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RESIDENTS TO SAVE ON PROPERTY INSURANCE!

TIGHTWAD, MO – Residents, business owners, and local governments within five road miles of the Tightwad Fire Protection District's (District) Tightwad Station may now experience property insurance premium reductions upwards of 25%, depending on the insurer and property. The property insurance savings follows the official upgrade of the Insurance Services Office's (ISO) Public Protection Classification (PPC) for the District's Tightwad Station from Class 10 to Class 9, serving the Fire Suppression Area (FSA) of all properties within five road miles of fire station in Tightwad.

The District President Jeffrey P. Hunt explains, "The previous Class 10 rating indicated the fire suppression program for the area did not meet minimum criteria, resulting in the highest property insurance rates. Properties within our District beyond five road

miles of the Tightwad Station —within the Coal FSA—remain at Class 10, though we are actively working toward achieving a Class 9 or better throughout the District.”

The District is confident the acquisition of a second properly equipped fire engine within approximately the next 12 months will result in a PPC upgrade of the Coal FSA to Class 9. Additionally, the District is confident that a potential Class 8B upgrade exists throughout the District. An upgrade to Class 8B requires the District to provide a minimum of six personnel responding to structure fires—compared to four personnel for Class 9—and document a minimum of two hours per month of fire training—compared to one hour per month for Class 9. The District needs additional personnel willing to provide their time and service--interested applicants can visit www.tightwadfpd.org/join-us to download an application.

The upgraded PPC rating reflects investments in the improvement of the District’s fire protection posture beginning in 2021 with an extremely generous \$10,000 donation from Charles L. and Stacy Willis for the purchase of the District’s first properly equipped fire engine, and the public trust and confidence of the citizens of the District resulted in a

voter-approved ½% sales tax in 2022. Half of that sales tax revenue reduced property taxes by 22% while the remainder funded operational improvements that contributed to the upgraded PPC rating.

The District credits the initial members of the 17th Board of Directors—Rodney E. Goslin, Ernest (Roy) Evans, and the late Randy Mock, who placed the ½% sales tax on the ballot and funded improvements. Additional credit is awarded to subsequent members of the 17th, 18th, and 19th Board of Directors—Jeffrey P. Hunt, Mae Nelson, Charles L. Willis, John Kinder, and Mary Malan.

The District also expresses sincere gratitude for the efforts of Chief Josh Kihn, Assistant Chief David Nelson, former Chief Charles L. Willis, and former Assistant Chief Mary Malan for their efforts in improving the operations posture of the District through their acquisition of equipment, radios, apparatus, personal protective equipment, and turnout gear—often through donations and pursuit of grants. Furthermore, the District expresses special thanks to Harold “Skip” Starling at the National Fire Services Office for the generosity of his time, travel, and expertise regarding ISO PPCs.

On November 3rd, voters of the District will have another opportunity to demonstrate their confidence and support of the District's mission to upgrade the ISO PPC rating for the Coal FSA to Class 9, and eventually Class 8B for the entire District. Voters will be asked to approve an additional ½% sales tax and a 1% use tax for online sales allowing local merchants to compete fairly with online retailers. Based on the average increase of sales tax collected between 2023 and 2025, approval of the additional sales tax is projected to provide over \$57,000 for the District, and the local use tax is projected to provide over \$13,000 for the District. Half of the sales tax collected will be used to reduce property taxes paid by residents of the District another 20-25%.

Providing updated personal protective equipment and turnout gear to ensure the safety and wellbeing of the District's generous volunteers remains a top priority of the Board, however properly equipping each firefighter comes with a \$5,000-\$7,000 expense. Furthermore, an increase in personnel willing to donate their time as volunteers drives the need to purchase additional radios to ensure adequate communication between personnel operating on emergency scenes. The District is grateful for the support, trust, confidence,

and generosity expressed by the voters of the District, as demonstrated by the achievement of the upgrade to ISO PPC Class 9 for the Tightwad Station FSA. It is the sincere hope of the Board that the proven results of achieving this goal will result in an increase in the number of volunteers and the approval of the proposed tax questions by the voters during the November election.

The all-volunteer Tightwad Fire Protection District provides emergency services to the 45 square mile Leesville Township in southeast Henry County.

ISO's PPC program provides important, up-to-date information about fire protection services throughout the country by collecting and evaluating information from 38,000 communities in the United States on their structure fire suppression capabilities. The data is analyzed to assign a PPC class to a particular community. As of 2023, only 933 communities are Class 10, 5,009 communities are Class 9, and most of the communities—21,902—between Class 4 and Class 6.

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