



## How Natchez Elected Officials Have Failed the Public: Fire Protection is a Basic Government Service Fire and Fire Ratings

Contact [paul@oneboardnatchezadams.com](mailto:paul@oneboardnatchezadams.com) with any revisions to this document.

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**Ratings.**<sup>1</sup> The Natchez Democrat reported in October 2016 that the Mississippi State Rating Bureau (MSRB) notified the City of Natchez in September 2016, informing the City that it had “a year to make a handful of improvements to the Natchez Fire Department before the city’s fire rating drops.” Deficiencies were outlined. Nearly two years later, in summer 2018, the City still did not have sufficient monies to meet the requirements, as described hereinbelow.

**Fire Ratings (April 9, 2019).** A low fire rating of 1 is the most desirable on a scale of 1-10. The fire rating for the City is “5” and the fire rating for those living “in the county” (outside the City limits) is mostly a “10.” Our area cannot continue this way when life and properties are at risk. The Board of Supervisors with its County Administrator can spearhead Fire Protection and oversee management, operations, and personnel for ONE fire protection program. Focus on lowering our area’s fire rating has the potential to lower property/casualty insurance premiums and to serve as a tool for economic development.

Search County and City fire ratings for addresses here:

<https://msrb.geopowered.com/PropertySearch/>

to see for yourself what ratings are attached to properties within the City limits and properties outside the City limits (“in the County”). Lower fire ratings usually translate to positives all around.<sup>2</sup>

**How it Works.** Public Protection Classification (PPC) ratings of 1 on a scale of 10 from the Insurance Services Office Inc. (ISO) have been beneficial to residents and businesses in cities as well as in unincorporated areas through reduction of property/casualty insurance premiums. Many insurers use ISO’s PPC system while analyzing loss potential from structure fires. Generally, fire insurance premiums in communities with good PPC are substantially lower than those with a poor PPC. To earn the ISO-1 classification, fire departments must score well against the performance criteria from the standards recognized by the National Fire Protection

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<sup>1</sup> The Natchez Democrat: “With insurance rating at risk, Natchez seeks loan to buy fire truck” Friday, July 13, 2018  
<https://www.natchezdemocrat.com/2018/07/13/natchez-seeks-loan-to-buy-fire-truck/>;

[How your fire department's rating affects your home insurance bill January 19, 2012](https://www.nasdaq.com/article/how-your-fire-departments-rating-affects-your-home-insurance-bill-cm115374)  
<https://www.nasdaq.com/article/how-your-fire-departments-rating-affects-your-home-insurance-bill-cm115374>

<https://www.valuepenguin.com/iso-fire-rating-home-insurance>

<sup>2</sup> Birmingham Fire and Rescue Service receives A “superior” rating for its fire protection 12/11/2018

<https://www.birminghamal.gov/2018/12/11/birmingham-fire-and-rescue-service-receives-a-superior-rating-for-its-fire-protection/>; Irving Fire Department Helps City of Irving Receive Top Rating 2017  
<https://www.cityofirving.org/409/About>;  
Excellence Made Here 2019  
<https://www.ruston.org/fire-department.php>



Association. The standards are grouped into categories, generally, that cover water flow rates and supply, emergency communications, fire equipment, staffing, training, geographical distribution of fire houses within the response area, operations, and community risk reduction.

**Facilities.** Credible sources report the following: Two (2) additional fire stations are needed—one in the northern part of the county and one in the southern part of the county. Station #1 on Main Street is infested with birds and rats and has rotten windows. Station #2 on Vaughn Drive is infested with birds and bird droppings. Volunteer Fire Stations need to be manned with paid firefighters. While firefighters welcome and need the services of volunteer firefighters, the City and community cannot rely on volunteers alone because volunteers who are not certified firefighters have limitations (i.e., they may not be able to enter a building on fire). Firefighters report that until the community became aware of the Fire House conditions and pushed the City to purchase new furnishings for the firefighters, firefighters replaced the old 1980s mattresses with their personal funds. Firefighters, who chose not to sleep on old mattresses used by others, spent personal funds to replace those mattresses.

**Equipment.** When the City could not come up with monies for Thermal Imaging Cameras, the public stepped in with fundraising for cameras to

help the firefighters. See the Natchez Democrat article. There is also a critical need for 12-13 firefighter radios for public safety and responsiveness. The cost is reportedly \$40,000.00 each or approximately \$500,000.00 for the number of radios needed.

**Fire trucks.**<sup>3</sup> The City has not sufficiently funded its firetruck program. Even after the MSRB notified the City of Natchez in September 2016 of needed improvements, the City failed to budget for the sorely needed new ladder truck. More poor planning came when the City waited too late in the annual budget process for the Board of Supervisors to consider financial assistance to the City, leaving the financially-strapped City to finance the new ladder truck, ordered around December 2018 with delivery to the City expected soon. Station #2 is supposed to have 2 pumpers, with the County firefighter truck manned with 3 people at all times. For 2 years, one of the fire trucks has been at the City Public Works Barn behind the City Police Department. Funding for firetruck repair has been insufficient.

**Employees.** The City has an understaffed Fire Department with underpaid firefighters, among other problems reported by the MSRB and the Natchez Democrat. Further, credible persons report that the City is not in compliance with the interlocal agreement due to understaffing by 12-16 firefighters. City has “killed” opportunities for

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<sup>3</sup> New fire truck gets go ahead October 22, 2018  
<https://www.natchezdemocrat.com/2018/10/22/new-fire-truck-gets-go-ahead/>; City should be more proactive November 16, 2018  
<https://www.natchezdemocrat.com/2018/11/16/city-should-be-more-proactive/>;  
Financing for fire truck approved by Natchez aldermen October 10, 2018  
<https://www.natchezdemocrat.com/2018/10/10/financing-for-fire-truck-approved-by-natchez-aldermen/>  
Natchez to take loan for fire truck August 15, 2018  
<https://www.natchezdemocrat.com/2018/07/25/natchez-to-ask-county-to-help-pay-for-fire-truck/>  
[https://www.natchezdemocrat.com/2018/08/15/natchez-to-](https://www.natchezdemocrat.com/2018/08/15/natchez-to-ask-county-to-help-pay-for-fire-truck/)

[take-loan-for-fire-truck/](#); Natchez to ask county to help pay for fire truck July 25, 2018  
With insurance rating at risk, Natchez seeks loan to buy fire truck July 13, 2018  
<https://www.natchezdemocrat.com/2018/07/13/natchez-seeks-loan-to-buy-fire-truck/>; City considers ways to find funds to replace fire truck July 10, 2018  
<https://www.natchezdemocrat.com/2018/07/10/city-considers-ways-to-find-funds-to-replace-fire-truck/>;  
Natchez has year to address needs at Natchez Fire Department October 1, 2016  
<https://www.natchezdemocrat.com/2016/10/01/natchez-has-year-to-address-needs-at-natchez-fire-department/>



advancement, favoring personnel with lesser credentials, causing longtime City firefighters to retire or take jobs elsewhere, resulting in a loss of institutional knowledge and experience. Firefighters did not receive a raise when Law Enforcement was approved for their well-overdue raises. Reports are that a City of Natchez Fire Department Battalion Chief with 30+ years of firefighter service earns approximately \$42,000.00 per year or \$12-\$13 per hour as Battalion Chief. There is no supplemental pay in Mississippi. Across the river in Vidalia, Louisiana, a rank-and-file firefighter with 1 year of service makes approximately \$40,000.00 per year. Then, there is the matter of testing for employment and advancement. See “Ethics, Openness, Responsiveness, and Transparency”.

**Inspection of Properties.** For the most part, inspection of properties has been limited to properties such as the hospital, schools, colleges, police department, social security office, and nursing homes. Businesses which have a property and casualty insurance requirement for inspection have been inspected. Generally, the Fire Department inspects some but not all City-owned properties, and the condition of City-owned property is one of neglect. There are reports that the City Fire Marshall Office has not routinely inspected businesses in the City for compliance.

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