

MISSISSIPPI INSURANCE DEPARTMENT

Rural Fire Truck Acquisition Assistance Program

(505-00)



5-YEAR STRATEGIC PLAN

FOR THE FISCAL YEARS 2024-2028

RURAL FIRE TRUCK ACQUISITION ASSISTANCE PROGRAM

1. Comprehensive Mission Statement

The Mississippi Legislature created Fire Services Development under the Mississippi Insurance Department (MID) in 1988 to carry out two principal functions:

- Provide accountability for approximately \$19 million in state fire protection funds distributed annually to Mississippi's counties and municipalities. Miss. Code Ann. § 83-1-37 and 83-1-39.
- Provide guidance to the state's fire service to assist in the enhancement of and accelerate the growth of fire protection capabilities throughout the State, particularly in rural areas. Miss. Code Ann. § 45-11-7(10).

Since 1995, Fire Services Development has administered the Rural Fire Truck Acquisition Assistance Program (RFTAAP), which provides matching fund grants up to \$90,000 for fire truck purchases in rural areas. All counties have received these grants. Over 1,000 fire trucks have been purchased through this program and furnished to communities resulting in at least 1.3 million citizens across the state benefitting from the program.

This program established state purchase contracts that have reduced costs of fire equipment for the State's 757 fire departments. Most of the 13,000 plus volunteer firefighters, as well as many career firefighters are beneficiaries of the various insurance coverage brought about through Fire Services Development program activities. The purpose of this program is to assist in the operation of fire protection districts and associations in rural areas which have little or no fire protection available. This allows small towns to provide superior fire suppression, rescue and emergency medical service to rural areas throughout the state. The MID has conservatively estimated this program to have saved Mississippi homeowners approximately \$1.64 billion since it began in 1995.

2. Agency Philosophy

The Mississippi Insurance Department (MID) regulates the state's insurance industry and performs the duties of the State Fire Marshal's Office. MID has a commitment to service in the public interest of areas outside the city limits and to small municipalities. Counties also can apply for trucks on behalf of cities with which they have a contract to provide fire protection within a five-mile area of the municipal limits. The agency is dedicated to the continuously promoting the life safety of the firefighters and community members, providing fire suppression, property conservation, and fire loss prevention for rural and volunteer fire departments in various counties and municipalities throughout the state.

3. Relevant Statewide Goals and Benchmarks

The Department will assess the impact of state legislation over the next 5 fiscal years with a goal of adopting the appropriate strategies to maximize the efficient reimbursement of rounds in the State of Mississippi. Sections 17-23-1 & 17-23-11, Mississippi Code 1972, annotated, and authorized the Rural Fire Truck Acquisition Assistance Program to assist in the purchasing of new fire trucks to provide

fire protection in rural areas. The program has served to encourage boards of supervisors to get involved in fire protection and has gotten people in the community involved in their local fire departments. In return, MID has been able to keep insurance rates low and stable in rural areas.

Statewide Goal #1: To prevent the loss of lives, property and the environment in rural areas due to fire damage.

Relevant Benchmarks #1

- Provide fire protection in rural communities where it didn't exist
- Protect the lives and property of the public

Statewide Goal #2: To provide the best equipment to over 13,000-plus volunteer firefighters in the rural areas of the state.

Relevant Benchmarks #2

- Provide assistance to purchase fire trucks for the volunteer fire departments in rural areas
- Eliminate antiquated and dangerous equipment and replace with current and relevant equipment
- Protect the lives and safety of the volunteer firefighters

4. Overview of the Agency 5-year Strategic Plan

The agency will continue to expand in many areas over the next five years. Public demand is an external factor which will continue to impact our agency. The Mississippi Insurance Department's *Strategic Plan* is the first step of the State's Strategic Planning and Budgeting System and serves as the foundation for appropriations request and budget structure. The regulatory philosophy of the department recognizes that the department exists to serve the citizens of the state. The Mississippi Insurance Department (MID) believes that it has a responsibility to the insurance industry and the people working in the insurance industry that serve Mississippi.

5. Agency's External / Internal Assessment

INTERNAL

MID has developed and maintained an excellent reputation with its customers and stakeholders. The insurance industry recognizes and appreciates the quality of services that MID delivers, and the expertise that MID brings to the table. MID has experienced, knowledgeable employees who deliver excellent service to agency customers and stakeholders.

EXTERNAL

A variety of current and changing external forces influence MID's ability to fulfill our mission and satisfy our customers' and stakeholders' needs and expectations. One of the main external challenges that we've encountered with this program is outdated equipment.

6. Agency Goals, Objectives, Strategies and Measures by Program

Mississippi Insurance Department strives to meet all the operational efficiency goals of providing services within its budget while meeting all regulatory requirements set by the state. The agency has various broad goals with supporting objectives and strategies that help facilitate the achievement of the agency's mission. This program provides assistance in purchasing fire trucks to smaller municipalities and counties providing rural fire protection. Fire trucks are the one fire protection item in which these localities might not be able to purchase on their own.

RFTAAP

The Rural Fire Truck Acquisition Assistance Program (RFTAAP) was created by House Bill 255 in 1995. . The program has placed hundreds of fire trucks into rural Mississippi communities. It is an extremely popular program that has not only saved lives and property but also provided the best equipment to over 13,000 volunteer firefighters in the state. The rural fire truck program provides counties with grants of \$50,000 per fire truck for the first six trucks, \$70,000 each for next four vehicles, and is currently at \$90,000.00 per truck afterwards. Counties also can apply for trucks on behalf of cities with which they have a contract to provide fire protection within a five-mile area of the municipal limits. This program has created more public awareness of rural fire protection.

SRFTAAP

The Supplemental Rural Fire Truck Acquisition Assistance Program (SRFTAAP) provides funds to counties who wish to purchase fire apparatus that meet the National Fire Protection Association (NFPA) Standards for Fire Department Apparatus 1901, chapters 5, 6, 7, and 8, for providing rural fire protection. The request for these grant funds are made available through two separate provisions under this program:

Provision A

Under Provision A, a county may apply for up to \$70,000.00 towards the purchase of a fire apparatus meeting the NFPA 1901 standards mentioned previously. The county must match the state funds requested with local funds just as in the regular RFTAAP program.

Provision B

Under Provision B, a county which has acquired grants for fire apparatus through any program other than the RFTAAP may submit an application under this provision for up to 10% of the funds required to supplement said grant, not to exceed \$20,000.

6.1 **GOALS:**

Goal A: Reduce the number of cases of loss of life and property due to fire

6.1 Objective A.1: Protect the public from loss of life and property due to fire

Outcome 1: Reduce the number of lives lost due to fire

Outcome 2: Reduce the amount of property damage caused by fires

6.1 Strategy A.1: Provide fire protection in rural communities where it didn't exist

Output: Number of fire trucks reimbursed

Efficiency: Average cost per fire truck