

**Quarterly Report**  
**Town of Enfield Fire District**  
for The Enfield Town Board Meeting June 12, 2024

*by Councilperson Robert Lynch*  
*Town Board Liaison to the Enfield Fire District*

During this second quarter of 2024, the Enfield Fire District's most important decisions involved: 1) the acquisition and bonding of its 2023 pumper engine (Unit 602), acquired by the Enfield Volunteer Fire Company (EVFC) last year; 2) the leasing of the fire station and one piece of apparatus (Tanker Unit 622) from the EVFC; and 3) the acquisition outright of the EVFC's remaining apparatus. All these transactions were completed by the Enfield Board of Fire Commissioners during the weeks and months since the prior quarterly report, submitted March 13th.

Bonding: In a referendum at the end of October 2023, Enfield Fire District voters approved the Fire District's purchase from the Fire Company and the subsequent bonding of the pumper engine, costing \$825,000. A short-term loan, secured by the EVFC, covered the truck's financing between its last year's purchase by the EVFC and the Board of Fire Commissioners' acquisition of long-term bonds April first.

Among its several important decisions at a meeting on March 19, 2024, the Enfield Board of Fire Commissioners authorized ten-year bonding of the pumper truck through the Bank of Greene County, near Albany. The 10-year serial bonds carry a stated interest rate of 4.6082 per cent. At their attorney's advice, Commissioners had delayed execution of the bond purchase for a month in hopes of securing a more favorable interest rate. But the rate did not go down, and legal counsel recommended in March to proceed regardless of the rate so as to commence bonding by April first.

One may recall that the October referendum's authorization had envisioned bonding the pumper over a longer, 20-year time span. But the elected Commissioners who assumed office in January of this year took a different approach than did the appointed Board holding office the previous fall. The elected Board concluded that 20-year bonding would incur too much debt service expense for Enfield taxpayers. As it now stands, ten-year bonding will raise the \$825,000 pumper's overall cost to \$1,040,363.50 in principal plus interest. Twenty-year bonding would have cost considerably more money.

In a separate authorization approved in October, voters directed the Board of Fire Commissioners to purchase a tanker truck (Unit 622) from the EVFC and bond up to \$220,000 of its unpaid cost. But at the elected Board's meeting on March 19<sup>th</sup>, this new Board chose not to bond the tanker, but instead to lease the vehicle from the EVFC until its unpaid bank loan, financing secured years ago by the Fire Company, is fully repaid.

The tanker's loan has three remaining annual payments. That loan carries an interest rate of only 3.74 per cent. Commissioners concluded that continuing with the remaining lease would save taxpayers money. Legal advice held that bonding the tanker was discretionary on their part, not compulsory.

Commissioners resolved one earlier-unforeseen problem at their mid-March meeting. Accrued interest charges on the pumper engine between its 2023 purchase and the April 2024 bonding date had raised the engine's price from \$825,000 to \$866,961.79. Yet because of the way a prior attorney had written the October 2023 bonding authorization, only \$830,000 could be bonded. That left a \$36,961.79 remainder that still had to be paid to compensate the earlier lender (the Bank of Greene County.)

The Board of Fire Commissioners found a solution. First, the Board tapped \$27,506 from a bonding line in its current budget, money that won't be needed right now because bond payments won't begin until next year. Then it filled the \$9,455 remainder by cutting back the \$50,000 in legal fees that the prior attorney had advised the past Board to set aside for him, but that the current lawyer doubts he'd need.

Leasing: To enable retention of the existing loan on tanker truck #622, the Board of Fire Commissioners opted to lease—rather than to acquire immediately—the unpaid tanker. The tanker's lease will become a fiscal pass-through, with the Fire District compensating the EVFC for the lease payments. Each of the three annual loan payments will cost the Fire District \$72,449. The EVFC makes no profit on the lease.

Additionally, Commissioners approved a \$72,000 annual lease for the Enfield Fire Station. Unlike most apparatus, the fire house will remain under the Enfield Volunteer Fire Company's ownership. Both the former and present Fire Commissioners and attorneys past and present have cited numerous reasons why the fire station should remain under EVFC ownership. The lease will be renegotiated annually.

Apparatus Transfer: As a further decision made March 19<sup>th</sup>, the Board of Fire Commissioners accepted ownership and control, without compensation, of an exhaustive inventory of EVFC apparatus. The transfer includes ten other fire vehicles, apart from the new pumper and the partially-paid tanker. It also includes hoses, radios, boots, turnout gear, and just about anything else volunteers use to fight a fire or save a life. The uncompensated transfer serves a purpose in that the Enfield Fire District now holds the power to tax for fire services and to use that tax money to maintain the apparatus acquired.

Insurance: At its meeting April 23<sup>rd</sup>, the Board of Fire Commissioners signaled a desire to change the Fire District's principal insurance carrier. At its subsequent meeting, May 7<sup>th</sup>, it followed through with the decision, dropping coverage with the Cortland-based Emergency Services Insurance Program (ESIP) and moving it to the Fulton-Based Eastern Shore Insurance. "We're getting a better product" and at less cost, Board of Fire Commissioners Chair Greg Stevenson said at the May 7<sup>th</sup> meeting. At the Board's earlier session, Stevenson had complained about ESIP's deteriorating customer service. "We're falling short, and we're not getting the insurance we deserve and are paying for," Stevenson told the Board.

OSHA Regulations: At the Board's most recent meeting, June 4<sup>th</sup>, it unanimously authorized a Fire District response to proposed regulations promulgated by the federal Occupational Safety and Health Administration (OSHA) affecting the volunteer fire services. The some 600 pages of new OSHA rules have prompted complaints from the Association of Fire Districts and from numerous other volunteer departments. The principal complaints center on increased paperwork, documentation requirements, and the probable retraining mandates for longer-serving volunteers. The Commissioners' response will place emphasis on the "harm of unfunded mandates" that such rules, if imposed, would create.

EVFC President Dennis Hubbell warned at the June meeting that OSHA could require all continuing firefighters to repeat the basic—though now, much tougher—"Firefighter One" course. "If you force that," Hubbell warned, "you'll force members out." "And then," Hubbell feared, "you go to a paid department." Replies to the proposed OSHA regulations are due by an extended deadline of June 20th.

Respectfully submitted,

Robert Lynch  
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