end of the average cost per engine when purchased as a single unit.

Funding of Habersham County Emergency Services needs to be done in a way that will automatically expand or contract with the fire district. Examples of expansion are normal growth in the area as people and businesses move in, or the consolidation of a municipality's fire services. One example of a contraction is a municipality creating its own fire district that was formerly in the county fire district.

In reviewing the Habersham County Emergency Services finances, most of the funding comes from the County M & O Tax. There are also smaller funding sources such as the insurance premium, grants, SPLOST, etc.,.

According to the current Habersham County tax bills, the County M & O Millage rate is set at 11.272

Other than schools, bonds, the hospital and state tax, the only other line item is for Emergency Medical Services, (EMS). EMS is the only stand-alone agency that has an established tax district.

It is SEFCCO's recommendation that a Habersham County Fire District Tax be established to fund Habersham County Emergency Services. This tax would only be charged to properties that are within the Habersham County Fire District.

The following part of this section will be as an example as to how to create the Habersham County Fire District Tax. **The numbers are for Example Only** and will need to be set by the Habersham County Tax Commissioner, Habersham County Tax Assessor, officials from the Habersham County finance department and Habersham County Emergency Services. They will need to determine a budget and identify unincorporated tax parcels.

Example of how to establish the Fire District Tax...

- **Take the County M & O Tax of 11.272 mills and reduce it to 10.272 mills**
- **Add a 1.5 mill increase to all tax parcels that are in the HCES District**
- **Establish a Habersham County Fire District, set the tax rate at 2.5 mills**

The 2.5 mill rate will only be an increase of 1.5 mill to the properties within the county fire district which will include properties within any participating municipality. It will be a 1.0 mill decrease for properties within corporate limits of a municipality which has its own fire department and their contracted towns.

Again, the numbers used above are used as an example and will need to be adjusted +/- to insure that at minimum, the Habersham County Emergency Services is funded at current levels. The funding should go above current funding levels to address staffing of unstaffed fire stations and to keep up with growing trends and increases in the price index.

It should be noted that a better funded fire department with more personnel is an important component in improving the insurance Public Protection Classification. This can bring insurance rates down and offset the impact of the fire district tax.

## Offsetting the Impact of a Fire Service District Tax

The creation of a fire service district tax as stated before in the example amount would add 1.5 mills to existing property owners.

Based on the \$ 500,000.00 replacement value home, the 1.5 mill equals an increase of approximately \$ 300.00 per year. This is without considering any exceptions such as Homestead Tax Exemption or any others.

The improvement in insurance rates will more than offset the tax increase. See the tables below for insurance savings. The tables were inverted from the ones on page 44 to show the cost savings per ISO PPC Class.

| <b>Build Year:<br/>1990</b> | <b>Deductible:<br/>\$2,500</b> | <b>Replacement Value:<br/>\$500,000</b> | <b>Construction Type: VENEER</b> |
|-----------------------------|--------------------------------|-----------------------------------------|----------------------------------|
|                             |                                |                                         |                                  |
| <b>Protection<br/>Class</b> | <b>Yearly Premium</b>          | <b>Savings</b>                          | <b>Class 10 to Class 3</b>       |
| Class 10                    | 4,170.00                       | X                                       | V                                |
| Class 5                     | 2,777.00                       | <b>1,390.00</b>                         | V                                |
| Class 3                     | 2,050.00                       | <b>727.00</b>                           | <b>2,120.00</b>                  |

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

People who do not have insurance on their property will not see savings in dollars at the onset of the fire tax. If the reason that they do not have insurance is unaffordability due to the higher rates, the improved ISO PPC Classification may possibly help them with this issue. For people living in municipalities who already have a Class-3 rating, they should feel no change as tax rated within their cities should be adjusted with consolidation of the municipal fire departments.

Under the current system, any municipality which chooses to participate in the consolidation will need to pay the county for fire protection services as outlined by contract between the town or city, and the county. If the county chooses to adopt the fire district tax, the tax can eliminate the need for the town or city to pay a separate fire service fee. The county tax commissioner's office will be able to levy the tax directly to the property owner which will be within the Habersham County Fire District.

Other counties within Georgia have established a fire service district tax. Some examples are Chatham with a 2.0 mil, Cobb with a 2.97 mil, and Forsyth with a 2.805 mil fire service tax rate.

Closer to Habersham County, five of the seven counties which border Habersham County have varying millage rates of a fire district or fire service tax.

**The overall county millage rates below do not include school taxes**

- Banks County, Fire District Tax - **No**. Its overall county tax rate is 5.527 mills.
- Hall County, Fire District Tax – **Yes > 3.88 mills**. In the municipalities, and after Insurance premium rebate > **2.4 mills** in the unincorporated area.
- Rabun County, Fire District Tax – **Yes > 1.335 mills**. The overall county millage rate is 8.365 mills.
- Stephens County, Fire District Tax – **Yes > .74 mills**. The overall county tax rate is 10.38 mills.
- Towns County, Fire District Tax – **Yes > .3350 mills**. The overall county tax rate is 4.16 mills.
- White Count, Fire District Tax - **No**. The overall county tax rate is 8.842 mills.
- Oconee County, South Carolina, Fire District Tax – **Yes >** they have a split tax for fire services, divided between an Emergency Operations tax of **2.9 mills** and a Fire/EMS Capitol Vehicle Tax of **2.0 mills**. South Carolina has a different method from Georgia when calculating taxes.

According to the Towns County Tax Commissioner, their .3550 millage rate, which is the smallest listed above, will generate approximately \$ 531,000.00 in revenue. Towns county has the smallest population out of all mentioned above.

## Population of Habersham County compared to the seven bordering counties

- Habersham County... 2020 census 46,031..... 2024 estimate 49,665
- Banks County..... 2020 census 18,035..... 2024 estimate 20,318
- Hall County..... 2020 census 203,136.... 2024 estimate 221,745
- Rabun County..... 2020 census 16,883..... 2024 estimate 17,711
- Stephens County..... 2020 census 26,784..... 2024 estimate
- Towns County..... 2020 census 12,493..... 2024 estimate 13,184
- White County..... 2020 census 28,003..... 2024 estimate 29,668
- Oconee County, SC.... 2020 census 78,607..... 2024 estimate 82,475

Habersham county's population trends since the first consolidation of the independent volunteer fire departments under the county in 1994.

|                             |                                 |       |
|-----------------------------|---------------------------------|-------|
| <a href="#"><u>1990</u></a> | 27,621                          | 10.4% |
| <a href="#"><u>2000</u></a> | 35,902                          | 30.0% |
| <a href="#"><u>2010</u></a> | 43,041                          | 19.9% |
| <a href="#"><u>2020</u></a> | 46,031                          | 6.9%  |
| <b>2024 (est.)</b>          | 49,665 <a href="#"><u>□</u></a> | 7.9%  |

Habersham County has had a steady growth rate over the past three decades and will continue to grow. With the rapid growth rate of Hall County, developers are looking at areas like Habersham County which will accelerate the growth rate as land in the more populated urban areas becomes scarce.

## Total Combined Fire Department Budgets

In the fire department overview section (pages 2 through 38), each fire department budget was included, which included all day-to-day operational expenses.

This page will show a summary of all the budgets of the fire departments within Habersham County except the fire department at Lee Arrendale State Prison.

|                                            |                 |
|--------------------------------------------|-----------------|
| ➤ Habersham County Emergency Services..... | \$ 4,224,684.00 |
| ➤ Baldwin Fire Department.....             | \$ 1,072,723.49 |
| ➤ Clarksville Fire Department.....         | \$ 517,020.00   |
| ➤ Cornelia Fire Department.....            | \$ 1,418,324.00 |
| ➤ Demorest Fire Department.....            | \$ 792,064.00   |
| ➤ Tallulah Falls Fire Department.....      | \$ 607,420.00   |

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Total of all fire department budgets..... \$ 8,632,235.49

Note: All budgets that were provided to SEFCCO were for 2025 except Cornelia, The Cornelia Fire Budget was for 2024.

On the next pages, we will discuss consolidation of the different fire departments within Habersham County. In this report, we only outline a path to consolidation, but it is the decision of each municipality to consolidate or not to consolidate with the Habersham County Emergency Services.

When looking at the combined budgets of the six separate fire departments, there are areas where cost savings can be created through combining fire departments. The largest cost savings is the elimination of duplication of fire administrations. With the separate fire departments, the administrative function is duplicated six times, once for each agency, (remember that LASPFD is not considered). Other cost savings can be created through bulk purchasing and common equipment specs which can save money through narrowing sourcing of equipment.

We will start the discussion with the Demorest Fire Department as the City of Demorest has already consolidated the department with Habersham County Emergency Services. The effective date was January 1, 2026.

## **Consolidation of the Demorest Fire Department**

As stated on the previous page, the City of Demorest decided to consolidate its fire department with Habersham County Emergency Services. SEFCCO worked with Habersham Emergency Services on details of the consolidation after meeting with officials from Habersham County and the City of Demorest on multiple occasions.

The City of Demorest has entered into an Intergovernmental Agreement (IGA) with Habersham County for the Consolidation of its fire department into the Habersham County Emergency services. The Demorest Fire Department ended its service on December 31, 2025 @ 11:59:59 pm and Station-5 (the former Demorest Fire Department started service on January 1, 2026 @ 12:01:00 am.

At the former staffing levels, the Demorest Fire Department's minimum staffing level was two personnel. These are the firefighting personnel that are on duty 24 hours per day. In addition, there were 1 to 3 administrative hours personnel (Fire Chief, Assistant Chief, Training Officer) that would be present during normal business hours. They switched from being on duty to on call during nights, weekends and holidays.

After the change occurred on January 1, 2026, Habersham County Emergency services continued the staffing of the two personnel on the Fire Engine, plus relocated an EMS Unit with two personnel, and the EMS Supervisor staffed with one person. This brought the minimum staffing up to five 24-hour personnel. The EMS personnel are part of the firefighting force. At the time of this report, approximately 90% of Habersham County EMS personnel are firefighter certified with their goal to reach 100% in the near future.

Under the current way that Habersham County Emergency Services is financed, the City of Demorest will pay Habersham County an annual cost for fire protection services. In the first year the city of Demorest will save \$ 136,668.00 on the terms of the fire protection contract plus and additional credit of \$ 120,000.00 for lease of the fire station and fire truck amortization as the county is purchasing the fire engine from Demorest. The total first year cost savings are \$ 256,668.00 See Exhibit-A from the Habersham-Demorest IGA on page-63.

**recap... Total of all FD budgets prior to Demorest consolidation... \$ 8,632,235.49**  
**Total of all FD budgets after to Demorest consolidation... \$ 8,375,567.49**  
**(continued savings of \$ 136,668.00 + \$ 120,000.00) less... \$ (256,668.00)**

## **SEFCCO's Recommendation...**

### **Municipalities should examine consolidation of their Fire Service**

#### **Each Municipality should at least have this conversation**

Municipalities should have their own discussions regarding the possibility of consolidating their fire department into the Habersham County Emergency Services.

As stated in the section which explains the ISO PPC rating, maintaining a high-level ISO PPC rating (lower class number) means that the insurance rates will be better for homeowners and businesses alike. Habersham County has actively been working to improve its ISO PPC rating during the time of this consolidation study and continues to do so.

The next page contains Exhibit-A of the Habersham-Demorest IGA. The purpose of including this document is so that municipal government and fire department officials can review the document and compare costs to its own operation. Looking at these costs, one needs to keep in mind that if your fire departments were to consolidate, it will become a fire station in the overall operation of Habersham County Emergency Services. The overhead of the individual fire department administration would go away, therefore reducing costs.

For any municipality who were to consolidate its fire department, the personnel who are staffing the fire stations would become part of a larger number of on duty personnel. The way that this works is... When a fire or other emergency incident is dispatched, there is a prescribed number of fire apparatus and personnel that respond to the scene. The example that I will use is the NFPA 1710 Residential Structure Fire Response diagram on page-52. The dispatch center sends the number of fire stations and vehicles/personnel that it takes to meet the prescribed response numbers. As the number of staffed fire stations grows, it will increase the ISO credit in company personnel.

## EXHIBIT A

|                                                                                        | Budget FY2026   | Estimated Increase<br>to Budget - adding<br>an addtl station |
|----------------------------------------------------------------------------------------|-----------------|--------------------------------------------------------------|
| <b>Total Fire Services Budget</b>                                                      | 4,224,684.00    | 4,760,080.00                                                 |
| <b>Cost per station based upon FY26 Budget (6 Stations)</b>                            | 704,114.00      |                                                              |
| <b>Additions to Budget Needed to Fold in the Demorest Station into County's Budget</b> |                 |                                                              |
|                                                                                        | <b>Expenses</b> | <b>Total</b>                                                 |
| 6 Employees @16.80/hr @ 3,010 Annual Hrs.                                              | 303,408.00      |                                                              |
| Benefits @ \$21,850/employee (Health, Dental Life, Vision)                             | 131,100.00      |                                                              |
| Overtime Estimate (6 Positions Automatic and Unforeseen)                               | 37,674.00       |                                                              |
| Finance Services                                                                       | 8,313.00        |                                                              |
| Human Resources Services                                                               | 9,292.00        |                                                              |
| Administration                                                                         | 5,079.00        |                                                              |
| I.T. Services                                                                          | 9,446.00        |                                                              |
| Fleet Maintenance Personnel                                                            | 9,177.00        |                                                              |
| Facilities Maintenance                                                                 | 24,677.00       |                                                              |
| Legal Fees Prorata share                                                               | 2,922.00        |                                                              |
| Liability Insurance prorata share                                                      | 11,156.00       |                                                              |
| Turn Out Gear (6 positions)                                                            | 30,000.00       |                                                              |
| Contracted Services/Maintenance/Software (per station)                                 | 20,372.00       |                                                              |
| Fuel                                                                                   | 13,015.00       |                                                              |
| Vehicle/Equipment Parts & Maintenance                                                  | 19,515.00       |                                                              |
| PTSD/Firefighter Cancer Policy/Pension Fund                                            | 5,149.00        |                                                              |
| Uniforms/Protective Gear                                                               | 5,167.00        |                                                              |
| Supplies                                                                               | 9,934.00        |                                                              |
| <b>Total</b>                                                                           |                 | <b>655,396.00</b>                                            |
| <b>Reduction/Credit</b>                                                                |                 |                                                              |
| Fire Truck Amortization (yearly Credit)                                                | (90,000.00)     |                                                              |
| Use of Facility (est annual cost)                                                      | (30,000.00)     |                                                              |
| <b>Total</b>                                                                           |                 | <b>(120,000.00)</b>                                          |
| <b>Total to Contract Habersham Co Fire Service</b>                                     |                 | <b>535,396.00</b>                                            |

## **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...

**Habersham County Fire Chief - Jeffrey Adams**

**Office – (706) 839-0576**

**Mobile – (706) 968-0509**

**e-mail**

**[jadams@habershamga.com](mailto:jadams@habershamga.com)**

# Municipal Resolutions to participate in this study...

## City of Baldwin, Georgia

STATE OF GEORGIA  
COUNTY OF HABERSHAM

RESOLUTION NO.: 2024-12157R

A RESOLUTION OF THE CITY OF BALDWIN AGREEING TO PARTICIPATE WITH HABERSHAM COUNTY IN A FIRE CONSOLIDATION FEASIBILITY STUDY FOR FIRE SERVICES IN HABERSHAM COUNTY, GEORGIA

**WHEREAS**, the City of Baldwin is committed to ensuring the safety and welfare of its residents through efficient and effective fire protection and emergency response services; and

**WHEREAS**, Habersham County has proposed a study to evaluate the feasibility of consolidating fire protection and emergency services between the City of Baldwin and other municipalities within Habersham County to improve service delivery, enhance coordination, and achieve potential cost savings; and

**WHEREAS**, the City of Baldwin recognizes the importance of evaluating opportunities to enhance service delivery while maintaining fiscal responsibility and high-quality services; and

**WHEREAS**, participation in the fire consolidation feasibility study does not obligate the City of Baldwin to proceed with consolidation but allows for informed decision-making based on comprehensive analysis and community input; and

**WHEREAS**, collaboration with Habersham County and other stakeholders in this study aligns with the City's strategic goals of fostering intergovernmental cooperation and ensuring sustainable public safety services;

**NOW, THEREFORE, BE IT RESOLVED** by the City Council of the City of Baldwin and it is hereby resolved and certified by the authority of the same as follows:

**1. Approval to Join the Study:**

The City of Baldwin agrees to participate in the fire consolidation feasibility study in partnership with Habersham County and other participating municipalities.

**2. Fees for Consultant:**

The County has agreed to and shall pay for the cost of the study.

**3. Designation of Representative:**

The City Council designates CAO Emily Woodmaster as the City's representative to participate in the study process and provide input on behalf of the City.

**4. Community Engagement:**

The City Council commits to ensuring community engagement throughout the study process to gather input and maintain transparency.

**5. No Obligation to Consolidate:**

Participation in the study does not obligate the City of Baldwin, in any way, to proceed with consolidation. Any decision regarding consolidation will require further evaluation and separate approval by the City Council.

**SO RESOLVED** this 9<sup>th</sup> day of December, 2024, by the City Council of the City of Baldwin.

CITY OF BALDWIN  
HABERSHAM COUNTY, GEORGIA

  
Stephanie Almagno, Mayor

ATTEST:

  
Erin Gathercoal, City Clerk



[CITY SEAL]

# City of Clarksville, Georgia

STATE OF GEORGIA  
COUNTY OF HABERSHAM

RESOLUTION NO.: 1024-8

**A RESOLUTION OF THE CITY OF CLARKESVILLE  
AGREEING TO PARTICIPATE WITH HABERSHAM COUNTY  
IN A FIRE CONSOLIDATION FEASIBILITY STUDY FOR FIRE  
SERVICES IN HABERSHAM COUNTY, GEORGIA**

**WHEREAS**, the City of Clarksville is committed to ensuring the safety and welfare of its residents through efficient and effective fire protection and emergency response services; and

**WHEREAS**, Habersham County has proposed a study to evaluate the feasibility of consolidating fire protection and emergency services between the City of Clarksville and other municipalities within Habersham County to improve service delivery, enhance coordination, and achieve potential cost savings; and

**WHEREAS**, the City of Clarksville recognizes the importance of evaluating opportunities to enhance service delivery while maintaining fiscal responsibility and high-quality services; and

**WHEREAS**, participation in the fire consolidation feasibility study does not obligate the City of Clarksville to proceed with consolidation but allows for informed decision-making based on comprehensive analysis and community input; and

**WHEREAS**, collaboration with Habersham County and other stakeholders in this study aligns with the City's strategic goals of fostering intergovernmental cooperation and ensuring sustainable public safety services;

**NOW, THEREFORE, BE IT RESOLVED** by the City Council of the City of Clarksville and it is hereby resolved and certified by the authority of the same as follows:

**1. Approval to Join the Study:**

The City of Clarksville agrees to participate in the fire consolidation feasibility study in partnership with Habersham County and other participating municipalities.

**2. Fees for Consultant:**

The County has agreed to and shall pay for the cost of the study.

**3. Designation of Representative:**

The City Council designates the Fire Chief and City Manager as the City's representative to participate in the study process and provide input on behalf of the City.

**4. Community Engagement:**

The City Council commits to ensuring community engagement throughout the study process to gather input and maintain transparency.

**5. No Obligation to Consolidate:**

Participation in the study does not obligate the City of Clarksville, in any way, to proceed with consolidation. Any decision regarding consolidation will require further evaluation and separate approval by the City Council.

**SO RESOLVED** this 9 day of December, 2024 by the City Council of the City of Clarksville.

CITY OF CLARKESVILLE  
HABERSHAM COUNTY, GEORGIA

Barrie Aycock  
Barrie Aycock, MAYOR

ATTEST:

Mimi M. Poole  
CITY CLERK



# City of Cornelia, Georgia

STATE OF GEORGIA  
COUNTY OF HABERSHAM

**RESOLUTION NO.: 12-24-03**

**ARESOLUTION OF THE CITY OF CORNELIA AGREEING TO  
PARTICIPATE WITH HABERSHAM COUNTY IN A FIRE  
CONSOLIDATION FEASIBILITY STUDY FOR FIRE  
SERVICES IN HABERSHAM COUNTY, GEORGIA**

**WHEREAS**, the City of Cornelia is committed to ensuring the safety and welfare of its residents through efficient and effective fire protection and emergency response services; and

**WHEREAS**, Habersham County has proposed a study to evaluate the feasibility of consolidating fire protection and emergency services between the City of Cornelia and other municipalities within Habersham County to improve service delivery, enhance coordination, and achieve potential cost savings; and

**WHEREAS**, the City of Cornelia recognizes the importance of evaluating opportunities to enhance service delivery while maintaining fiscal responsibility and high-quality services; and

**WHEREAS**, participation in the fire consolidation feasibility study does not obligate the City of Cornelia to proceed with consolidation but allows for informed decision-making based on comprehensive analysis and community input; and

**WHEREAS**, collaboration with Habersham County and other stakeholders in this study aligns with the City's strategic goals of fostering intergovernmental cooperation and ensuring sustainable public safety services;

**NOW, THEREFORE, BE IT RESOLVED** by the City Commission of the City of Cornelia and it is hereby resolved and certified by the authority of the same as follows:

**1. Approval to Join the Study:**

The City of Cornelia agrees to participate in the fire consolidation feasibility study in partnership with Habersham County and other participating municipalities.

**2. Fees for Consultant:**

The County has agreed to and shall pay for the cost of the study.

**3. Designation of Representative:**

The City Commission designates the City Manager as the City's representative to participate in the study process and provide input on behalf of the city.

**4. Community Engagement:**

The City Commission commits to ensuring community engagement throughout the study process to gather input and maintain transparency.

**5. No Obligation to Consolidate:**

Participation in the study does not obligate the City of Cornelia, in any way, to proceed with consolidation. Any decision regarding consolidation will require further evaluation and separate approval by the City Commission.

**SO RESOLVED** this 3<sup>rd</sup> day of December, 2024 by the City Commission of the City of Cornelia.

CITY OF CORNELIA  
HABERSHAM COUNTY, GEORGIA

  
John Morrow, MAYOR

ATTEST:

  
Debbie Turner, CITY CLERK



# City of Demorest, Georgia

STATE OF GEORGIA  
COUNTY OF HABERSHAM

RESOLUTION NO.: 2024-1203

A RESOLUTION OF THE CITY OF DEMOREST AGREEING  
TO PARTICIPATE WITH HABERSHAM COUNTY IN A FIRE  
CONSOLIDATION FEASIBILITY STUDY FOR FIRE  
SERVICES IN HABERSHAM COUNTY, GEORGIA

WHEREAS, the City of Demorest is committed to ensuring the safety and welfare of its residents through efficient and effective fire protection and emergency response services; and

WHEREAS, Habersham County has proposed a study to evaluate the feasibility of consolidating fire protection and emergency services between the City of Demorest and other municipalities within Habersham County to improve service delivery, enhance coordination, and achieve potential cost savings; and

WHEREAS, the City of Demorest recognizes the importance of evaluating opportunities to enhance service delivery while maintaining fiscal responsibility and high-quality services; and

WHEREAS, participation in the fire consolidation feasibility study does not obligate the City of Demorest to proceed with consolidation but allows for informed decision-making based on comprehensive analysis and community input; and

WHEREAS, collaboration with Habersham County and other stakeholders in this study aligns with the City's strategic goals of fostering intergovernmental cooperation and ensuring sustainable public safety services;

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Demorest and it is hereby resolved and certified by the authority of the same as follows:

**1. Approval to Join the Study:**

The City of Demorest agrees to participate in the fire consolidation feasibility study in partnership with Habersham County and other participating municipalities.

**2. Fees for Consultant:**

The County has agreed to and shall pay for the cost of the study.

**3. Designation of Representative:**

The City Council designates the City Manager and Fire Chief as the City's representative to participate in the study process and provide input on behalf of the City.

**4. Community Engagement:**

The City Council commits to ensuring community engagement throughout the study process to gather input and maintain transparency.

**5. No Obligation to Consolidate:**

Participation in the study does not obligate the City of Demorest, in any way, to proceed with consolidation. Any decision regarding consolidation will require further evaluation and separate approval by the City Council.

SO RESOLVED this 3 day of December, 202 4 by the City Council of the City of Demorest.

CITY OF DEMOREST  
HABERSHAM COUNTY, GEORGIA

Jerry Harkness, MAYOR

ATTEST:

[Signature]  
CITY CLERK



# Town of Tallulah Falls, Georgia

STATE OF GEORGIA  
COUNTY OF HABERSHAM/RABUN

RESOLUTION NO.: 2406

**A RESOLUTION OF THE TOWN OF TALLULAH FALLS AGREEING TO PARTICIPATE WITH HABERSHAM COUNTY IN A FIRE CONSOLIDATION FEASIBILITY STUDY FOR FIRE SERVICES IN HABERSHAM COUNTY, GEORGIA**

**WHEREAS**, the Town of Tallulah Falls is committed to ensuring the safety and welfare of its residents through efficient and effective fire protection and emergency response services; and

**WHEREAS**, Habersham County has proposed a study to evaluate the feasibility of consolidating fire protection and emergency services between the Town of Tallulah Falls and other municipalities within Habersham County to improve service delivery, enhance coordination, and achieve potential cost savings; and

**WHEREAS**, the Town of Tallulah Falls recognizes the importance of evaluating opportunities to enhance service delivery while maintaining fiscal responsibility and high-quality services; and

**WHEREAS**, participation in the fire consolidation feasibility study does not obligate the Town of Tallulah Falls to proceed with consolidation but allows for informed decision-making based on comprehensive analysis and community input; and

**WHEREAS**, collaboration with Habersham County and other stakeholders in this study aligns with the Town's strategic goals of fostering intergovernmental cooperation and ensuring sustainable public safety services;

**NOW, THEREFORE, BE IT RESOLVED** by the Town Council of the Town of Tallulah Falls and it is hereby resolved and certified by the authority of the same as follows:

**1. Incorporation of Recitals:**

The above stated recitals are true and correct and are incorporated as though fully set forth herein.

**2. Approval to Join the Study:**

The Town of Tallulah Falls agrees to participate in the fire consolidation feasibility study in partnership with Habersham County and other participating municipalities.

**3. Fees for Consultant:**

The County has agreed to and shall pay for the cost of the study.

**4. Designation of Representative:**

The Town Council designates Mike Early and Linda Lapeyrouse as the Town's representatives to participate in the study process and provide input on behalf of the Town.

**5. Community Engagement:**

The Town Council commits to ensuring community engagement throughout the study process to gather input and maintain transparency.

**6. No Obligation to Consolidate:**

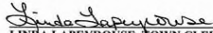
Participation in the study does not obligate the Town of Tallulah Falls, in any way, to proceed with consolidation. Any decision regarding consolidation will require further evaluation and separate approval by the Town Council.

**SO RESOLVED** this 12 day of December, 2024 by the Town Council of the Town of Tallulah Falls.

TOWN OF TALLULAH FALLS

  
MIKE EARLY, MAYOR

ATTEST:

  
LINDA LAPEYROUSE, TOWN CLERK

(Seal)

Approved as to form:

  
Warren Tillery, Town Attorney

# Abbreviations

Abbreviations are in, or close to the order that they appear in the report.

SEFCCO – SouthEastern Fire Consulting Company.

HCES – Habersham County Emergency Services.

BFD – Baldwin Fire Department.

CFD – Cornelia Fire Department. (Note: we did not use abbreviations in the Clarksville section)

TFFD – Tallulah Falls Fire Department.

FD – Fire Department

PSAP – Public Safety Answering Point (also known as the 911 Center)

ISO – Insurance Service Office. (part of the Verisk company)

PPC – Public Protection Classification.

CRR – Community Risk Reduction

S.P.L.O.S.T. – Special Purpose Local Option Sales Tax.

NFPA – National Fire Protection Association.

NIST – National Institute of Standards and Technology.

NVFC – National Volunteer Fire Council.

IAFF – International Association of Firefighters. (appears in the accompanying PowerPoint)

IGA – Inter Governmental Agreement

ICS – Incident Command System

# Definitions

Definitions are in, or close to the order that they appear in the report.

Types of fire apparatus or fire trucks...

**Fire Engine** – The Fire Engine is the core vehicle of the fire service. Its primary purpose is to extinguish the fire. The most common fire engine is known as the triple combination, (1-carries water, 2-is equipped with a pump, 3-has a full complement of fire hose) which has the necessary components to extinguish fires. In addition to parenthesized information, the vehicle is also equipped with a wide variety of tools and equipment. When you add the assigned personnel, it is known as an Engine Company.

**Ladder Truck** – This type of fire apparatus carries a wide variety of tools and equipment. It may or may not have water pumps and hose, but it is equipped with a full complement of ground ladders, ventilation, and salvage & overhaul equipment and its most distinguishing feature is a large aerial device or ladder mounted to the top of the truck.

**Service Truck** – This truck performs many of the same functions of the ladder truck such as laddering a smaller building or house, ventilation and overhaul. The biggest difference is that the service truck does not have an aerial ladder mounted to it and it has a smaller complement of ground ladders.

**Rescue Truck** – this vehicle specializes in various types of rescues. Examples are but not limited to... vehicle extrications and accidents using the jaws of life, rope rescue for high angle emergencies, and water rescue such as during floods.

**Tanker** – Also known as a “tender” this vehicle is for moving high volumes of water. In areas where there is no recognized water source (like the lack of fire hydrants), the tanker shuttles water from water sources which could be miles away, to the fire scene where the Engine Companies use the water to extinguish the fire.

**Command Vehicle** – This vehicle is utilized by supervisory personnel such as fire officers (lieutenant, Captain, Battalion Chief, District Chief, Fire Chief, etc....) who respond to the emergency and manage the incident.

**On Duty** – These are firefighting personnel who are on duty at fire stations who are ready to respond to an emergency.

**On Call** – These are personnel who are not at the fire station, but who may be called in to respond to an emergency incident. Two examples are Volunteer Firefighters or Full Time Staff who are off duty.

**Minimum Staffing** – This is the lowest number of firefighting personnel that a fire department will allow. It is a set number (defined by the individual fire departments) that MUST be on duty to maintain a state of readiness. Most fire departments have a policy that when someone cannot make it to work (such as for illness or family emergency), a firefighter will be called back or held over to maintain the minimum staffing policy.

**Firefighting Personnel** – These personnel are trained, equipped and certified to fight fires and other related emergencies. In the State of Georgia, these personnel must meet training requirements of the Georgia Fire Academy and hold a certification through the Georgia Firefighter Standards and Training Council. A full-time firefighter must be “Certified” and a volunteer firefighter must hold a certificate as a “Registered Volunteer Firefighter”.

**Built Upon Area** – This is a phrase used by ISO when referring to any area which has buildings on it. This is opposed to areas with no buildings such as forest land, grassy plains or any area without buildings. ISO fire station spacing or travel distance only accounts from the fire station to a building or buildings to include residential dwellings, businesses, schools, churches, industrial properties, etc.

**County M & O** – This refers to a counties Maintenance and Operation budget or account.

**Mill** – The reference in this report is for tax purposes. It refers to the tax percentage charged which is 1/10 cent, or one tenth of one penny.

**+/-** - This symbol as used by SEFCCO means adjusted up or down.

# References and Thanks to:

The first group is personal references. We worked directly or over the phone and internet with people in the following organizations during this study.

- **Habersham County Board of Commissioners**
- **Habersham County Managers Office, Finance Office and Administration**
- **Habersham County GIS**
- **Habersham County Emergency Services**
- **Habersham County 911 Dispatch Center Director and Staff**
- **Town of Alto, Mayor and Water Operations**
- **City of Baldwin – City Administrator, Fire Chief and Water Operations**
- **City of Clarksville – Fire Chief**
- **City of Cornelia – City Manager and Fire Chief**
- **City of Demorest – City Manager, Fire Chief, City Clerk & Water Operations**
- **Town of Mt. Airy – City Clerk**
- **Town of Tallulah Falls – Mayor/Fire Chief**
- **The Tax Commissioners Office – Habersham County**
- **The Tax Commissioners Office – Banks County**
- **The Tax Commissioners Office – Hall County**
- **The Tax Commissioners Office – Rabun County**
- **The Tax Commissioners Office – Stephens County**
- **The Tax Commissioners Office – Towns County**
- **The Tax Commissioners Office – White County**
- **The Tax Commissioners Office – Oconee County, SC (internet only)**
- **The Insurance Service Office**
- **The insurance agency in Habersham County who provided the rates between Classes 3, 5 & 10. (Agent unnamed at their request).**

# Reference Information Only

References below were utilized through the internet for various information gatherings or comparisons.

- **United States Census Bureau**
- **United States Geological Survey**
- **National Fire Protection Association**
- **National Volunteer Fire Council**
- **Georgia Department of Revenue**
- **Wikipedia**
- **United States Inflation Calculator**

The next references were for pricing current cost against the 1994 cost of equipment.

- **Air Liquide – Airgas**
- **FireDex**
- **Ctif.org**
- **Fireapparatusmagazine.org**

# 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. Served in Savannah FES from 1988 to 2017.
- Served as Chief Compliance Officer for Chatham Fire Department
- Served as Assistant Chief – Isle of Hope Volunteer 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 Georgia Fire Service Improvement Plan

Thad chaired the ISO taskforce for Savannah Fire & Emergency Services which achieved an ISO Class-1 also worked in the accreditation process.

Other awards included the 40 under 40 award in 2006 by The Business and Journal Magazine in Savannah, GA and was awarded Fire Officer of the Year for the State of Georgia, which was awarded by the Insurance and Safety/Fire Commissioner, John Oxendine.

In closing, Thad has served on multiple deployments as a taskforce or unit leader in large scale declared disasters.

# SEFCCO

**SouthEastern Fire Consulting Company, LLC**

**Phone Number (912) 660-3187**

**E-Mail [chiefdixon@sefcco.com](mailto:chiefdixon@sefcco.com)**

**[www.sefcco.com](http://www.sefcco.com)**

## **Study for Consolidation of Fire Services**

### **Prepared for Habersham County, GA.**

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All information created in this report and the accompanying PowerPoint was produced by and is the property of SEFCCO for Habersham County, GA.

The information should not be reproduced or altered without the consent of SEFCCO or Habersham County, GA.

The information in this study/report and the accompanying PowerPoint was compiled between August of 2024 and February 18, 2026. All information was provided by the governments, agencies and/or entities mentioned in this report and is accurate to the best of our knowledge.

Any governing body or agency seeking a similar study of this type can contact SEFCCO at the phone number and/or e-mail address above for a proposal and quote for services.

SEFCCO is a registered LLC with the Georgia Secretary of State.