

# COUNTYWIDE FIRE PROTECTION SERVICES STUDY COMMITTEE REPORT



**2026**

# Introduction

Fire departments play a crucial role in maintaining the safety and well-being of Iowa's communities. Beyond responding to fires, they are often among the first to arrive to medical emergencies, accidents, and disasters. Throughout Iowa, hundreds of departments, both career and volunteer, work tirelessly to protect life and property.

In July of 2025, legislation was enacted (Senate File 659) that directed the Iowa Department of Public Safety and State Fire Marshal, in consultation with stakeholders, to analyze whether countywide fire protection services could maximize fire protection coverage and emergency response times.

The study committee discussed many ways in which services could be maximized and ultimately identified three main topic areas for legislative consideration:

1. A review of Iowa Code chapter 357J,
2. Public Safety Answering Points (PSAPs), and
3. An examination of current pension systems.

The recommendations set forth by the study committee examined the functionality and potential impact of implementing countywide fire protection services within the four most populous counties in this state as determined by the 2020 federal decennial census, along with surrounding counties. The four largest counties in Iowa are Polk, Linn, Johnson, and Scott. This report is presented on behalf of the Countywide Fire Protection Services Study Committee, whose members are detailed below. The Iowa Department of Public Safety and the State Fire Marshal sincerely thank the members of the study committee who volunteered countless hours to research, discuss, and develop this report with the goal of enhancing public safety services for all Iowans.

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# Analysis

Senate File 659 directed the study committee to address the following eight (8) areas.

## **A. Cost analysis for upfront and ongoing costs to provide consolidated countywide fire protection services systems.**

Attempting to analyze the initial and ongoing costs associated with providing countywide fire protection services is difficult as several geographically unique variables must be considered, to include: the population of the county, the distance between municipalities, and the overall equipment needs. The potential for cost savings exists through shared procurement methods and consolidated services, however, there are currently no local or state funding mechanisms to assist with such an endeavor. The Assistance to Firefighters Grant (AFG) is a federal program designed to facilitate the purchase of apparatus, equipment, and gear. However, this program in and of itself will not meet ongoing needs should consolidation occur. A more prudent first step may be to review Iowa Code chapter 357J regarding Emergency Response Districts. Iowa Code chapter 357J already provides a mechanism for government entities to consolidate and provide fire and EMS services, however, certain areas within Iowa Code chapter 357J could be examined to better encourage the use of Emergency Response Districts.

The study committee identified the following as potential areas that may warrant legislative review:

1. Whether Iowa Code chapter 357J should be amended to permit governance beyond predetermined geographical boundaries such as cities, townships, and counties.
2. Consideration for cities with contiguous borders and possibly based on population to ensure efficiency.
3. Consideration on the creation of a governance structure that would provide equal

representation throughout the district to include the person with the authority having jurisdiction (AHJ) in each new fire district be the fire chief appointed by the governance board. Appeals to the AHJ should ultimately be decided by the governance board.

4. Whether uniform taxing, bonding, or other revenue sources should be available to the district.
5. Whether the creation of a district should necessarily correlate to a uniform reduction in the budgets of the government entities involved in the district.
6. Consideration as to the imposition of tax ceilings given the innate challenges of providing guidance on a tax levy that would properly represent all stakeholders.
7. Pension-related considerations for full-time, part-time, and volunteer members of an established district.
8. Consideration as to the potential impact to Public Safety Answering Points (PSAPs) should a Emergency Response District be created.

**B. An analysis of current fire protection coverage including current response times and recommendations for placement of service stations to maximize fire protection coverage and emergency response times in the most efficient and cost-effective manner.**

Fire reporting data from the National Fire Incident Response System (NFIRS) for the last five (5) years was gathered for all departments in Polk, Linn, Johnson, and Scott counties. As there are different types of fire departments in each of those counties, two separate National Fire Protection Association (NFPA) standards were applied. The first is NFPA 1710, which details the Organization and Development of Fire Suppression Operations, Emergency Medical Operations, and Special Operations to the Public by Career Fire Departments. The standard states that career fire departments should be able to respond to a call for service and be on scene within ten (10) minutes. All career fire departments subject to the study meet this standard (see Appendix A). The second applicable standard is NFPA 1720 which applies to the Organization and Development of Fire Suppression Operations, Emergency Medical Operations, and Special Operations to the Public by Volunteer Fire Departments. This standard recommends volunteer departments be on scene in 14 minutes or less in a rural area, 10 minutes or less in a suburban area, and 9 minutes or less in an urban area (see Appendix A). As illustrated in Appendix B, some volunteer departments meet this standard, but many do not through no fault of their own. Many factors must be considered when evaluating response times. For example, many of these departments cover large geographical areas and volunteers must travel from home or work to the station and then to the location of the emergency. The lack of mutual aid agreements and simultaneous paging of calls can create further challenges. Some counties have gone to an all-call system of paging anytime there is a structure fire so as to reach all available units in each area.

In 2026, NFPA 1710 and 1720 were consolidated into one standard, NFPA 1750. Although the response

times did not change under the new standard for rural or urban departments, the recommendation for the number of firefighters on scene in a prescribed amount of time did. NFPA 1750 recommends six (6) firefighters in 14 minutes for rural areas, 10 firefighters in 10 minutes for suburban areas, and 15 firefighters in 10 minutes to respond to a low-level hazard. When responding to medium to high-level hazards, the number of responders increase accordingly.

**C. An analysis of current and future staffing needs including a proposed employment structure for countywide fire protection services that focuses on adequate employee pay and volunteer staffing, including benefits, stipends, or other compensation allowed in accordance with local, state, or federal law.**

Fire departments are career (full-time), combination, or volunteer. Staffing is decided at the local level, but is influenced by federal and state law, as well as nationally recognized standards.

Federal law provides a minimum standard of two in, two out to enter an Immediately Dangerous to Life or Health (IDLH) environment and engage in firefighting activities, such as fire suppression, search, and rescue. See 29 CFR 1910.134(g)(4). In reality, four (4) firefighters are insufficient to respond to a fire. NFPA 1710 and 1720 provide minimum staffing standards for career and volunteer fire departments when responding to structure fires. In setting the minimum standards, consideration is given to factors such as the area and the population within the area. For career departments, the minimum standard under NFPA 1710 is 17 firefighters with an aerial truck or 16 without an aerial, whereas NFPA 1720 requires a minimum six (6) firefighters to respond in a rural area and ten (10) in a suburban area. Both standards recognize that these minimum numbers are for the initial alarm assignment, not the total number needed to respond to the emergency.

As a practical matter, there are specific tasks that must be completed on every emergency incident that are dependent on the number of firefighters who respond to the call. Many of these tasks are time sensitive and must be performed in coordination with each other. If there are not enough firefighters to perform the tasks, the incident commander often has to decide which task is not going to be completed at that time or at all. Also, the more complex an incident is, the more firefighters are needed to respond to it.

Staffing needs must be evaluated on a case-by-case basis with the understanding that insufficient staffing exposes firefighters and the public to increased risk of death, injury, or property loss. Polk County is unique in that most departments within the county have career staffing. Conversely, most departments in Johnson, Linn, and Scott Counties are volunteer, however; there are multiple combination departments, particularly in mid-size departments. The data shows that staffing at departments in growing areas has not kept pace with growth and operational needs. In looking at rural, less populated counties in Iowa, there are greater distances between locales, populations are less dense, and budgets are smaller, which create

unique challenges when compared to the Des Moines metropolitan area.

Another challenge when examining the feasibility of consolidation is the current pension system structure. There are two pension systems in Iowa for firefighters: the Iowa Public Employees Retirement System, Protection Occupation (IPERS), governed by Iowa Code chapter 97B, and the Iowa Municipal Fire and Police Retirement System of Iowa (MFPRSI), governed by Iowa Code chapter 411. IPERS covers all firefighters that are not full-time for a city and any full-time firefighters not otherwise covered by MFPRSI. MFPRSI covers only full-time firefighters for cities with populations of 8,000 or more as determined by the 1980 U.S. Federal Census. See Iowa Code § 400.1.

All four counties examined in this study have firefighters in both pension systems. 2026 Iowa Acts, Senate File 2346 examined the cost differences between the two pension systems. The comparison study found that MFPRSI provides cost savings (see Appendix B).

The study committee identified the following as possibly meriting further examination as it relates to pension disparities:

1. Insurance variables (workers compensation, etc.) within IPERS covered entities which can produce disparate costs from entity to entity.
2. The amount of overtime an organization relies upon for day-to-day staffing. Reliance on overtime staffing creates greater cost savings in MFPRSI.
3. Work schedule restrictions: MFPRSI (Iowa Code section 411.16) has a 24-hour restriction on consecutive hours worked. IPERS has no such restriction.
4. Social Security disparities: Social Security payments are required for IPERS employers while there are variances within MFPRSI employers.
5. Impact on Civil Service Commissions for MFPRSI employers.
6. Whether employees will be able to maintain their current retirement system going into a newly created fire district and the potential negative fiscal impact to any pension system that ingest new members.
7. Clarifying the separation of pension-related benefits between part-time/paid-on-call employees and full-time employees.
8. What entity should maintain the pension system for volunteer firefighters.
9. Consideration as to the feasibility of uniform public safety pension systems for all sworn employees and a non-public safety pension system for all non-sworn employees.

**D. An analysis of current fire protection services equipment and future fire protection services equipment needs including proposed placement of fire protection services equipment in service stations to maximize fire protection coverage and emergency response times.**

Equipment needs are unique to each geographic area for the reasons previously cited. In more populous counties with career or combination fire departments, such as Polk, there is the potential for cost savings by strategically placing different types of apparatus throughout the county. This also could be beneficial in Johnson, Linn, and Scott Counties for specialized apparatus, such as aerial trucks and heavy rescues, assuming that staffing is available. With changing population patterns in the metropolitan areas with career or combination staffing, reevaluation of strategic placement of apparatus should occur on a regular basis. In smaller, more rural counties, most departments have the same baseline equipment (engines, tenders, grass trucks) and reallocating this baseline equipment could hamper response times. A visual representation of location and types of apparatus in each city or town can be found in Appendix C. The costs of fire apparatus have increased exponentially in recent years. For example, a metro department has been ordering the same fire engine from the same manufacturer since 2015. The price of that engine has gone from \$471,112 to \$1.785 million, nearly quadrupling over ten (10) years. Aerial apparatus that once cost \$1.2 million now cost \$2 million. Moreover, lead times have increased from eight (8) to ten (10) months to around three (3) years. Some efficiencies could be realized through consolidation to emergency response districts or shared apparatuses, such as aerial trucks, heavy rescues, or other specialized apparatuses.

When reviewing station placement, jurisdictional borders often dictate which department responds to an emergency when another department's station or unit may be closer to the incident. While jurisdictional boundaries will always exist, the data shows there is room for improvement in service areas that could be realized by consolidation to emergency response districts under Chapter 357J. The committee recommends that areas within a two-mile radius of a staffed fire station are serviced by that fire station unless the departments are using a shared station model, such as what is used in some Polk County metro departments. This should result in service improvements, efficiencies, and cost savings. What's more, most departments are not using closest unit response to respond to emergency incidents often because of a myriad of legal issues, including gaps in existing statutes, equipment funding limitations, and technical limitations of CAD software used by PSAPs, which is often heavily focused on law enforcement services over fire and EMS. The committee recommends further study of closest unit response.

Further, the study committee recommends intentional, long-term planning should be the preferred practice. Consideration should be given to the relationship between station staffing and station locations. Staffed stations or units on the road reduce turnout time, thereby reducing overall response times. Also, new stations can range anywhere from \$3,000,000 for a simple building to \$30,000,000 for a Public Safety Center. As such, the study committee recommends entities engage in strategic planning rooted in historical and prospective data.

**E. An analysis of current communication and dispatch challenges including proposed recommendations for more efficient and effective communications.**

Public Safety Answering Points (PSAPs) are inextricably tethered to emergency response and as such further complicates consolidation. For example, there are three (3) PSAPs that serve the Des Moines metropolitan area in Polk County: Des Moines, Polk County, and WestCom. WestCom provides communication services that span several counties due to western suburban expansion into Dallas, Madison, and Warren counties.

Linn County also has three (3) PSAPs, Linn County Sheriff's Office, Cedar Rapids Joint Communication Agency (JCA) and Marion Police Department.

Johnson Emergency Communication Center (JECC) is a consolidated PSAP serving all Johnson County.

Scott Emergency Communications Center (SECC) is a consolidated PSAP serving all Scott County.

Both JECC and SECC are now the single PSAP serving an entire county, where the county previously had multiple PSAPs.

Another identified technical consideration relates to disparate Computer Aided Dispatch (CAD) and records management systems (RMS). CAD is another operational component of the PSAP that is a local jurisdiction decision. There is not a state agency dedicated or assigned to oversee CAD systems in the State, and both HSEM and DPS have some interaction. Currently, there is only a very loosely recognized national CAD standard, called EIDO or Emergency Incident Data Object. EIDO is a NENA (National Emergency Number Association) standard that not all CAD vendors build towards. Many CAD vendors still use propriety technology that does not inherently interoperate with a neighboring jurisdiction using a different product. Many local procurements do not take CAD interoperability into account, and many vendors have taken a "gateway" approach to CAD interoperability. Meaning, they'd prefer to sell an add on-bridging technology to interoperate versus a standards-based approach that inherently shares information. This can lead to costly and time-consuming efforts if a jurisdiction does seek to change CAD vendors. Additionally, many CAD systems are tied into RMS for both civil and jail, adding another layer of complexity when considering switching vendors or products.

The study committee recommends the following be evaluated regarding PSAPs:

1. The various funding streams and methodology used to fund PSAPs that have overlapping coverage.
2. Whether there should be overarching governance structures regarding the establishment and use of PSAPs. For example, Iowa Code section 29C.9.6 may permit for a unified governance structure through a 28E agreement.
3. The degree to which multiple PSAP service areas do not comport with established fire districts and thereby create communication challenges and the potential need for redundant communication investments.
4. Whether benchmarks should be established for call handling times based on 90th percentile of

call answering standards.

5. New CAD systems purchased in this state should be capable of closest unit response and unit locations using GPS.
6. The impact 2026 Iowa Acts, Senate File 2458 will have on PSAPs who dispatch for cities and fire districts that cross county borders.
7. Current employment models as it relates to public safety telecommunicators. Disparity exists in employment models, ranging from sheriff's office employees, sworn law enforcement, civilian, police department employees, and part time jailors. There are several potential unions and retirement/benefit plans to also consider.

## **F. An analysis of the need for city and township fire protection services in relation to the implementation of a countywide fire protection service.**

Under existing law, property taxes largely fund public safety services. For cities, property taxes are the primary source of revenue for their general funds. The general fund provides for all general budgets of the city, including public safety (police, fire, EMS), parks and recreation, the library, and more. Unlike townships which levy property tax specifically for fire protection, city fire departments must compete with other city departments for funding. Cities also have options to provide supplemental funds for their fire departments. Local Option Sales Tax (LOST) and franchise fees both provide supplemental sources of funding that may help support fire departments and provide services, but LOST revenue is available and is often used for other purposes. However, LOST nor franchise fees are available sources of revenue for an emergency response district. Property taxes are the sole source of funding available for emergency response districts under Iowa Code Chapter 357J. See Iowa Code § 357J.10.

To further examine the need for local fire protection services in relation to the implementation of a countywide fire protection service, the study committee sent out a questionnaire to all departments in the four identified counties (Linn, Polk, Johnson, and Scott). The questionnaire focused on staffing, funding, debt, charges or fees for services, and budgets. Thirty-two (32) departments answered the study. A large, medium, and small town were selected from each county and compared (see Appendix D for full results).

County Auditors calculated the amount of estimated revenue for selected fire departments based on their actual fire district, meaning the entire area that they cover, using the current max property tax rate of \$1.63 per \$1,000 of assessed value under Iowa Code § 357J.10 for 2025. The results indicate this rate appears sustainable for some small departments, assuming debt and bonding issues are addressed, but proves not feasible for most medium and large departments.

The committee found the existing sole funding source and levy rate is a barrier to departments consolidating and forming emergency response districts. In many cases, departments would

be worse off as an emergency response district than they are today. As such, the committee recommends diversifying the funding streams available to fund emergency response districts beyond property taxes. The committee found multiple departments that experience significant seasonal increases in population due to tourism, recreation, or other factors. Seasonal increases in population impact the risk and need for fire protection and emergency services. Additionally, departments that service land owned by the federal government and state or political subdivisions, which are not subject to property taxes, currently struggle to provide services given seasonal increases in population. This problem is amplified under the emergency response district model, and, therefore, is not currently viable for those departments. Other barriers identified in the current law include existing and future debt and bonding, as well as districts that cross county lines. These findings led to the recommendations regarding the reexamination of Iowa Code Chapter 357J mentioned herein.

### **G. An analysis of existing countywide fire protection service programs in this state including outlining current processes and procedures.**

The study committee recommends reviewing the proposals outlined in Section A of this report and reviewing outcomes of any changes to Iowa Code chapter 357J prior to making additional changes to other code provisions.

### **H. An analysis of countywide fire protection services in other states, with an emphasis on Midwest states, including an analysis of those fire protection programs in comparison to the fire protection needs of this state.**

Upon review of fire protection districts in surrounding states, no two states appear to have the same structure or funding stream(s). The study committee solicited information from all fifty states regarding county-wide fire protection districts. Currently, there does not appear to be any with legislation regarding county-wide departments. Minnesota has begun researching the possibility of consolidation but has not yet reached a conclusion.

The following is an analysis of the four states bordering Iowa, which include Nebraska, Missouri, Minnesota, and Illinois:

#### Nebraska Fire Protection Districts

Nebraska law allows rural and suburban areas to create fire protection districts, establishing them as political subdivisions empowered to levy taxes, incur debt, and provide fire/rescue services, primarily regulated under Chapter 35, Article 5 of the Nebraska Revised Statutes. Districts are managed by a board of directors, can contract with cities for services, and may be dissolved if inactive for five years. [\[1, 2, 3, 4, 5\]](#)

Key Aspects of Nebraska Fire District Law (Chapter 35, Article 5):

- Organization: Residents can form districts to provide fire protection similar to cities.
- Board Powers: Boards can purchase equipment, buy/sell real estate, enter contracts, and incur debt.
- Funding: Districts can levy taxes to support fire and emergency medical services.
- Contracts & Mergers: Districts may merge, change boundaries, or contract with municipalities for services.
- Dissolution: If a district is inactive for five years, the county board may order its dissolution.
- Volunteer Support: Taxing authorities can support volunteer departments through designated funds, including service award benefit programs. [[1](#), [2](#), [3](#), [4](#), [5](#), [6](#), [7](#)]

#### Key Statutes:

- § 35-501 to 35-517: Govern the organization, operation, and powers of rural/suburban fire districts.
- § 35-514.02: Allows districts to levy taxes for emergency medical services.
- § 35-901: Regulates volunteer department trust funds. [[1](#), [2](#), [3](#), [4](#), [5](#)]

#### Missouri Fire Protection Districts

Chapter 321 of the Revised Statutes of Missouri (RSMo) is the primary body of state law that establishes, empowers, and governs Fire Protection Districts (FPDs). Unlike municipal fire departments operated by individual cities, a Missouri fire protection district is an independent political subdivision of local government governed by its own elected board of directors. [[1](#), [2](#), [3](#)]

The legal framework outlines strict rules regarding the purpose, authority, funding, and boundaries of these districts: [[1](#), [2](#)]

#### Core Legal Purpose & Powers

Under [RSMo Section 321.010](#), a fire protection district has only the limited purposes and powers explicitly granted by the General Assembly: [[1](#), [2](#)]

- Protection Obligations: Districts are legally obligated to supply protection by any available means against injury and damage from fire and fire-related hazards. [[1](#)]
- Emergency Assistance: They are legally empowered to provide first aid to save lives and give medical assistance at accidents or any type of emergency. [[1](#)]
- Ordinance Authority: FPDs have the power to adopt safety ordinances that residents are legally required to obey. According to [RSMo Section 321.220](#), a district's building safety and fire prevention ordinances can supersede municipal codes within the district's borders. [[1](#), [2](#)]

## Funding Laws & Tax Restrictions

- Property Tax Levies: Traditionally, districts have been primarily funded by independent property tax levies approved by voters within the district's borders. [1, 2]
- Sales Tax Laws: A state law that took effect in August 2025 permits fire districts to seek voter approval for a 1% sales tax to fund rescue and emergency services. However, the law strictly mandates that the district must return 50% of the sales tax revenue to residents through property tax relief, automatically lowering property tax rates annually. [1, 2]

## Minnesota Fire Protection Districts

Minnesota law governs fire districts primarily through [Minnesota Statutes Chapter 144F](#), which grants local political subdivisions the authority to establish formal Fire Protection and Emergency Medical Services Special Taxing Districts. This legal framework allows cities, counties, and townships to partner across neighboring jurisdictions, expanding their tax base to spread out the rising costs of equipment, facilities, and staff. [1, 2, 3]

The primary legal mechanisms, structural options, and regulatory requirements dictated by state law include the following:

### Types of Legal Structures

- Special Taxing Districts (Chapter 144F): Multi-jurisdictional entities established by a combination of cities, towns, or counties. These structures hold their own independent taxing authority to levy property taxes exclusively for emergency operations. [1, 2, 3, 4, 5]
- Joint Powers Agreements (JPA): Formed under broader joint powers laws, allowing multiple municipalities to co-manage a unified fire department. [1, 2]
- Township Special Districts (§ 368.85): A single town board can establish a distinct fire district within its own borders. This requires a resolution by the board and a majority approval from voters at a town meeting. [1]

### Financial and Audit Regulations

- Special District Designation: [Office of the State Auditor \(OSA\)](#) classifies a joint powers fire board or district as an independent "special district" if its financials are separated from standard city or county reporting. [1]
- State Reporting Requirements: Governance documents for special fire districts must be formally filed with the OSA within 60 days of adoption. [1]
- Mandatory Audits: Annual financial audits are legally required if the district's annual revenue exceeds statutory dollar thresholds. [1]
- Public Fund Constraints: If a joint powers fire board is granted the authority to disburse

public funds, it must strictly mirror the same legal accounting and disbursement constraints as standard local governments. [1]

## Illinois Fire Protection Districts

The primary law governing fire districts in Illinois is the [Illinois Fire Protection District Act \(70 ILCS 705/\)](#). This statute establishes fire protection districts as separate municipal corporations and distinct units of local government funded by property taxes. This makes them separate legal and financial entities from the cities or counties they serve. [1, 2, 3]

### Key Legal Framework

- **Corporate Purpose:** Districts are granted all powers necessary to establish, maintain, and operate fire stations, vehicles, and equipment. They are legally responsible for life and property protection, fire prevention, and underwater recovery of drowning victims. [1, 2]
- **District Governance:** Districts are governed by a Board of Trustees. Depending on the local framework, these trustees can be elected or appointed by local township or county boards. Trustee annual compensation is tightly capped by law based on the number of full-time firefighters employed. [1, 2, 3]
- **Unprotected Areas:** Under the Fire Protection of Unprotected Area Act (70 ILCS 715/), the State Fire Marshal has the legal authority to assign unprotected unincorporated lands to a nearby fire protection district to ensure complete coverage. [1, 2]

### Financial & Fee Structure Laws

- **Non-Resident Fees:** Under Section 11f, districts are legally permitted to charge and collect reasonable service fees from non-residents. Statutory limits restrict these charges to a maximum of \$250 per hour for the response and \$70 per hour per firefighter. [1]
- **Lift Assist Billing:** Fire districts can charge reasonable fees to assisted living or nursing home facilities for non-emergency lift-assist services. Billing can only begin after the sixth lift-assist service is provided to a facility. [1]
- **Bidding Thresholds:** Under Section 11(k), fire districts are permitted to bypass competitive bidding for purchases over \$20,000 only if they utilize a qualified joint purchasing program requiring competitive solicitation. [1]

### Personnel & Operational Regulations

- **Disciplinary Rights:** Firefighter interrogation and disciplinary actions are strictly regulated under the [Firemen's Disciplinary Act \(50 ILCS 745/\)](#). Firefighters must be informed in writing of all misconduct allegations prior to any formal questioning. [1]
- **Safety Standards:** Fire districts must strictly comply with [Illinois OSHA \(IL OSHA\)](#)

[General Industry Regulations](#), which govern workplace safety, training requirements, and equipment protocols. [1, 2]

- **Mandatory Incident Tracking:** Illinois fire agencies are legally required to report and track all firefighter line-of-duty deaths, suicides, and fire-related cancer fatalities through the Office of the Illinois State Fire Marshal to ensure data transparency. [1, 2]

Illinois fire protection districts are subject to statutory tax levy rate limits based on equalized assessed value (EAV), as well as overall property tax caps depending on their location. Under the [Illinois Fire Protection District Act \(70 ILCS 705/14\)](#), the specific limits are divided by fund types and approval thresholds: [1, 2, 3, 4]

#### Statutory Rate Limits (Percentage of EAV)

Fund Type [1, 2, 4, 5, 6]	Baseline Rate Limit	Maximum Rate via Referendum	Governing Statute
Corporate Fund	0.125% (standard baseline)	0.30% (via backdoor referendum) 0.40% (via direct voter referendum)	70 ILCS 705/14
Ambulance Fund	0.30% (subject to backdoor referendum)	0.30% maximum cap	70 ILCS 705/22
Emergency & Rescue	0.05% baseline standard	0.10% maximum cap	<a href="#">70 ILCS 705/22</a>
Firefighters' Pension	No Rate Limit (must levy amount needed)	N/A	40 ILCS 5/4-118
Bonds & Interest	No Rate Limit (governed by debt size)	N/A	70 ILCS 705/12

#### Critical Levy Cap Considerations

1. **The Backdoor Referendum Threshold:** A Board of Trustees can pass an ordinance to increase its corporate levy from 0.125% up to 0.30% without an initial ballot measure. However, the public has 30 days after publication to submit a petition signed by 10% or more of registered voters to force the issue onto a public election ballot. [1, 3]
2. **PTELL Restrictions (Property Tax Extension Limitation Law):** If a fire district sits in a county bound by PTELL (often called “tax caps”), its total aggregate levy increase is legally restricted. Regardless of statutory maximum fund rates, the annual increase is capped at 5% or the rate of national inflation (CPI-U), whichever is less, unless voters approve a higher limiting rate via a direct referendum. [1, 2]
3. **Tort and Insurance Levies:** Fire districts may levy additional taxes under the [Local Governmental and Governmental Employees Tort Immunity Act \(745 ILCS 10/\)](#). This specific fund has no statutory rate limit but can strictly only be utilized to pay for insurance, risk management, workers’ compensation, legal defenses, or settlements. [1, 2]

## Appendix A Response Times for Fire Departments in Polk, Linn, Johnson, and Scott Counties

County	Agency	# Incidents	90th Percentile - Alarm to 1st Arriving	Type of Dept
Johnson	Coralville Volunteer Fire Dept	2771	13 min 13 sec	Combination
Johnson	Hills Fire & First Responders	463	16 min 31 sec	Volunteer
Johnson	Iowa City Fire Department	21650	8 min 52 sec	Full Time
Johnson	Jefferson Monroe Fire Dept. (Swisher)	1061	19 min 33 sec	Volunteer
Johnson	Lone Tree Fire & Rescue	342	14 min 29 sec	Volunteer
Johnson	North Liberty Fire Department	6303	12 min 9 sec	Combination
Johnson	Oxford Fire Department	483	19 min 0 sec	Volunteer
Johnson	Solon Fire Department	141	17 min 0 sec	Volunteer
Johnson	Tiffin Fire Department	2048	18 min 52 sec	Combination
Linn	Cedar Rapids Fire Department	50761	8 min 53 sec	Full Time
Linn	Center Point Fire Department	307	16 min 6 sec	Volunteer
Linn	Coggon Fire Department	558	18 min 0 sec	Volunteer
Linn	Ely Fire Department	634	17 min 0 sec	Volunteer
Linn	Fairfax Fire and Rescue	982	14 min 0 sec	Volunteer
Linn	Hiawatha Fire Department	8746	19 min 51 sec	Volunteer
Linn	Linn County 3rd Fire District	350	16 min 0 sec	Volunteer
Linn	Lisbon Fire and Rescue	798	17 min 0 sec	Volunteer
Linn	Marion Fire Department	13359	7 min 22 sec	Full Time
Linn	Monroe Twmsp Fire Department	346	14 min 25 sec	Volunteer
Linn	Mount Vernon Fire Department	412	20 min 26 sec	Volunteer
Linn	Otter Creek/Alburnett FD	221	17 min 0 sec	Volunteer
Linn	Palo Fire Department	485	16 min 0 sec	Volunteer
Linn	Prairieburg Fire Department	36	19 min 0 sec	Volunteer
Linn	Robins Fire Rescue & EMS	857	11 min 0 sec	Volunteer
Linn	Springville Fire & Rescue	294	18 min 0 sec	Volunteer
Linn	Troy Mills Vol Fire Dept	100	17 min 0 sec	Volunteer
Linn	Walker Fire Department	232	16 min 57 sec	Volunteer
Polk	Altoona Fire Department	13146	10 min 7 sec	Full Time

County	Agency	# Incidents	90th Percentile - Alarm to 1st Arriving	Type of Dept
Polk	Ankeny Fire Department	27242	9 min 30 sec	Full Time
Polk	Bondurant Emergency Services	3252	14 min 5 sec	Combination
Polk	Camp Township - Runnells Fire Department	440	20 min 19 sec	Volunteer
Polk	Clive Fire Department	11714	8 min 45 sec	Full Time
Polk	Delaware Township Fire Dept	1017	14 min 20 sec	Volunteer
Polk	Des Moines Fire Department	119428	8 min 3 sec	Full Time
Polk	Des Moines International Airport Fire Department	185	7 min 34 sec	Full Time
Polk	Elkhart Fire Department	238	16 min 0 sec	Volunteer
Polk	Johnston Metropolitan Fire Department	15437	9 min 30 sec	Full Time
Polk	Mitchellville Fire Department	1461	17 min 14 sec	Volunteer
Polk	Pleasant Hill Fire Department	6862	10 min 59 sec	Combination
Polk	Polk City Fire Department	3616	12 min 45 sec	Combination
Polk	Saylor Township Fire Department	5427	13 min 14 sec	Combination
Polk	Urbandale Fire Department	21173	8 min 48 sec	Full Time
Polk	West Des Moines Fire Department	16974	8 min 35 sec	Full Time
Polk	Windsor Heights Fire Department	3206	9 min 3 sec	Full Time
Scott	Bettendorf Fire Department	18216	7 min 30 sec	Full Time
Scott	Blue Grass Fire Department	1769	14 min 3 sec	Volunteer
Scott	Buffalo Volunteer Fire Department	508	14 min 0 sec	Volunteer
Scott	Davenport Fire Department	65401	7 min 24 sec	Full Time
Scott	Dixon Fire Department	40	22 min 36 sec	Volunteer
Scott	Donahue Volunteer Fire Department	95	18 min 50 sec	Volunteer
Scott	Eldridge Volunteer Fire Dept	2749	12 min 0 sec	Volunteer
Scott	LeClaire Fire Department	1939	13 min 41 sec	Volunteer
Scott	Long Grove Fire Department	1144	14 min 38 sec	Volunteer
Scott	McCausland Vol Fire Department	92	15 min 1 sec	Volunteer

County	Agency	# Incidents	90th Percentile - Alarm to 1st Arriving	Type of Dept
Scott	New Liberty Fire Department	82	13 min 33 sec	Volunteer
Scott	Princeton Fire Department	371	13 min 37 sec	Volunteer
Scott	Riverdale Fire Department	224	13 min 0 sec	Volunteer
Scott	Walcott Community Fire Dept	1355	13 min 0 sec	Volunteer

# Appendix B SF2346 Comparison Study Results

## PRELIMINARY SET OF QUESTIONS FOR CONSIDERATION – SF2346

1. What would be the financial implications to the 411 System’s unfunded actuarial accrued liability and funding status?
2. How would intercity equitability be maintained?
  - Would a city electing to exit be required to bring their proportionate share of the actuarial liability to 100% funded before exiting?
    - The 411 System is currently 85.42% funded.
  - At some point, cities that elect to exit 411 would stop contributing to the plan, yet their retirees and beneficiaries would continue receiving benefits. Variations in investment returns and mortality assumptions can lead to periods of overfunding or underfunding. In that context, how would cities that have exited cover their proportionate share of any future unfunded liabilities?
3. What impact would the reduction of 411 active membership have on contribution rates?
4. Basis for populations less than 10,000 population? City with a population over 8,000 are required to appoint fire fighters and policer officers under civil service law.
5. Is equitability among active members within the same department a concern?
 

The 411 System has a base service retirement multiplier of 66% with a maximum multiplier of 82%. IPERS protective class has a base service retirement multiplier of 60% with a maximum multiplier of 72%. The 411 system has a post-retirement COLA and IPERS protective class does not have a COLA.
6. What is the impact on Social Security coverage?
  - Need to review with State Social Security administrator (IPERS).

### 411, IPERS PROTECTIVE, IPERS SHERIFFS, & POR

Benefit Structure:	IPERS			
	MFPSRI	Protective Class	Sheriffs	POR
Minimum Retirement Age	55	55	50	55
Vesting	4 yrs.	4 yrs.	4 yrs.	4 yrs.
Years Required for Full Retirement	22 yrs.	22 yrs.	22 yrs.	22 yrs.
Basic Benefit	Joint & 50%	Straight Life	Straight Life	Joint & 50%
	Surviving Spouse	Annuity	Annuity	Surviving Spouse
Yearly Multiplier	3.00%	2.73%	2.73%	2.95%
Full Retirement Multiplier	66%	60%	60%	65%
Yearly Multiplier >22 Years Service	2%	1.5%	2.5%	2.75%
Maximum Years Service Credit	30 yrs.	30 yrs.	30 yrs.	32 yrs.
Maximum Multiplier *	82%	72%	80%	88%
High Years Used in Benefit Calculation	3	3	3	3
Annual COLA after Retirement	Yes	No	Yes	Yes
	1.5% + Flat Dollar	NA	1.50%	40% of active increases + Flat Dollar every 5 years
DROP	Yes	No	No	No
Social Security Coverage**	No	Yes	Yes	No

### Contribution Rates Effective 07/01/26

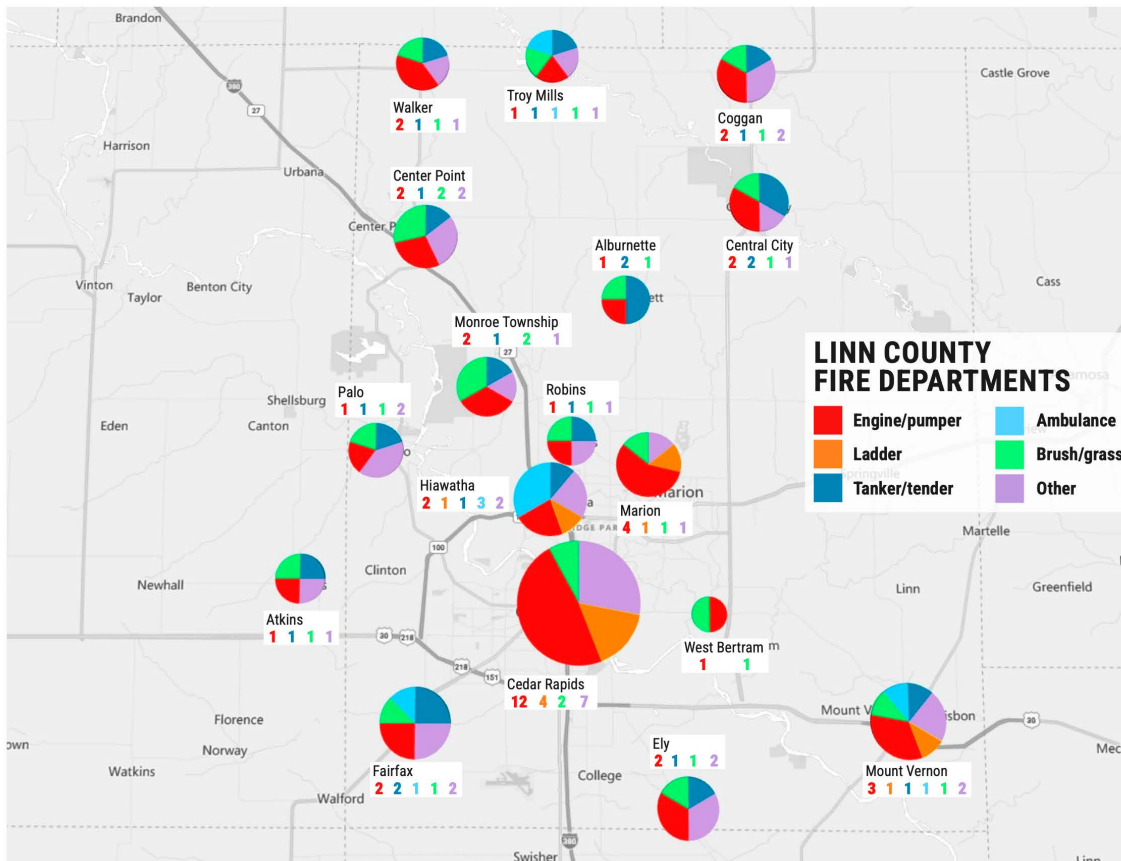
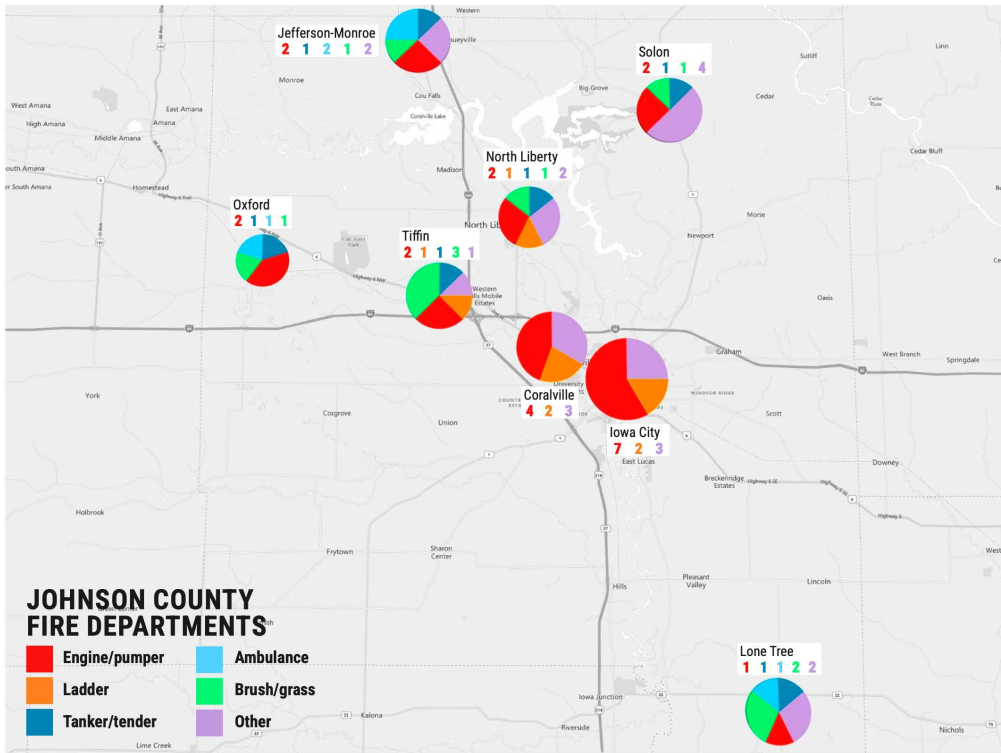
Contributions:	Firefighter		Police Officer		Sheriffs	POR
	MFPSRI	IPERS	MFPSRI	IPERS	IPERS	POR
Employer Contribution Rate Base Pay	21.859%	9.185%	21.859%	9.185%	12.335%	37.000%
Employer Social Security Rate**	0.000%	6.200%	0.000%	6.200%	6.200%	0.000%
Employer Medicare Rate	1.450%	1.450%	1.450%	1.450%	1.450%	1.450%
Workers Comp Insurance***	5.780%	21.419%	1.600%	2.086%	2.086%	???
Overtime Impact	0.000%	???	0.000%	???	???	0.000%
<b>Total Employer Rate</b>	<b>29.089%</b>	<b>38.254%</b>	<b>24.909%</b>	<b>18.921%</b>	<b>22.071%</b>	<b>38.450%</b>
Employee Contribution	9.675%	6.335%	9.675%	6.335%	12.085%	11.525%
Employee Social Security Rate**	0.000%	6.200%	0.000%	6.200%	6.200%	0.000%
<b>Total Employee Rate</b>	<b>9.675%</b>	<b>12.535%</b>	<b>9.675%</b>	<b>12.535%</b>	<b>18.285%</b>	<b>11.525%</b>
Contributions Paid On Overtime	No	Yes	No	Yes	Yes	No

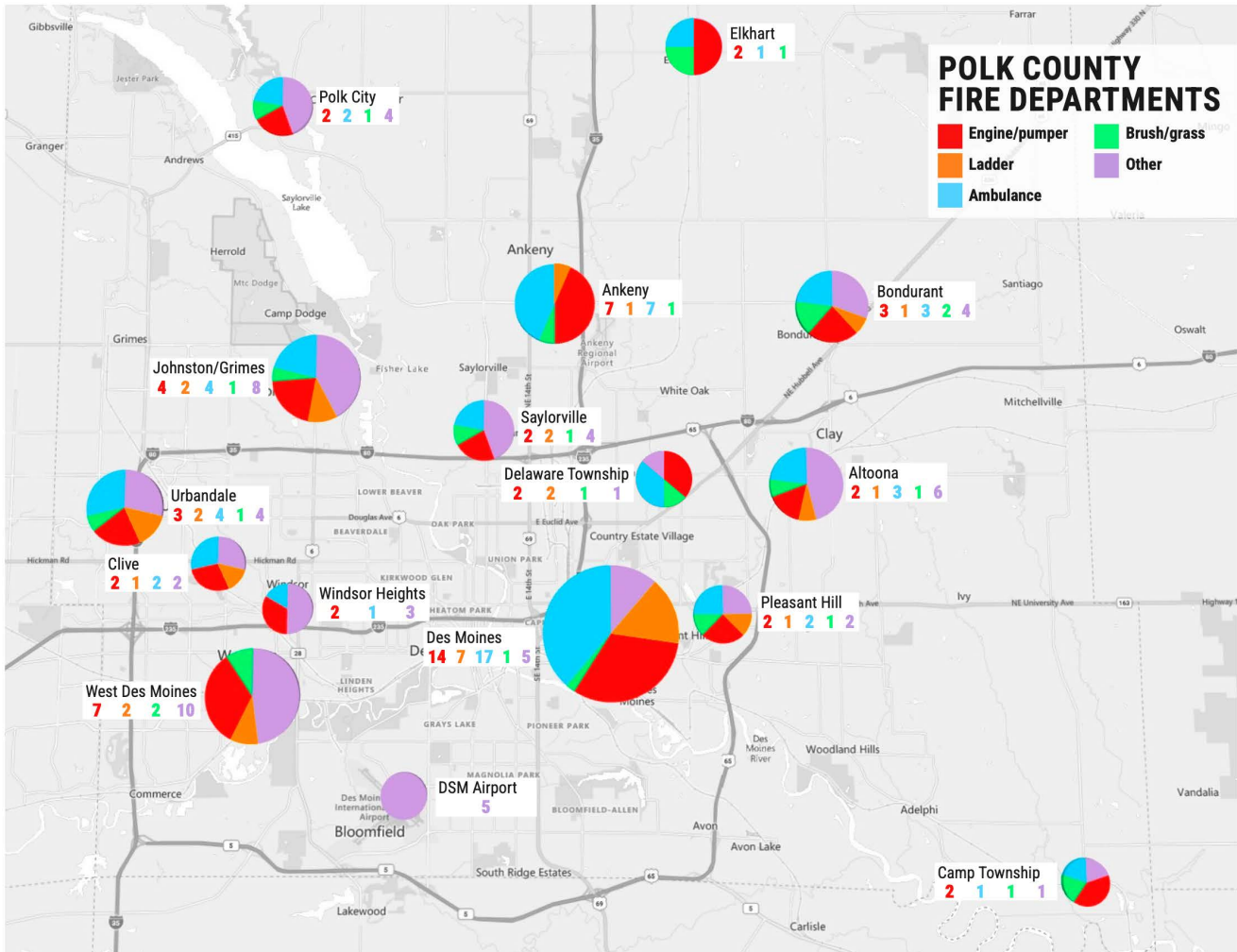
\* Crossover point between MFPSRI and POR is 27 years.

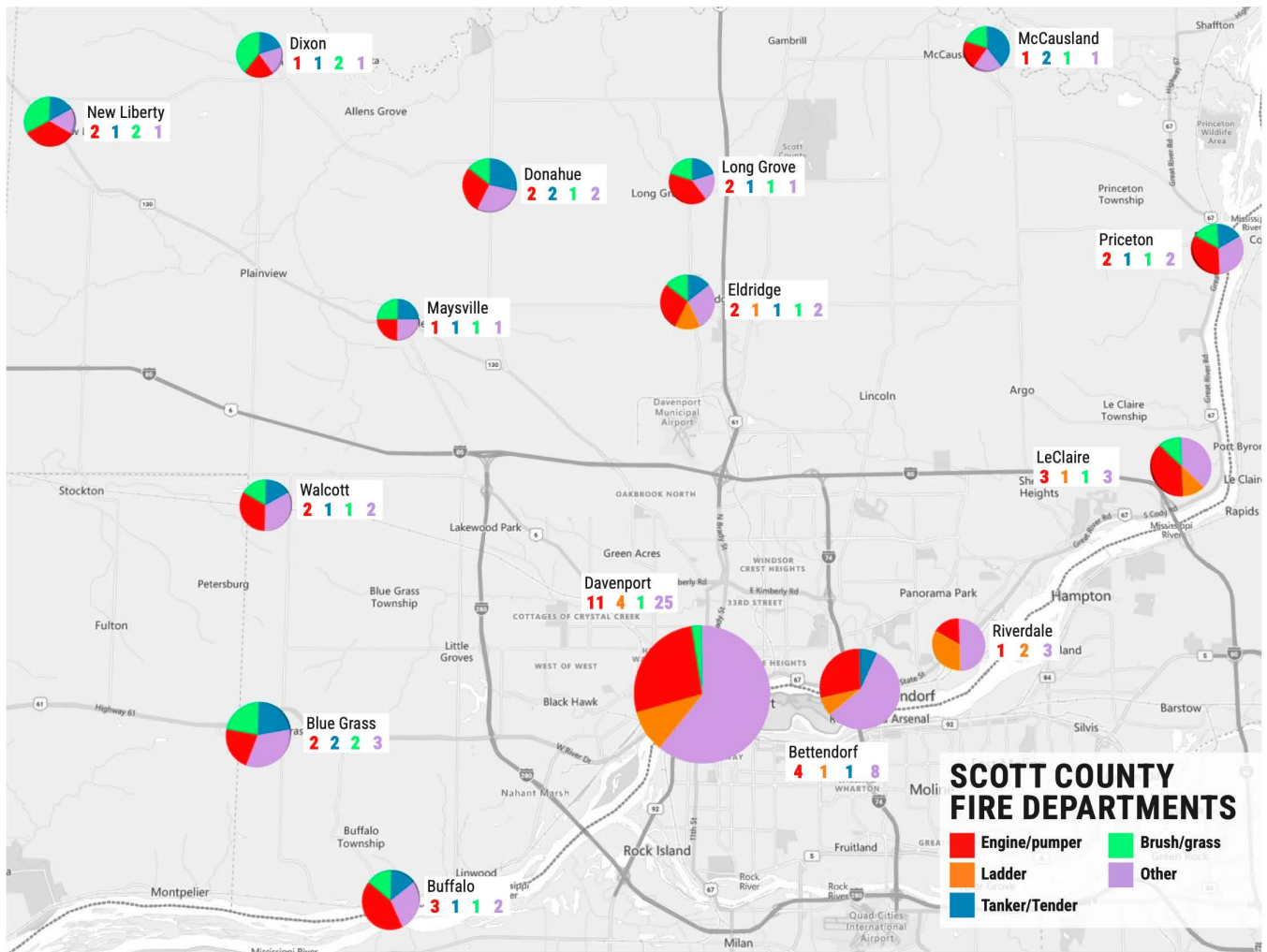
\*\* 411 members are not covered by Social Security (except Ankeny, Camanche, Fairfield, Clive, and Evansdale). Moving members from 411 to IPERS does not gain them social security coverage. The Iowa Legislature has factored non-social security coverage into the benefit structure.

\*\*\* Added for comparison to non-411 cities. Source: Iowa Municipalities Workers' Compensation Association (IMWCA). Employers are not required to carry worker's compensation on 411 members. Quoted rate for 411 is IMWCA's special 411 rate.

# Appendix C Fire Departments in Each County and the Number of Apparatus Available







Appendix D Current Fire Department Budget Auditor Comparison

<b>Johnson</b>	<b>Hills Fire Dept.</b>	<b>Taxable Value 2025</b>	
		230,945,319	
Levy	1.63	\$376,440.87	
		Max Property Tax Revenue	\$376,440.87
		FY25 Budget	\$99,000.00
		New Money	\$277,440.87
	<b>Tiffin Fire Dept.</b>	<b>Taxable Value 2025</b>	
		715,610,434	
Levy	1.63	\$793,536.00	
		Max Property Tax Revenue	\$793,536.00
		FY25 Budget	\$779,548.00
		New Money	\$19,988.00
	<b>North Liberty Fire Dept.</b>	<b>Taxable Value 2025</b>	
		1,802,595,108	
Levy	1.63	\$2,938,230.03	
		Max Property Tax Revenue	\$2,938,230.03
		FY25 Budget	\$1,622,626.00
		New Money	\$1,315,604.03

<b>Linn</b>			
	<b>Hiawatha Fire Dept.</b>	<b>Taxable Value 2025</b>	
		675,354,665	
Levy	1.63	\$1,100,828.10	
		Max Property Tax Revenue	\$1,100,828.10
		FY25 Budget	\$1,065,436.49
		New Money	\$35,391.61
	<b>Cedar Rapids Fire Dept.</b>	<b>Taxable Value 2025</b>	
		7,837,181,583	
Levy	1.63	\$12,774,605.98	
		Max Property Tax Revenue	\$12,774,605.98
		FY25 Budget	\$24,097,965.00
		Shortfall	-\$11,323,359.02

<b>Polk</b>	<b>Des Moines Fire Dept<sup>2</sup></b>	<b>Taxable Value 2025</b>	
		11,962,282,404	
Levy	1.63	\$18,520,520.32	
		Max Property Tax Revenue	\$18,520,520.32
		FY25 Budget	\$55,133,602.00
		Shortfall	-\$36,613,081.68
	<b>Ankeny Fire Dept.</b>	<b>Taxable Value 2025</b>	
		7,177,476,504	
Levy	1.63	\$11,699,286.70	
		Max Property Tax Revenue	\$11,699,286.70
		FY25 Budget	\$13,792,345.00
		Shortfall	-\$2,093,058.30
	<b>Polk City Fire Dept.</b>	<b>Taxable Value 2025</b>	
		516,829,774	
Levy	1.63	\$842,432.53	
		Max Property Tax Revenue	\$842,432.53
		FY25 Budget	\$1,094,520.00
		Shortfall	-\$252,087.47

<b>Scott</b>	<b>LeGaire Fire Dept.</b>	<b>Taxable Value 2025</b>	
		515,491,111	
Levy	1.63	\$840,250.51	
		Max Property Tax Revenue	\$840,250.51
		FY25 Budget	\$733,490.00
		New Money	\$106,760.51
	<b>Bettendorf Fire Dept.</b>	<b>Taxable Value 2025</b>	
		3,569,272,375	
Levy	1.63	\$5,817,913.97	
		Max Property Tax Revenue	\$5,817,913.97
		FY25 Budget	\$6,526,656.00
		Shortfall	-\$708,742.00
	<b>Davenport Fire Dept.</b>	<b>Taxable Value 2025</b>	
		5,953,407,211	
Levy	1.63	\$9,704,053.75	
		Max Property Tax Revenue	\$9,704,053.75
		FY25 Budget	\$22,148,683.00
		Shortfall	-\$12,444,629.25