



# KARNS FIRE DEPARTMENT

---

P.O.Box 7184 • Knoxville, TN 37921

Business: 691-1333  
karnsfire.org

## History and Need for the Fee Structure

*A brief history of the Karns Fire Department and the rationale behind the subscription program.*

*Andrew Tinsley – Corporate President (January 2018-Present)*

Karns Fire Department often receives inquiries about the purpose, necessity, and cost of its current program. It is quite the long story and details will be offered below for those interested in reading. For the more pressed for time, the answer is that Knox County does not provide nor fund fire services for any area of the County. Knox County and the State of Tennessee have duly authorized the Karns Fire Department to provide fire and emergency response services to 65 square miles of Northwest Knox County including the communities of Ball Camp, Hardin Valley, Karns, and Solway.

### **Early History**

When the fire department was started in 1978, it was strictly manned by volunteers to fill a need in the community as there was no fire protection prior to that date. Funding was so low that volunteers would often have to fuel the apparatus with money from their own pocket, our equipment was stored in community member's garages, and necessary protective equipment was often unavailable. Our dispatch was a "phone tree" and CB radio managed by having our emergency line (which wasn't 911 at the time) forwarded to volunteer's homes. Of course, the volume of calls received was significantly lower, so the community made due and began to support the fire department for their efforts.

Fast forward about 25 years to 2003. The Karns coverage area had grown to around 8,000 homes and our call volume was around 1,700 per year (about 5 per day). With the increase in call volumes, the ever increasing demand for training, and the gradual waning of volunteer participation, Karns Fire Department's Board of Directors made the decision to begin to transition to a Combination Fire Department – one manned by volunteer personnel with career personnel supplementing the coverage. Two career personnel were hired to assist in covering calls ran during normal business hours when most of our volunteer staff was at work.

At this point, the Karns Fire Department operated strictly on voluntary donations. Participation throughout the community was about 30-35% and was able to keep us afloat for nearly 30 years.

### **The Subscription Service**

Beginning about the same time, our coverage area became quite the popular area of Knox County. Residential developments began showing up everywhere. At the same time, business parks, apartment buildings, condo developments, schools, and strip malls were constructed throughout the area. Our current resident population is about 14,000 homes with an estimated 45,000 people. In concert with the expanded population, vehicular traffic, and construction activity the call volume continued to swell (approximately 2,700 calls in 2017 – about 7.5 per day). To compound even further, a drop in volunteer participation and retention caused the Fire Department to seriously evaluate the way it responded to calls.

*Serving The Karns, Ball Camp, Solway and Hardin Valley Communities Since 1978*



# KARNS FIRE DEPARTMENT

P.O.Box 7184 • Knoxville, TN 37921

Business: 691-1333  
karnsfire.org

In 2009, the leadership of the Fire Department decided it was time to begin to hire additional career personnel and explore other funding mechanisms. After much debate and research, a subscription model was adopted. Under this model, community members are encouraged to subscribe to services in the event they require them. Community members who do not subscribe are subject to fees based on the services we provide to them. The decision to transition more towards career personnel was mostly out of the hands of the leadership. The community was unable to supply the number of volunteers it would take to man the stations and respond to calls. We had (and still have) some great volunteers who poured their heart and soul into the fire department for years. The demands placed on the fire department by the community were simply too much to feasibly ask for on a regular basis...

At the time the model was implemented, public forums were held to ensure we did our best to inform the community what was going on. At the time it was initially presented, the prices were intentionally started low with the intent of bringing funding up to a level commensurate with other fire departments of similar size. Did you know that Karns Fire Department is the seventh largest fire department (based on residents covered) in East Tennessee? As such, rates have gradually increased over time with the intent of stabilizing around the funding level prevalent in other departments.

Another difference between our program and others you may have seen in the news is that we WILL respond to any event regardless of the subscription status. Our operational personnel do not have access to those records and you will receive the same professional, competent service as any other community member. However, as should be expected, you will receive a bill for those services (see rates on our website at [www.karnsfire.org](http://www.karnsfire.org)).

The following statistics should shed some light on where Karns has been able to come since the inception of the program. There are too many accomplishments to effectively list, but the community should be aware that every penny of the money that comes to the Karns Fire Department is spent to protect the lives of property of our community.

	2009	2018
Residents Covered	~30,000	~45,000
Homes Covered	~8,000	~14,000
Call Volume	~1700	~2700
ISO Rating (Insurance)	7	4
Career Personnel	2	16 (increasing to 19 in 2019)
Volunteer Personnel	~60	~20

A common rebuttal to the growth of the community is that the growth should translate to more money and rates should stay the same with the new folks making up the difference. Typically, that would be a correct assumption – which is why County taxes don't go up very often. Two primary causes can explain the difference. As previously discussed, rates were intentionally started low in order to allow the community to adjust to our new funding model. We are still well under the average per capita funding levels of comparable fire departments. Secondly, we are still completing the transition to a mostly career department. As expected, payroll, benefits, personal protective equipment, apparatus, insurance, and training account for the majority of our budget. These two items taken together should



# KARNS FIRE DEPARTMENT

---

P.O.Box 7184 • Knoxville, TN 37921

Business: 691-1333  
karnsfire.org

offer clarification as to why the rates continue to increase. However, they will stabilize in the not too distant future.

## **Benefits**

The Karns Fire Department provides response to all kinds of fire and emergency incidents, including, but not limited to: house fires, car fires, brush fires, other fires, emergency medical incidents (response includes an EMT and a paramedic to provide ALS level care), vehicle accidents (with all relevant tools including jaws of life), utility emergencies (gas leaks, transformer explosions, etc.), low angle rescues, other technical rescues, hazardous materials releases, and any number of other emergencies.

The Karns Fire Department has a rating of 4 (recently improved from 7) from the Insurance Services Office (ISO). ISO ratings are typically used to develop insurance premiums for homeowner's insurance. Essentially, it is a rating system designed to measure the effectiveness of a particular fire department. Most, if not all, insurance companies use these ratings in one capacity or another – whether they will admit or not. This translates to a significant savings on your homeowner's insurance. We have had reports from \$100 to \$500 per year in savings just from improving from a 7 to a 4. A rating of 10 means there is no fire protection and these rates are astronomically higher. In addition, the fire department provides multiple other services including smoke detector troubleshooting and replacement (for battery powered detectors), CPR training, fire extinguisher training, child fire safety programs, EMS support for athletic events, and too many others to list.

## **Summary**

Overall, the program has been a great success. Our participation rate has increased substantially from the donation days. We continue to strive to get the message out to folks who are not used to having to pay for fire service separately, and we would ask for any help with that you can provide. Karns Fire Department can speak with your community group, business association, or homeowner's association about fire safety, the history and need for the department, and the details of our subscription program. We are available to participate in public relations events such as fairs, block parties, school events, etc. as long as our schedule will allow.

The bottom line to this writing is that the Karns Fire Department is YOUR fire department. We can be as well equipped, trained, and staffed as you want us to be. Our Board of Directors (made up of community members) believes that our community members deserve at least the same level of service as comparable areas and have worked diligently to provide a department that does so in a financially responsible fashion. Our Board pays the same fees you do and they do so happily knowing that their money is being spent with fiscal responsibility.

If there are any specific questions that I can answer, please feel free to contact me at [contact@karnsfire.org](mailto:contact@karnsfire.org) or 865-691-1029. I will be happy to answer any questions you have about our department, our services, and our subscription program.