

Avery Fire Coverage, Insurance in Jeopardy

Written by Steve Frank
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There is a struggle between 11 of the 13 Avery County fire departments and the county over a number of issues—and the consequences may be a declaration of no fire coverage from insurance companies for a large portion of the county. Avery County Firefighters Association President Paul Buchanan said today the 11 departments who decided to react to county moves by signing only 6-month contracts as opposed to an annual contract are yet to receive monthly operational funding from the Avery County Fire Commission after seeking some changes in points forced upon the fire departments.

“Literally one year ago we approached the county commissioners to sit down and talk with us not only concerning the budget but also the biggest thing was that the Fire Commission had talked with the commissioners and came up with all the fire trucks were going to be titled in the Fire Commission’s name and out of the fire department’s names,” he said. “That was done without any of our knowledge at last year’s budget.”

Buchanan said that the fire departments were promised in March another look at the issue by the commission, but that budget time came and went without that meeting. He said the strategy to offer the half-year contracts come as fire budgets are cut to the bone over the last three years, “This year, with the titling of the fire trucks we’ve been cut—this is the third year we’ve been cut to the bone to where we’re barely running on fuel for the trucks.”

Buchanan said that the budget process leaves little or no time for departments to respond to the funds that the county allocates in their budget, commissioners presenting their amended budget “about one week before the fiscal year begins,” Buchanan said, leaving little time for the fire departments to review.

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Only Seven Devils and Banner Elk signed one-year contracts, according to Buchanan. Buchanan said the first operational fund checks from the commission and county should have arrived around July 15 but have not. The fear, Buchanan said, is that the six-month contracts, if not signed by the commission and county, are not valid, meaning there is a chance that the North Carolina Fire Insurance Rating Bureau would deem the municipalities as having no fire services. If a municipality has no fire service, he says fire insurance costs increase, and residents will be at higher risk and pay more annually. Buchanan said the 11 departments will continue to serve—at least until funds are gone. At this point, there has been no word from Avery County over the issue.