

Norfolk Volunteer Fire Department (NVFD) - Board of Finance Presentation — November 18, 2025

The Norfolk Volunteer Fire Department (NVFD), founded in 1902, proudly serves the Town of Norfolk with 24/7/365 emergency response coverage as a 501(c)(3) nonprofit organization. With 55 active members consisting of 16 Interior Firefighters, 23 Exterior Firefighters, 12 Support personnel, and 4 Fire Cadets—the NVFD remains 100% volunteer. Our members responded to more than 220 emergencies last year, covering fire suppression, rescue operations, hazardous materials incidents, medical first response, and disaster mitigation. Recruitment and retention remain top priorities, supported by outreach, training, and a welcoming environment that fosters long-term participation.

Norfolk's 46.4 square miles present unique logistical and operational challenges. Our community encompasses nearly 900 households, 90 fire hydrants within the village center, 95 miles of paved roads, and 58 miles of hiking trails, all spanning elevations from 880 to 1,768 feet. These rural conditions demand extensive pre-incident planning, specialized apparatus and equipment, and close coordination with our regional mutual aid partners to ensure effective emergency responses. The NVFD operates seven vehicles—three pumpers, a tanker, squad, brush truck, and UTV—and maintains readiness through weekly training, OSHA compliance, and advanced dispatching via Litchfield County 911. Our I.S.O. rating which factors into a homeowners insurance premium is a 4/4Y as of 2022, a reflection on our operational readiness and commitment to Norfolk.

Fundraising and community support are vital to sustaining operations beyond the annual town budget. Monthly events and annual appeals strengthen engagement while offsetting costs for firefighting equipment. Since 2010, the NVFD has secured more than \$1.15 million through grants and donations from sources such as FEMA, the State D.E.E.P., private foundations, and local partners. These funds have supported major acquisitions including new apparatus, SCBA systems, and rescue tools—enhancing safety while reducing the taxpayer burden. However, such funding is never guaranteed.

Fire apparatus have a recommended 25-year service life, yet replacement costs now exceed \$1.1 million per vehicle with multi-year build times. To maintain current coverage, the NVFD must plan for steady, cyclical replacements of pumpers, the tanker, and support vehicles. Similar replacement cycles also apply to turnout gear, SCBA systems, and other lifesaving tools—all of which are governed by NFPA standards to protect firefighter safety. Current fleet insurance coverage is inadequate, creating a financial risk to the town in the event of an accident or equipment loss.

The department's annual operating budget of \$132,400 covers essential expenses such as annual physicals, vehicle repairs, certifications, heat/electricity, fuel, gear maintenance, training, and equipment. The fire service is not immune to inflation and costs are always increasing. These budgeted line items ensure the safety and wellbeing of our volunteer membership in the station and while responding to emergencies.

Looking forward, the NVFD is advancing a five-year capital plan focused on strategic apparatus replacement, modernization, and operational improvements. Planned investments include a new pumper, upgraded medical and fire/rescue equipment, and PFAS free turnout gear.

Our long-term goal is to safeguard the residents of Norfolk by maintaining reliable equipment, implementing responsible planning, ensuring sustainable funding, and prioritizing the safety of our volunteer firefighters.

Establishing a dedicated capital replacement fund will protect the department's operational stability and ensure Norfolk's fire/rescue protection capabilities remain strong for generations to come.

Volunteer firefighting is not free—while our members serve without pay, readiness depends on consistent investment in training, equipment, vehicles, and facilities. These investments ensure our vehicles start, our equipment works, and our responders are trained and ready to save lives when someone calls 911.

A heartfelt thank-you to the members of the Norfolk Board of Finance for your time and interest to learn about the vital role our Volunteer Fire Department plays in keeping our members and residents safe. Your support truly makes a difference.

Visit norfolkfire.org

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I.S.O

An (I.S.O.) Insurance Services Office rating, also known as a Public Protection Classification (PPC) fire rating, is a score from 1 to 10 that is given to a community's fire department, reflecting how well it is prepared for fire suppression. A lower number is better, with Class 1 being the best rating. The rating is based on several factors, including emergency communications, the fire department's training and equipment, fire marshal inspections, and water supply. This score can influence homeowners' insurance premiums, as a higher rating indicates a lower risk of fire damage.

How the rating is determined:

- The ISO Fire Suppression Rating Schedule (FSRS) is used to evaluate communities.
- The evaluation considers three main areas:
 - **Emergency Communications:** How effectively the fire department receives and dispatches alarms.
 - **Fire Department:** The quality of the fire department's operations, training, and equipment.
 - **Water Supply:** The availability and capacity of the local water supply.
- A Community Risk Reduction section also recognizes efforts in fire prevention and public education.

What the rating means for residents:

- **Insurance premiums:** A better ISO rating (lower number) can lead to lower homeowners' insurance premiums because it suggests a lower risk of fire damage. However, the impact on premiums varies by insurance company.
 - **Community safety:** The rating provides a measure of a community's fire protection readiness.
 - **Incentive for improvement:** The system incentivizes communities to improve their fire services, as better protection can lead to lower insurance costs for residents.
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Grants and Annual Appeals (2010–2025) totalling \$1.15million have funded major acquisitions such as:

- 6000' of 4" Large diameter Hose (2010)
- Tanker Swivel Chute (2012)
- Brush Truck Conversion (2013)
- Engine 30 Restoration (2014)
- Squad 20 purchase (2014–2016)
- SCBA Compressor (2016–2017)
- Extrication/Rescue tools, thermal imaging cameras, and vehicle replacements (2020–2024)
- Dry hydrants, brush equipment, turnout gear, and hose
- Radio communications (2020)
- SCBA Air Pack replacements (2024)
- Pallets of drinking water
- During natural disasters and large brush fires, the state may partially reimburse staffing and equipment costs using FEMA pay scales through programs the NVFD participates in with Emergency Management.

These funds have enabled us to modernize equipment while minimizing the tax burden — but they are not guaranteed.

The NVFD focus moving forward includes:

- Meeting service expectations reliably
- Executing components within our 5-year capital investment plan
- Enhance firefighter safety and medical responders capabilities through modernized equipment.
- Expand recruitment and retention and community involvement at departmental events

Identified capital investments include:

- Engine 30 Replacement (2026–27) – ~\$1.1M
- Firehouse kitchen equipment – ~\$30k
- Turnout gear extractor & dryer – ~\$25k
- Training tables & chairs – ~\$20k
- AEDs & basic medical equipment for all apparatus – ~\$18k
- Battery-powered saws – ~\$20k
- Traffic trailer replacement – ~\$60k
- ATV for rapid trail access – ~\$18k
- Forcible entry training door – ~\$12k
- Knox key retention upgrade – ~\$15k

NVFD Board of Finance Presentation

November 18, 2025

Current Operations and Future Planning



Norfolk Volunteer Fire Department Inc.

Department Snapshot

- Founded in 1902; incorporated 1907
- 100% volunteer, 501c3 non-profit
- 222 calls for service last fiscal year
- 55 active members
- Focus on recruitment and retention
- ISO Rating 4/4Y (2022)
- Rural coverage = logistical challenges



Operations & Mutual Aid

- Fleet: 3 Pumpers, Tanker, Squad, Brush truck, UTV
- Members respond to emergencies based on availability
- Preplanning and coordination response apps
- 911 Dispatch via LCD in Torrington
- Regional mutual aid participation & Task Force/Strike Teams
- Weekly training & OSHA compliance



Fundraising & Community Support

- Fundraising sustains operational expenses beyond the budget
- Community events foster engagement
- Managed like a business with a focus on marketing



Grants & Annual Appeal

- \$1.15M in grants and appeals received since 2010
- Funded major purchases and upgrades
- Grants from AFG, D.E.E.P., Foundations, Sponsors
- These funds reduce tax burden, but are not guaranteed



Vehicle Replacement & Insurance

- 25-year lifespan per NFPA
- New fire trucks ~\$1.1M; 3-year build time
- Even with our maintenance program, 1 truck needs to be replaced every 10 years
- Fleet Insurance is inadequate; VFIS “replacement value” coverage is costly but covers the towns exposure in the event of an accident
- Facilities & Building Insurance



30 Year Old Pumper Replacement

Securing the needs of the Community... for the Safety of our Firefighters

- Recommended replacement schedule from National Fire Protection Agency (N.F.P.A.) is 25 years
- Built in 1995: Engine 30 was partially refurbished in 2014 with funds donated to the fire department with the expectancy of adding 10 years of usable service.
- Older trucks cost more to fix with limited parts availability



Options for Replacement

Buying New:

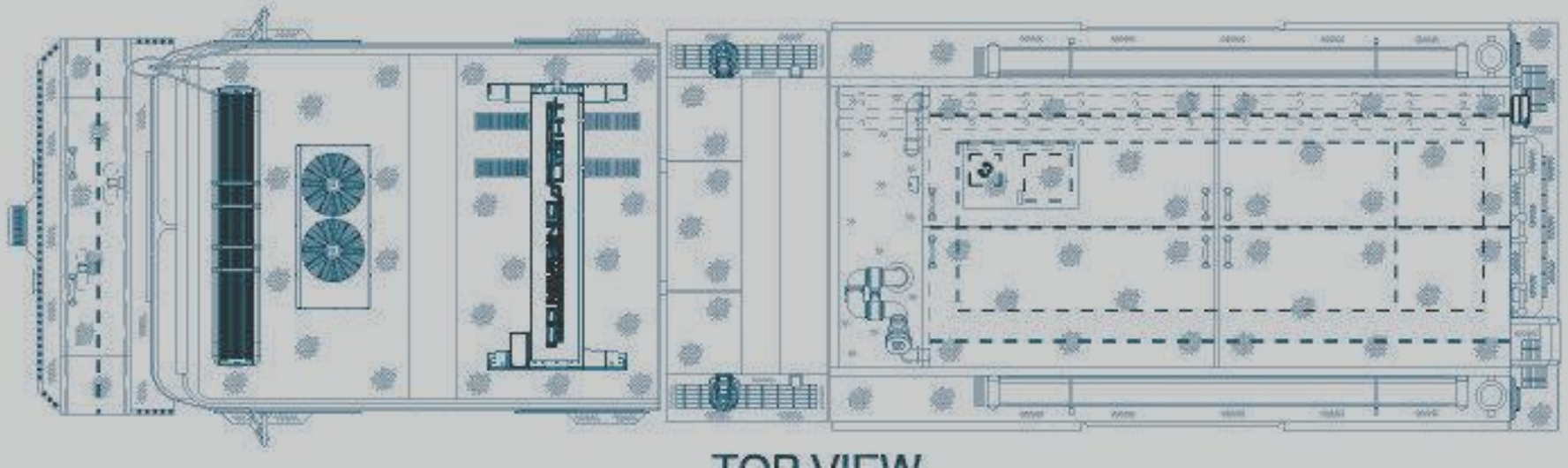
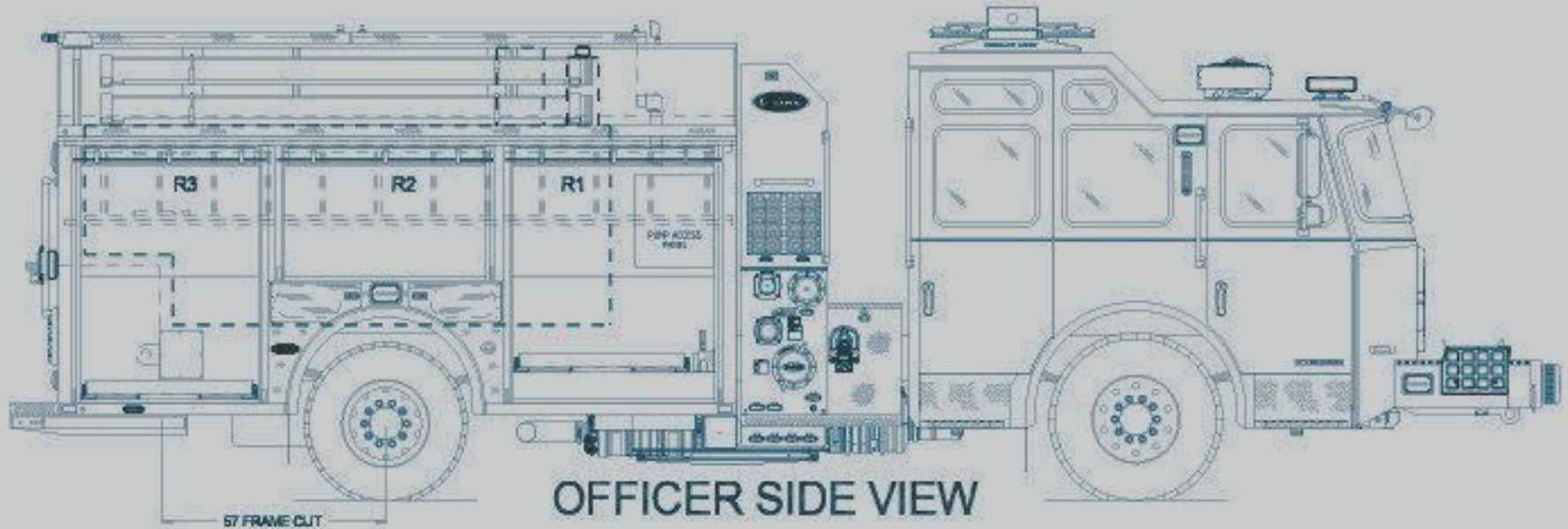
- Custom to the needs of the town
- Cost \$1.1 Million+
- 24-48 month build time
- Payment not due till after construction is complete with payment options

Refurbishing:

- Costs 75%-80% of a new truck
- Must be performed at an authorized facility
- Must be upgraded to meet NFPA requirements
- Must meet all EPA clean air standards
- Buying a new chassis and reusing current body is costly with necessary repairs
- Apparatus is out of service for 2 years during refurbishment



Pumper Concept Specification



Buying Used (Stop Gap Truck)

10-15 years old (2010-2015 or newer)

Pros:

- Cheaper alternative to buying a new truck
- Immediate availability

Cons:

- Finding a truck that fits within Norfolk's response plan and not built for a city.
- Used pumpers could have problems/ increased maintenance costs
- Cost for upgrades/Safety requirements
- Compatibility with current fleet
- Reduced lifespan (8-10 years)
- Conflicts with E40's replacement schedule in 2039.



Equipment Replacement & Maintenance

Everything wears out and requires scheduled replacements

- Turnout gear lifespan 10 years (\$4,975 complete set)
- 18 SCBAs replaced on 20-year cycle (\$10,000 ea)
- 27 Communication Radios - 20 year cycle (\$9,500 ea)
- Monthly inspections of equipment, meters, rescue tools
- Delaying replacement increases safety risks



Annual Operating Costs

Current NVFD Budget: \$132,400

- Telephone: \$3,500
- Electricity: \$4,500
- Heat: \$5,000
- Propane: \$400
- Water: \$400
- Training: \$8,250
- Contracts: \$20,175
- Physicals: \$11,000
- Truck Maintenance: \$35,000
- Radio Maintenance: \$3,000
- New Equipment: \$2,500
- Replacement Equipment: \$4,000
- Equipment Update: \$3,000
- Turnout Gear (PPE): \$7,200
- Medical Supplies: \$1,500
- Medical VFIS Insurance: \$5,000
- Diesel: \$7,000
- Hose Replacement: \$1,500
- Technical Rescue: \$1,500

Annual Physicals:

- Initial \$425pp then \$265pp
- Current physicals do not test for cancers, No lab work performed due to costs

Truck Tires:

- Apparatus Tires must be replaced every 7 years per NFPA: \$5,500 for 6 tires
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- Our annual appeal generates approx \$25k which supports the mission of the department
 - Funds are deposited into a restricted account until needed

Planning for the Future

- Meeting service expectations reliably
- Enhance firefighter safety and medical responder capabilities
- Expand recruitment and retention
- Executing components within our 5-year capital plan
- Engine 30 replacement (~\$1.1M)
- Capitol Investments
- Goal: A dedicated capital replacement/sinking fund would stabilize funding and reduce volatility to meet expectations



Closing Remarks & Next Steps

- Safe and modern equipment enables our firefighters to perform their duties effectively
- Volunteer firefighting does not mean free firefighting
- Continued financial support to sustain readiness and service to our community
- Grants are valuable, but are never guaranteed



Thank You for your continued support of our towns Volunteer Fire Department

Fire Chief: Brian Hutchins – firechief@norfolkfire.org

1st Asst. Chief: Matthew Ludwig – M.Ludwig@norfolkfire.org

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President: Paul Padua – president@norfolkfire.org

Visit us at: norfolkfire.org



Cost of outfitting a Firefighter in 2025

Turnout Coat: \$2,240

Turnout Pants: \$1,640

Fire Helmet: \$439

Boots: \$471

Gloves: \$110

Nomex Hood: \$75

Flashlight: \$65

SCBA (Air Pack): \$10,000

Radio: \$9,500

Total: \$24,540

Carried and worn by each Norfolk Firefighter

The Cost of Safety and Preparedness

