Letter Dated January 12, 2014 from Chief Lawrence Winslow, Baldwin Lake Volunteer Fire Department

Attachment 5

BALDWIN LAKE FIRE DEPARTMENT

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Fellow Residents and Property Owners in Baldwin Lake

I want take a few minutes of your time to review the process we have undertaken over the past eighteen months to ensure that Baldwin Lake continues to have full time locally based fire protection and emergency medical services. The phrase "full time locally based" is the all-important factor; the capability of emergency personnel to respond to emergencies in five minutes or less is the key to saving lives and property. The Baldwin Lake Volunteer Fire Department is extremely proud of its eight-year track record of responding quickly to emergencies and saving numerous lives as a result. A brief synopsis of what has occurred during the past eighteen months and what is taking place today is as follows.

In July of 2012, myself and several other residents of Baldwin Lake formed the Baldwin Lake Fire Protection Preservation Committee (the "Committee") in response a proposal by San Bernardino County Fire ("County Fire") to replace the Baldwin Lake Volunteer Fire Department ("Baldwin Lake Fire") with a County Fire Paid Call program. Should this occur, the residents of Baldwin Lake would not have locally provided fire protection and emergency medical services provided on a 24/7 basis. The Committee was formed to prevent this from happening and explore the best means to ensure that community residents would continue to have locally provided fire protection and emergency medical services on a permanent basis. The Committee was also dedicated to seeing that the fire protection dollars paid by Baldwin Lake property owners be used exclusively to protect and serve the Baldwin Lake community.

Following about nine months of exploratory efforts, the Committee filed an application with San Bernardino County LAFCO (Local Agency Formation Commission) to form a Fire Protection District exclusively for the Baldwin Lake Area. The formation of the district would result in the continued operation of the Baldwin Lake Volunteer Fire Department, the redirection of fire

protection property tax dollars paid by Baldwin Lake property owners to support Baldwin Lake Fire and the implementation of an Assessment Fee on property owners in Baldwin Lake to financially support the new fire protection district.

To properly appreciate the matter at hand, it is essential to appreciate the fact that the population base in Baldwin Lake is much too small to economically support a community based full time fire department staffed with paid firefighters. As a result, the only workable means of providing the needed services is to ensure that the volunteer firefighters are a mainstay of the area's local fire protection and emergency medical services. This is a common situation for small communities such as Baldwin Lake, and is the reason that today about 86% of the fire department in the United States are predominately volunteer based departments

Prior to filing the aforementioned application, the Committee explored two alternatives to forming a fire protection district. The first was to convince County Fire to provide the financial support needed by Baldwin Lake Fire to ensure the continued full time operation of the Baldwin Lake Volunteer Fire Department (Baldwin Lake Fire does not receive financial support from County Fire and the fire protection tax dollars paid by Baldwin Lake property owners are used elsewhere by County Fire.) The second alternative was for Baldwin Lake to join the Big Bear City CSD for fire protection and emergency medical services only as was previously done in Lake Williams. Neither of the two alternatives was supported by County Fire or Big Bear Fire (Big Bear Fire is the "JPA" or Joint Powers Authority that serves Big Bear Lake and the Big Bear City CSD area.) At that time, Big Bear Fire was in transition and reorganization as a consolidated organization, thus timing was probably to overriding issue.

As LAFCO has the final say on matters such as the formation of the proposed fire protection district, the Committee worked closely with the Executive Director of LAFCO during the eighteen-month period. From the beginning of the process, LAFCO staff has been of the opinion that there should only be one fire protection district or organization serving the entire Big Bear Valley. They believe that this would bring about the optimum in emergency services protection for the entire area and would eliminate the redundant administrative expense of operating multiple fire departments. Accordingly, the Committee believes that LAFCO staff will not support the formation of an additional fire protection district to service the Baldwin Lake area. Instead, the Committee believes that they will recommend to the LAFCO Commission that Baldwin Lake join the Big Bear City CSD for fire protection and emergency medical services, and thus in effect become part of Big Bear Fire and the JPA. <u>They are not, nor have they in the past, proposed that other services such as water, sewer, trash collection or anything beyond fire protection be included should Baldwin Lake join with the CSD for fire protection and emergency medical services.</u> Their recommendation is consistent with the widely held belief that Baldwin

Lake's joining the CSD would take the Big Bear Valley one step closer to having one fire protection district for the entire area. Despite knowing LAFCO staff's position on the matter, the Committee submitted the application for the formation of a fire protection district to serve Baldwin Lake in March of 2013, as no better alternative seemed possible at the time.

As of this date, LAFCO staff is analyzing the Committees fire protection district application and preparing its report/recommendation, which is anticipated to be submitted to the LAFCO Commission in February of 2014. The Committee believes the LAFCO report will acknowledge the necessity for full time local fire protection and emergency medical services in Baldwin Lake and support the Committee's position that any action by County Fire that would eliminate locally provided services 24/7 is not an acceptable alternative. The Committee also believes that LAFCO staff is now of now of the opinion that their recommendation for Baldwin Lake to join the Big Bear City CSD is the best solution for the situation, and is working toward this goal accordingly.

With all of the above having been explained, the Committee believes that the pros and cons of Baldwin Lake forming a new fire protection district should be compared to Baldwin Lake joining the CSD. The Committee believes this will enable community residents and property owners to understand the two alternatives.

<u>Pros of forming a new fire protection district for Baldwin Lake:</u>

1. The community will have full autonomy over the operation of its fire department.

2. The property tax dollars property owners' pay for fire protection will be used to support Baldwin Lake Fire.

3. While property owners would be assessed a fee for all homes and vacant lots if the fire protection district were formed, the fee would probably be somewhat less than the fee the CSD assesses all property owners in the Big Bear City CSD (with the fire protection district is estimated to initially be about $50 for each house and $25 for vacant lots compared to the current CSD fee of $120 and $58 respectively).

<u>Cons of forming a new fire protection district for Baldwin Lake:</u>

1. The fire protection and emergency medical services resources available in Baldwin Lake will be substantially less if the proposed fire protection district is formed than would otherwise be available should Baldwin Lake join the CSD and Big Bear Fire.

2. The availability of fire insurance for Baldwin Lake residents is becoming a greater problem as very few major insurers now offer coverage in the area. Insurers are systematically trying to reduce their exposure Statewide in communities such as Baldwin Lake. Insurance companies are also increasing the cost of fire insurance in Baldwin Lake. Moreover, when coverage cannot be obtained through a traditional insurance company, the only alternative for property owners is to purchase fire insurance through the State of California "Fair Plan". The result of doing so just about doubles the cost of home insurance coverage. Accordingly, both the availability of fire insurance and the cost of buying fire insurance will likely be a greater problem for our community if we form the proposed fire protection district as opposed to joining the CSD. The reason for this is simply because insurance companies consider heavily the extent and availability of fire protection resources in their decision making process.

3. There is a significant degree of uncertainty as to whether the LAFCO Commission will approve the formation of the new fire protection district for all of the aforementioned reasons explained above. Should this not happen and Baldwin Lake not join the CSD, the property tax and assessment dollars needed to support Baldwin Lake Fire would not materialize. This would make it unlikely that the Baldwin Lake Volunteer Fire Department can continue its current operation thus the community would no longer have locally provided fire protection and emergency medical services.

<u>Pros of Baldwin Lake joining the CSD for fire protection services:</u>

1. The resources available to meet the communities fire protection and emergency medical requirements will be significantly greater.

2. From a fire insurance cost and availability perspective, community residents and property owners should benefit if Baldwin Lake joins the CSD and Big Bear Fire.

3. The certainty that the community will continue to have full time fire protection and emergency medical services 24/7 will be assured.

<u>Cons of Baldwin Lake joining the CSD for fire protection services:</u>

1. The community will not have full autonomy on the operation of its fire department as it would have if the proposed fire protection district were formed. The Committee however understands and believes that Baldwin Lake Fire personnel will play an

important role in maintaining fire protection for the east end of the Big Bear Valley should Baldwin Lake join the CSD. Moreover, consistent with LAFCO's belief that their should be one fire department for the entire Valley, the Committee believes that decisions regarding the well being of Baldwin Lake would be in line with those impacting the well being of the entire Big Bear Valley.

2. The assessment fee for property owners would likely be somewhat higher, however the availability and cost considerations regarding fire insurance coverage costs should be an offsetting or mitigating factor relative to the higher fee.

At this time, the Committee is awaiting the recommendation of LAFCO staff to the LAFCO Commission. However, regardless of the staff's recommendation, the Committee's intent is to make sure that one of the two aforementioned alternatives be adopted. The failure to do so would result in the loss of local full time fire protection and emergency medical services which would be catastrophic for residents and property owners from both well being and insurance standpoints.

After you have reviewed this letter, please give me a call so we can discuss your thoughts on the matter and I can address any questions or concerns that may exist. My direct phone number is 951-675-1000. I will be happy to discuss the matter with you individually or you and your neighbors as a group, either at your home or better yet at our newly remodeled fire station. We are very proud of the remodeled station and the community support our department received to make the new station possible.

Thank you for your time.

Larry