

# ***SOUTH CAROLINA STATE FIREFIGHTERS' ASSOCIATION***



## ***Firemen's Insurance and Inspection Fund (1%) Handbook***

October 2023

# South Carolina State Firefighters' Association



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# One-Percent Handbook

## ‘The Firemen’s Insurance and Inspection Fund’

### S.C. State Firefighters’ Association

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#### **Introduction**

In 1910, when the South Carolina State Legislature originally created the Firemen’s Insurance and Inspection Fund (1%), the insurance premium tax generated only \$1,600 a year statewide. Now, that tax generates in excess of \$20 million dollars annually.

This tax money is divided among qualifying member fire departments to be used for the **“betterment and maintenance of skillful and efficient fire departments”** within our state.

There are approximately 500 fire departments that are members of the South Carolina State Firefighters’ Association that are eligible to participate in this fund. It is a challenge to ensure that each department and our membership, which is in excess of over 17,000 individual members, spend this money wisely and prudently.

The 1% money, as it has come to be called, is truly the “glue” that binds the fire service together. It is a unique and valuable source of revenue that assists our state’s firefighting professionals in better protecting the lives and property of the citizens of our state.

The South Carolina State Firefighters’ Association is statutorily empowered by State Law to have the fiduciary responsibility of the 1% Fund. The following information in this booklet will aid our members in their understanding of the 1% Fund processes and to gain knowledge of sound accounting practices. In addition to this booklet, your Association has provided several other mechanisms to ensure our responsibility to protect the fund and to keep our members up to date on the State Law and guidelines. These include the following:

1. We have produced a video that is available on our website, [www.scfirefighters.org](http://www.scfirefighters.org)
2. We perform a number of annual visits by our third-party CPA firm. The findings from their visits are available on our website, <https://scfirefighters.org/data-record-keeping/one-percent-2/> under the “Audits” Section.
3. We provide in-person 1% Regional Training Classes
4. Our 1% staff are always available to answer any questions

## **The 1% Law**

South Carolina Law provides for the collection and disbursement of 1% Funds. It also outlines the eligibility requirements for fire departments and establishes guidelines for use of the monies by department members.

The following is an overview which will help explain the source of these funds, as well as the statutory requirements and restrictions on their expenditure.

### **The Source of the 1% Money**

- 1% money is a public fund derived from taxation.
- Its source is an annual tax assessment levied on the fire insurance premiums paid by property owners to insurance companies who do business in South Carolina.
- This tax is levied on **buildings and improvements** to real estate, **not** on the land itself.
- Only real estate that is subject to real property taxation is included. Since churches, schools, and government buildings are property tax exempt, no 1% tax is collected on their fire insurance premiums.
- Each year the South Carolina Department of Insurance apportions the collected tax premiums on structures by county.
- At that point, the Department of Insurance writes a check to each of the 46 County Treasurers in South Carolina reflecting that apportionment.
- The County Treasurer then disburses this money to eligible departments within their respective counties.
- The disbursement should be based upon the assessed value of buildings and structures subject to taxation within your particular coverage or response area. *As an example, if your county receives \$400,000 in 1% money, and your coverage area equals 10% of the buildings and structures, your department would be eligible for \$40,000 in 1% funds.*

### **Eligibility Requirements for FD's to Receive 1% Money**

The law requires that any “regularly organized” fire department that is under the control of a municipality, a county, a special purpose tax district, or certain unincorporated communities may be eligible to participate in the 1% distribution if the governing authority and the department meet the following requirements:

1. Have apparatus and equipment valued at least \$10,000 or more.
2. Have a minimum of 10 career or volunteer firefighters.
3. Adopt a building and inspection code approved by the State Fire Marshal.
4. Appoint a fire inspector.
5. Perform inspections.
6. File quarterly reports of these inspections with the State Fire Marshal by the

- 1<sup>st</sup> of April, July, October and January.
7. Appoint and maintain a Local Board of Trustees.
  8. Be members in good standing of the South Carolina State Firefighters' Association.

It is critical that you ensure your Annual Fire Equipment Certificate is submitted within the Fire Portal with the State Fire Marshal **no later than OCTOBER 31<sup>st</sup>**.

Failure to submit your Annual Fire Equipment Certificate and Quarterly Inspection Reports by that date, will result in the loss of your 1% distribution for the following year.

### **Local Boards of Trustees**

It is mandatory to appoint a Local Board of Trustees before receiving 1% money, this important and essential requirement must be understood and followed closely.

Your Local Board of Trustees will vary in its composition based upon the type of political subdivision under which you operate.

### **The Board of Trustees for Cities or Towns:**

- May consist of either three or five people
- If three, they shall be the following:
  - Mayor
  - Fire Chief
  - Chairperson of the Fire Committee designated by City Council
- If there are five people, they shall be the following:
  - Chairperson of the Fire Committee
  - City Treasurer
  - Fire Chief
  - two appointed citizens, one appointed by the Mayor and the other by the Fire
  - Chief.
- Board must elect a Chairman and Secretary.
- The City Treasurer will serve as the Board's Treasurer and custodian of the funds.
- Each of the citizen members serve four-year terms without compensation.
- Their appointments must be confirmed by the rules and regulations governing appointment authority for each city and town.

### **The Board of Trustees for Counties or Unincorporated Areas:**

- The Local Board of Trustees for any county or unincorporated area is not required to have a specific number of members.
- The law requires that the County Treasurer be one of the trustees.

- The Treasurer appoints residents of the county to serve four-year terms, without compensation, upon the recommendation of the local legislative delegation.
- Board must elect a Chairman and Secretary.
- The County Treasurer serves as Treasurer of the Board and custodian of the funds.

The purpose of the Local Board of Trustees is to ensure that all monies requested to be spent from the 1% Fund are legal expenditures prescribed by State Law and that 51% of the members of the fire department have approved the request.

Your Local Board of Trustees' names must be submitted on Form 205 to the Association where it will be kept on file.

Once your Form 205 is originally submitted, it only needs to be resubmitted when there is a change in the composition of the Local Board of Trustees.

### **Spending 1% Money**

If 1% funds are available to your department to spend, all members of the department must be aware of their rights, their duties, and their obligations in this regard.

The law places very clear restrictions on member departments. These restrictions must be adhered to very carefully.

- 1% funds must be kept separate from other funds. They should never be commingled with other sources of funds.
- All funds that are disbursed must be voted on by 51% of all of the members of a department. If a department has retirees listed on their South Carolina State Firefighters' Association roster, they are considered non-voting members. Therefore, they will not be included in the required 51% vote for any submitted Annual Budget and/or Specific Item request.
- All expenditures exceeding \$100 must receive the approval of the State Supervisory Committee of the South Carolina State Firefighters' Association prior to any expenditure being made.
- None of the 1% funds may be distributed **in cash** among the department members.
- The 1% money must be used solely and entirely for the betterment and maintenance of skilled and efficient fire departments.
- None of such funds shall be expended in any manner for any purpose for which any city, town, unincorporated community, or county may be legally liable.
- All funds that are approved on Annual Budgets and/or Specific Items requests are only approved for the calendar year in which they are approved. If the funds are not disbursed for the item(s) within the approved year, the department will be required to resubmit the allocated amounts for the item(s) in the next calendar year.

## **The Approval Process for Spending 1% Money**

Another major area of concern and confusion in regard to the 1% Fund for our fire service is understanding the approval process for spending the money.

It is important to remember that 1% money belongs collectively to the members of the fire department. However, all items purchased using the 1% Fund are the property of the Fire Department. The Chief has the discretion for all items that have been issued be returned upon a member's separation from the department.

The 1% money must be spent with the same care and accountability as your regular fire department budget.

- All expenditures must be voted on and approved by the membership of the department.
- **51%** of the members carried on the current department's South Carolina State Firefighters' Association Member Management System (MMS) Database roster, excluding retirees, must vote affirmative on any expenditure request for it to be approved. Therefore, it is critical that the department maintains their roster to ensure it is being kept up to date.
- In that vote, the Fire Chief has the same voice and vote as the most junior member of the department.
- It is not the responsibility of the Fire Chief or any elected and appointed official to dictate to the membership how 1% money is to be spent.

While it is not required by law, it is strongly recommended that each department elect a "One-Percent Committee" for the purpose of making recommendations to the entire department on all 1% expenditures. This ensures fairness and accountability in the process.

### **Expenditures Less than \$100**

- Any expenditure of \$100 or less is voted on and completed within the department.
- It is not necessary to forward those items to the State Supervisory Committee for approval.
- All the expenditures remain subject to the requirements that prohibit cash disbursements and that require the money be spent for the collective benefit of the department and for the betterment and maintenance of skillful and efficient fire departments.
- Your local Trustees must confirm the 51% majority vote and the legality of the expenditure.
- If the majority approves and the expenditure is legal, the local Trustees must approve.

## Expenditures More than \$100

Expenditures which exceed \$100 must be submitted online through the South Carolina State Firefighters' Association MMS Database, <https://scfirefighters.org/database-welcome/>, and receive approval **PRIOR** to any purchases being made.

There are two methods to accomplish this:

- Submit an Annual Budget, **Form 201/202**
- Submit Specific Item request for items on an as needed basis, **Form 201/202**

The recommended method is to compile and complete an 1% Annual Budget. This allows the department to combine all its expenditures for the year on one request, submit it to its members for approval, and once approved, submit the request online within the MMS Database to the South Carolina State Firefighters' Association for their review and consent. The Association has created the 1% Annual Budget Worksheet **Form 202** to assist member departments in this process. The form should be prominently displayed at the fire department and/or each member can be provided a copy, so they are aware of the requested expenditures for which they are voting.

In many instances after the budget has been approved, a department may wish to spend additional money than originally budgeted on a particular item or change their priorities and add a new item or items. This is easily accomplished by submitting a new Specific Item request for the additional money after obtaining a 51% vote from the membership for the budget variance. If a department has specific needs during the year, after the budget has been submitted and approved, they may submit additional Specific Item requests at any time.

The general mandate of the legislature on spending these funds is the somewhat general wording in the statute that states they must be spent for the **betterment and maintenance of skillful and efficient fire departments.**

## Guidelines for Spending 1% Money

Over the past few decades, three major categories have been developed for which 1% money may be wisely spent and meet this legislative requirement. These categories are:

- Retirement and Insurance
- Training and Education
- Recruitment and Retention

In order to give you further guidance, the 1% Annual Budget Worksheet, **Form 202**, is organized around these three categories with specific items being allowed under each one.

The following is the general categories of items that will be approved under each area and a few examples that have been submitted through the years

## **Retirement and Insurance**

### **Retirement:**

- Retirement plans that provide nondiscriminatory benefits to all fire department members that require retirement, disability or death before benefits are distributed are generally eligible plans.
- A copy of each department's adoption agreement for its retirement plan must accompany the request in order that it may be reviewed by General Counsel for 1% statute compliance.
- In order to comply with federal retirement plan laws and regulations, the South Carolina State Firefighters' Association Retirement System is divided into two plans:
  - (1) A Tax Qualified Plan for paid firefighters ("Qualified Plan")
  - (2) A Length of Service Award Program ("LOSAP") for volunteer firefighters.
- Both plans allow a department to adopt a uniform, nondiscriminatory method for eligibility based on a points or incentive system, but the Qualified Plan states that any firefighter working 1,000 hours or more a year must be eligible.
- Both plans provide that the contributions to the plan must be allocated equally among all eligible firefighters but allow individual departments to adopt different contribution amounts and vesting schedules.
- Many departments have both paid and volunteer firefighters and must pay strict attention to the requirements of each plan.
- Because of their inactive status, retirees or life members who have their Association dues paid by 1% funds from a fire department do not meet the eligibility requirements for participation in either plan.

### **Group Insurance:**

- Insurance may include death benefit, disability, bond insurance and any other type of insurance voted on by the majority of members **that is not the responsibility of the governmental subdivision.**

We believe spending 1% money for retirement and insurance is the best use of the 1% Fund.

## **Training and Education**

### Training and Education Materials:

- Training materials may include books, videos, DVD/Blu-Ray players, projection equipment, computers and computer software designed to be used for instructional purposes only.
- Training props such as forcible entry door and roof props.

### Expenditures for Use in Fire Prevention/Public Fire Education:

- Training for fire department members or for the citizens in the area of fire prevention.
- The purchase of smoke and carbon monoxide detectors may be allowed for the purpose of distribution to the general public.
- Expenditures for use in fire prevention, public fire education and community relations that is justifiable to the State Supervisory Committee and Local Board of Trustees.
- Please specify type of training, purchase of smoke/carbon monoxide detectors or other fire prevention request.

### Conference and Seminar Expenses:

- Fees for the South Carolina State Firefighters' Association Fire-Rescue Conference including privately owned vehicle mileage, lodging, food allowance and other expenses voted on by a majority of members.
- Other schools/seminars may include registration fees, privately owned vehicle mileage, lodging, food allowance and other expenses for any department member approved by a majority of the members of that particular department.
- These expenses may be provided to any attending member approved by a majority of the members of the department. After receiving approval from the South Carolina State Firefighters' Association, the department can provide the member with per diem expenses based on [www.gsa.gov](http://www.gsa.gov).

### Training and Education Fee:

- The Training and Education Fee for the South Carolina State Firefighters'



Association is an allowable expense voted on by a majority of the department members.

## **Recruitment and Retention**

### **Drill Night Meals/Family, Holiday, Retirement Dinners:**

- Identify the number of annual drill night suppers multiplied by the number of firefighters participating up to a cost of \$20.00 per meal, per person.
- Identify the number of holiday dinners times the number of invitees at cost of up to \$50.00 per dinner, per invitee. Each member listed on the department's South Carolina State Firefighters' Association's roster may invite one guest. The Association also allows a department to invite up to (25) non-members to each family/holiday/retirement dinner. Some examples of non-members may include retirees not carried on your roster, support staff, council members, and clergy.
- Specify any other function or social event to include attendees, members, and/or invited guests. You must categorize all expenditures for all social events. Approved costs may cover food, beverage, decorations, and entertainment. All of these must be within the \$50 maximum per attendee.
- For each drill night supper and family/holiday/retirement dinner, the department must keep on file a sign-in/roster for all attendees.
- No alcoholic beverages may be purchased with 1% funds.
- Gift certificates for firefighters, spouses and children of any kind are not permissible. Remember, the Code of Laws of South Carolina prohibit the distribution of cash or gifts to firefighters and no funds may be expended in any manner for any purpose for which any city, town, unincorporated community, or county may be legally liable.
- For Event Facility, venue where dinner is held, the fee(s) are a separate line item on Form 202. They are not included in the meal allowance (\$50 max).

### **Awards:**

- Funds can be used for plaques, badges, trophies, service pins for retirement or special events.

### **Incentive Programs:**

- Incentive programs to encourage attendance at training meetings or fire calls, etc. should be tied to awards such as special uniforms, plaques, or retirement contributions. For retirement incentive programs, see the above retirement section.

- The incentive program should be related to the mission of the department and should encourage attendance, proficiency, and enhance firefighting skills.
- There should be a base entry level for participation by all members of the department and tiers to encourage exceptional performance.

#### Furniture and Appliances:

- May be used for televisions, DVD players, day room furniture, and/or special kitchen items, all limited to department use.

#### Facility Construction and Renovation:

- These requests are rarely approved and are considered **only** upon the most unusual circumstances.
- Only those fire departments that are not funded by a political subdivision and who actually own the land and facility may request 1% money for this use.
- A copy of the deed evidencing ownership must accompany the request.

#### Specialty Clothing:

- Clothing such as tee-shirts, golf shirts, jackets, coats, pants, sweat suits, coveralls, and shoes.
- Badges and pins may include pocket badges, uniform badges, and collar insignias.
- Caps may include baseball caps, visors, or hats
- Shoes may include workout shoes and non-firefighting duty boots
- Other special uniforms such as Class A are allowed if not provided by the Fire Department. Please specify.
- All apparel must include the department's logo/name

#### Health and Physical Fitness Equipment:

- Equipment may include balls, basketball goals, ping-pong tables, pool tables, exercise equipment and gym, and/or health club memberships.

#### Coffee/Kitchen Fund:

- Coffee supplies and/or coffee service contracts are a legitimate expense

provided they are approved by a majority of the department members and are for the use of the membership at the department or fire scene.

#### Flower Fund:

- Flowers and/or fruit baskets for the sick or bereaved are permissible provided there is a written departmental policy governing the dollar amount, circumstances, and the recipient.
- Memorials in lieu of flowers to individuals or non-profit organizations are prohibited.

#### Dues and Subscriptions:

- Dues include the S.C. State Firefighters' Association or other fire-service related associations.
- Please specify the organization, the segment of fire department membership covered, and the amount for any dues requested other than South Carolina State Firefighters' Association. Union dues are not permissible.
- Subscriptions may include newspaper, professional fire firefighting related magazines, cable television, and/or internet service for department use only.

In summary, the procedure for preparing and submitting the annual budget:

- Complete the Annual Budget Worksheet **Form 202**.
- Obtain 51% majority affirmative votes from the members carried on the current department's South Carolina States Firefighters' Association's MMS Database roster, excluding retirees.
- Submit the approved budget to the Local Board of Trustees. They will approve by signing the Signature Page **Form 201**.
- Submit the expenditure request through the South Carolina State Firefighters' Association's MMS Database. Please visit our website at <https://scfirefighters.org/database-welcome/> for step by step guides on how to manage forms including **Forms 201 & 202**.
- Retain a copy of **Forms 201** and **202** for your records.
- The Association staff will ensure that 51% of the department approved the request and will verify the approval signatures of the Local Board of Trustees correspond with the signatures on **Form 205** we have on file.
- If the State Supervisory Committee has no questions and all requested items

are allowable by the law, they will submit their approval through the MMS Database.

- The Association Office will then email the approval to the Chief of the Department.
- The status of the expenditure request will be available to you at any time within the MMS Database.
- Please make a copy of the approval for your records.
- The MMS Database offers file retention for your department's submitted forms including any expenditure request submitted online.

If the State Supervisory Committee has any questions about your request, either someone from the Association staff or one of the committee members will contact you to seek more information or clarify the information that you submitted.

If you have a question about your request or unsure if it is allowable under the law, please call or email the Association office and we will get you an answer prior to you submitting your forms.

### **Accounting for 1% Money**

At the end of each calendar year, each fire department must be able to account for their 1% money. In order to accomplish this, each fire department must complete the One-Percent Accounting **Form 206** and the One-Percent Self Audit **Form 207**. Both of these forms are self-explanatory.

- They should be submitted and approved in the MMS Database by January 31<sup>st</sup> each year.
- No 1% expenditures for the following year will be approved for your department until you have submitted these forms.
- These forms will be referred to the State Supervisory Committee and Association staff for review.

In addition to the self-audit, the Association conducts numerous random audits each year to ensure complete compliance with State Law, Association guidelines and best practices.

### **Summary**

Here is a quick summary for spending the 1% funds:

- Appoint a Fire Department 1% Committee.
- The Committee should make recommendations to the department on how to

spend the 1% money.

- Call the Association office if you are not sure an expenditure is allowed by law.
- Make sure a current **Form 205** listing the names of your Local Board of Trustees is on file at the Association's office.
- Complete the One-Percent Annual Budget Worksheet **Form 202**.
- Display the proposed budget prominently in the department and/or provide each department member with a copy so that they will be informed of the specific items for which they are voting.
- Confirm that all firefighters on the current roster may vote.
- Complete the One-Percent Expenditure Signature Approval **Form 201**.
- 51% of the fire department membership must approve and sign **Form 201**.
- The Local Board of Trustees must approve and sign **Form 201**.
- Make copies of your request for your records.
- Submit request(s) through the MMS Database, <https://scfirefighters.org/database-welcome/>
- The State Supervisory Committee or the Association's 1% Staff will review and vote on the request.
- The Association will contact your fire department for clarification about any questionable expenditure.

As a reminder, the Signature Page **Form 201**, Annual Budget Worksheet **Form 202**, Local Board of Trustees **Form 205**, State Law, guidelines, information on 1% Regional Classes and 1% audits for the 1% Fund are available on our website <https://scfirefighters.org/data-record-keeping/one-percent-2/>

If you have specific questions about how the law may relate to your particular expenditure, please consult the South Carolina State Firefighters' Association. Your request will be passed on to the Association's General Counsel for a review and a response.

The Firemen's Insurance and Inspection Fund money is a privilege extended to the Fire Service by our legislators. It is an essential benefit to all fire departments and to the citizens and property they protect. Each of us should dedicate ourselves to the mission of spending this money legally and wisely.

## **ARTICLE 3**

### **FIREMEN'S INSURANCE AND INSPECITON FUND**

**SECTION 23-9-310.** Board of trustees of firemen's insurance and inspection fund.

In each city or town which has a regularly organized fire department under the control of the mayor and council or intendant and council of that city or town and in each unincorporated community having a population of two hundred fifty persons within an area of one mile radius in this State which has a regularly organized fire department under the control of a responsible authority or representative group of citizens in the community having in serviceable condition for fire duty fire apparatus and necessary equipment belonging thereto to the value of ten thousand dollars and upwards and having a total personnel of not less than ten men, including paid and volunteer members deriving benefits from the provisions of this article, there must be appointed a local board of trustees, to be known as the trustees of the firemen's insurance and inspection fund, to be composed of three or five members.

**SECTION 23-9-320.** Composition of board of trustees in cities and town; term of office of citizen members.

The board of trustees of the firemen's insurance and inspection fund in cities and towns, if composed of three, consists of the mayor, the councilman in charge of the fire department or the chairman of the fire committee, and the chief of the fire department. The board in cities and towns, if composed of five, consists of the chairman of the board of fire masters or the chairman of the fire committee, the chief of the fire department, the city or town treasurer, and two citizens, one to be appointed by the mayor and one to be appointed by the chief of the fire department, both to be confirmed by the governing body of the city or town. The term of the office of the last two named members of the board is four years and until their successors are appointed and confirmed and qualify for office.

**SECTION 23-9-330.** Composition of board of trustees in unincorporated communities; term of office of citizen members.

The board of trustees of the firemen's insurance and inspection fund in unincorporated communities is composed of the treasurer of the county in which the greater part of the community is located and any residents of the community as may be appointed by the treasurer, on a recommendation by a majority of the legislative delegation or delegations of the county or counties in which the community is located. The term of office of the members, other than the county treasurer, is four years, and they shall serve until their successors are appointed and qualify of office.

**SECTION 23-9-340.** Compensation of trustees; election of chairman and secretary; designation of treasurer.

All members of the board of trustees of each firemen's insurance and inspection fund shall serve without compensation. The board shall elect from its number a chairman and secretary who shall likewise serve without compensation. The treasurer of the city of town, or, for a fund for an unincorporated community, the county treasurer, shall act as the treasurer of the board and is custodian of the funds received as a result of the provisions of this article.

**SECTION 23-9-350.** Enactment of ordinance providing for building and inspection code required.

No city or town may enjoy any benefits under this article unless it has passed a suitable ordinance approved by the State Fire Marshal providing a building and inspection code for the proper erection and inspection of all buildings in the city or town so as to eliminate, as far as may be possible, the danger of fires arising from defective construction or the presence and existence of inflammable and combustible material and conditions.

**SECTION 23-3-360.** Fire inspector, fire inspections, and reports required; penalties for failure to comply.

Every incorporated city or town and every county in which is located any unincorporated community accepting the benefits of this article shall annually, by February first, designate some person as the fire inspector for the city, town, or county and this person shall quarterly, by the first day of April, July, October and January, make an inspection of every public building and business establishment located within the city, town, or county. Whenever the fire inspector finds in any building or establishment any combustible material or inflammatory conditions dangerous to the safety of the building or premises, he shall order the material or conditions removed. Quarterly reports must be filed with the State Fire Marshal, and one of these quarterly reports is considered an annual report and shall show in detail any hazardous or inflammable condition in connection with the condition of every public building, business establishment, or residence in the city, town, or county. If the requirements of this section are not complied with, the city, town, or county fire department is considered to have waived its rights for the year to distributed any benefits under this article to any city, town, or county fire department which has waived its rights to the benefits.

**SECTION 23-9-370.** Membership in South Carolina State Firemen's Association required; supervision of operation of building and inspection code.

For the purpose of supervision and inspection and as a guaranty that the provisions of this article are administered as herein set forth, every fire department enjoying the benefits of this article must be a member of the South Carolina State Firemen's Association. The association may supervise and inspect the operation of the ordinance required in this article to be passed in each of the several towns and cities enjoying the benefits of this article.

**SECTION 23-9-380.** Annual certificate of existence of fire department; penalty for failure to file.

The clerk of any incorporated city or town and the treasurer of the county in which is located the greater part of any unincorporated community accepting the benefits of this article as required herein shall annually, by October thirty-first, make and file with the State Fire Marshal on a blank to be furnished by the State Fire Marshal his certificate stating the existence of the department, together with any other facts the State Fire Marshal requires. If the certificate required by this section is not filed with the State Fire Marshal by October thirty-first in any year, relinquished its rights for that year to any benefits distributed under this article by the county treasurer.

**SECTION 23-9-390.** Designation of volunteer fire department as regular, organized fire department; annual certification to governing body of local municipality; annual certification to State Fire Marshal.

Any volunteer fire department having a headquarters station within or without a municipality, which is duly organized and has the officers which normally comprised the membership of a regular, organized fire department, with ten or more active members, is designated a regular, organized fire department.

The chief of the department shall annually certify to the governing body of the municipality or the county, dependent upon where the headquarters station is located, the names of the officers and active members. The clerk of the governing body shall in turn certify the names of the active members and the officers to the State Fire Marshal.

**SECTION 23-9-400.** Benefits to volunteer fire departments to be transmitted to governing body of area.

Any benefits accruing to an area serviced by a volunteer fire department which qualifies as a regular, organized fire department must be transmitted to the treasurer of the governing body of the area and distributed according to the provisions of the article.

**SECTION 23-9-410.** Distribution of funds collected on insurance premiums; use of fund.

The State Treasurer shall pay over the amount collected upon the premiums of the insurance business required to be reported under the provisions of Section 38-7-70 to the treasurers of the counties to which the premiums are allocated under the provisions of Section 38-7-70 in the respective portions resulting from the allocations. All monies so collected must be set apart and equitably used by each of the treasurer solely and entirely for the betterment and maintenance of skilled and efficient fire departments within the county.

**SECTION 23-9-420.** Time-frame for distribution of funds; determination of amount fire department is to receive; regulations for administration of funds.

All monies or other benefits received and distributed under the provisions of this article by a city, town, or county treasurer or other financial officer must be distributed to the trustees of the local fire department designated by the county treasurer or other financial officer to receive the benefits within forty-five days after the receipt of the monies or other benefits in the initial year and within thirty days each year thereafter. Each designated fire department shall receive an amount of the tax computed on the basis of the assessed value of improvements to real estate within the service areas of the fire department, and all monies must be administered by the trustees under the regulations adopted by them.

**SECTION 23-9-430.** Payment by county treasurers to State Firemen's Association of portion of proceeds received from tax on fire insurance; use of funds.

For the purposes of Section 23-9-370 and to defray the expenses thereof, each county treasurer shall pay over to the treasurer of the South Carolina State Firemen's Association the sum of five percent of the gross proceeds received annually by each county, town, or unincorporated community from the one percent tax on fire insurance allocated to the city, town or community. The sums so paid must be expended for the sole purpose of the betterment and maintenance of skillful and efficient fire departments within the county.

**SECTION 23-9-440.** Special provisions affecting boards of trustees of firemen's insurance and inspection fund applicable to certain cities.

In cities which have adopted the provisions of Title 61 of the 1962 Code of Laws of South Carolina, the provisions of Section 23-9-410 to 23-9-430 are subject to the provisions of Title 61.

**SECTION 23-9-450.** Disbursement of funds from firemen's insurance and inspection fund; approval.

Before any disbursements exceeding one hundred dollars of the funds of any firemen's insurance and inspection fund are made by the treasurers of the counties, they shall first submit to the supervising trustees of the South Carolina State Firemen's Association a statement of how the funds are to be expended and shall receive from the trustees their written approval of the manner and method by which the funds are to be disbursed, so that the South Carolina Firemen's Association shall know that the funds are to be disbursed, so



that the South Carolina firemen of each particular fire department in the State. If a proposed disbursement is to be expended legally and in accordance with the law, it is mandatory upon the supervising trustees to give their approval. Failure upon the part of any treasurer to comply with the foregoing makes him liable on his official bond.

**SECTION 23-9-460.** Purposes for which funds may be expended; restrictions on use.

No funds of firemen's insurance and inspection fund may be divided among the firemen of any fire department in cash. When any fire department by a majority provides for the expenditure of any funds for the collective benefit an enjoyment of the entire department, it is mandatory for the local trustees and the state trustees of the South Carolina State Firemen's Association to approve the expenditure. None of the funds may be expended in any manner for any purpose for which any city, town, unincorporated community, or county may be legally liable.

**SECTION 23-9-470.** Funds to be used for purposes prescribed in; to reduced amounts required to be distributed.

No funds from the firemen's insurance and inspection fund may be withheld or used for any purpose except as prescribed in this article, and no agency of the State, including the Budget and Control Board, has the authority to reduce the amounts required to be distributed to counties and municipalities under the provisions of this article.



## **Firemen's Insurance and Inspection Fund (1%)**

### **Expenditure Guidelines**

**FORM 203 Revised 10-30-2020**

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#### **What is Firemen's Insurance and Inspection Fund (1%) money?**

In 1907, the S.C. General Assembly passed legislation called the Firemen's Insurance and Inspection Fund for "the betterment and maintenance of skilled and efficient fire departments within the county." The money is a privilege granted by the General Assembly to fire departments who meet certain requirements. The fund is a one-percent tax collected on all fire insurance premiums written in the state, and thus is commonly referred to as "one-percent money." The complete statute is 23-9-310 (Article 3) is downloadable at [www.scstatehouse.net](http://www.scstatehouse.net).

#### **How is Firemen's Insurance and Inspection Fund (1%) money collected?**

By December the 31st of each year, all in-state and out of state insurance companies doing business in South Carolina must report to the Department of Insurance the amount of fire insurance premiums written for improvements to all assessed property in each county. The Department of Insurance then assesses a one-percent tax on every insurance company for the fire insurance premiums written per county. The total amount collected in the one-percent tax assessment from all insurance companies gives the Department of Insurance a per county amount of Firemen's Insurance and Inspection Fund (1%) money to be distributed. Improvements are defined as buildings or structures because there is no fire insurance written on a land without structures to insure. Assessed property means all property for which taxes are collected. For example, churches, schools, government buildings, etc. are tax exempt, and therefore not assessed. Your department does not receive any Firemen's Insurance and Inspection Fund (1%) money for non-assessed buildings even though they pay for fire insurance.

#### **How is Firemen's Insurance and Inspection Fund (1%) money distributed to my fire department?**

The Department of Insurance distributes the "per-county" amount of the one percent tax to the forty-six (46) County Treasurers through the State Treasurer. Each County Treasurer distributes the money to all qualified fire departments based on the percentage of the total assessed value of the county that constitutes your fire departments response or coverage area (This information comes from the County Assessor). For example, if your county receives a total amount of \$400,000 and the response area for your fire department contains 10% of the total assessed value of the county; then, your department should receive 10% of the \$400,000 or \$40,000.

#### **What is the role of the Fire Chief with regard to the Firemen's Insurance and Inspection Fund (1%) money?**

While the Fire Chief is responsible for the overall operation of the fire department, the Firemen's Insurance and Inspection Fund (1%) money is shared equally by all members of the fire department. Each fire department member, regardless of rank, has an equal vote in how the money should be spent. Specifically, fifty-one percent (51%) of the entire fire department membership, excluding retirees who are considered non-voting members, must vote and approve all Firemen's Insurance and Inspection Fund (1%) expenditures. However, a Fire Chief from a municipality is required by law to serve as a member of the Local Board of Trustees. A Fire Chief from an unincorporated area may serve as a member of the Local Board of Trustees but is not required to serve. The responsibility of the Local Board of Trustees is to ensure that all expenditures requested are approved by 51% of the entire fire department, excluding retirees,

and are approved Firemen's Insurance and Inspection Fund (1%) expenditures consistent with state statutes.

What is the role of the State Fire Marshal with regard to the Firemen's Insurance and Inspection Fund (1%) money?

Each Fire Department participating in the privilege of Firemen's Insurance and Inspection Fund (1%) money, must submit inspection reports to the State Fire Marshal on a quarterly basis. In addition, each department must submit an "Equipment Certificate" to the state Fire Marshal by October 31<sup>st</sup> of each year.

What is the responsibility of the S.C. State Firefighters' Association with regard to the Firemen's Insurance and Inspection Fund (1%) money?

The S.C. State Firefighters' Association is statutorily empowered to administer and supervise the Firemen's Insurance and Inspection Fund (1%). Any requested expenditures exceeding \$100.00 must be forwarded to the Association and approved by the State Supervisory Committee or the Association 1% Staff. The Association also conducts random audits by a Certified Public Accountant to ensure that all expenditure procedures are followed and to account for all funds. In addition, each fire department who receives Firemen's Insurance and Inspection Fund (1%) money must be a member of the Association.

For what purposes can my fire department utilize the Firemen's Insurance and Inspection Fund (1%) money?

Fire Departments must spend Firemen's Insurance and Inspection Fund (1%) money in one of three categories. These categories are Retirement and Insurance, Training and Education, and Recruitment and Retention.

What are the specific guidelines for spending the Firemen's Insurance and Inspection Fund (1%) money in these three categories?

### **1. Retirement and Insurance**

#### **Retirement:**

- Retirement plans that provide nondiscriminatory benefits to all fire department members and require retirement, disability or death before benefits are distributed are generally eligible plans.
- A copy of each department's adoption agreement for its retirement plan must accompany the request in order that it may be reviewed by General Counsel for Firemen's Insurance and Inspection Fund (1%) statute compliance.
- In order to comply with federal retirement plan laws and regulations, the SC Firefighter's Retirement System is divided into two plans:
  - (1) A Tax Qualified Plan for paid firefighters ("Qualified Plan")
  - (2) A Length of Service Award Program ("LOSAP") for volunteer firefighters.
- Both plans allow a department to adopt a uniform, nondiscriminatory method for eligibility based on a points or incentive system, but the Qualified Plan states that any firefighter working 1,000 hours or more a year must be eligible.
- Both plans provide that the contributions to the plan must be allocated equally among all eligible firefighters but allow individual departments to adopt different contribution amounts and vesting schedules.

- Many departments have both paid and volunteer firefighters and must pay strict attention to the requirements of each plan.
- Because of their inactive status, retirees or life members who have their Association dues paid by the Firemen's Insurance and Inspection Fund (1%) from a fire department do not meet the eligibility requirements for participation in either plan.

#### **Group Insurance:**

- Insurance may include death benefit, disability, workers compensation, bond insurance and any other type of insurance voted on by majority of members that is not the responsibility of the governmental subdivision.

## **2. Training and Education**

#### **Training and Education Materials:**

- Training materials may include books, videos, DVD/Blu-Ray players, projection equipment, computers and computer software designed to be used for instructional purposes only.
- Training props such as forcible entry door and roof props.

#### **Fire Prevention/Public Fire Education:**

- Training for fire department members or for the citizens in the area of fire prevention.
- The purchase of smoke and carbon monoxide detectors may be allowed for the purpose of distribution to the general public.
- Expenditures for use in fire prevention, public fire education and community relations that is justifiable to the State Supervisory Committee and Local Board of Trustees.
- Please specify type of training, purchase of smoke/carbon monoxide detectors or other fire prevention request.

#### **Conference and Seminar Expenses:**

- S.C. State Firefighters' Association Fire-Rescue Conference includes fees for privately owned vehicle (POV) mileage, lodging, food allowance and other expenses voted on by majority of members.
- Schools/seminars may include registration fees, privately owned vehicle (POV) mileage, lodging, food allowance and other expenses for any person approved by a majority of the members of the particular department.
- These expenses may be provided to any attending member approved by a majority of the members of the department. After receiving the approval from the S.C. State Firefighters' Association, the department can provide the member with per diem expenses based on [www.gsa.gov](http://www.gsa.gov).

#### **Training and Education Fee**

- The Training and Education Fee for the S.C. State Firefighters' Association is an allowable expense voted on by a majority of the department members.

### **3. Recruitment and Retention**

#### **Drill Night Suppers/Family, Holiday, Retirement Dinners:**

- **Identify the number of annual drill night suppers multiplied by the number of firefighters participating up to a cost of \$20.00 per meal, per person.**
- **Identify the number of holiday dinners times the number of invitees at a cost of up to \$50.00 per dinner, per invitee. Each member listed on the department's SCSFA roster may invite one guest. The SCSFA also allows a department to invite up to (25) non-members to each family/holiday/retirement dinner. Some examples of non-members may include retirees not carried on your roster, support staff, council members and clergy.**
- **Specify any other function or social event to include attendees, members, and/or invited guests. You must categorize all expenditures for all social events. Approved costs may cover food, beverage, decorations, and entertainment. All of these must be within the \$50 maximum per attendee.**
- **For each drill night supper and family/holiday/retirement dinner, the department must keep on file a sign-in/roster for all attendees.**
- **No alcoholic beverages may be purchased with Firemen's Insurance and Inspection Fund (1%) money.**
- **Gift certificates for firefighters, spouses and children of any kind are not permissible. Remember, the Code of Laws of South Carolina prohibit the distribution of cash or gifts to firefighters and no funds may be expended in any manner for any purpose for which any city, town, unincorporated community, or county may be legally liable.**
- **For Event Facility, venue where dinner is held, the fee(s) are a separate line item on Form 202. They are not included in the meal allowance (\$50 max).**

#### **Awards:**

- **Funds can be used for plaques, badges, trophies, service pins for retirement or special events.**

#### **Incentive Program:**

- **Incentive programs to encourage attendance at training meetings or fire calls, etc. should be tied to awards such as special uniforms, plaques, or retirement contributions. For retirement incentive programs, see the above retirement section.**
- **The incentive program should be related to the mission of the department and should encourage attendance, proficiency and enhance firefighting skills.**
- **There should be a base entry level for participation by all members of the department and tiers to encourage exceptional performance.**

#### **Furniture and Appliances:**

- **May be used for televisions, DVD players, day room furniture, and/or special kitchen items, all limited to department use.**

#### **Facility Construction and Renovation:**

- **Under certain circumstances facilities may include renovations to existing facilities, land or property lease.**

- Only those fire departments that actually own the land and facility may use Firemen's Insurance and Inspection Fund (1%) money for this use.
- A copy of the deed evidencing ownership must accompany the request.

#### **Specialty Clothing:**

- Clothing such as tee-shirts, golf shirts, jackets, coats, pants, sweat suits, coveralls, and shoes.
- Badges and pins may include pocket badges, uniform badges, and collar insignias.
- Caps may include baseball caps, visors or hats
- Shoes may include workout shoes and non-firefighting duty boots
- Other special uniforms such as Class A are allowed if not provided by the Fire Department. Please specify.
- All apparel must include the department's logo/name

#### **Health and Physical Fitness equipment:**

- Equipment may include balls, basketball goals, ping-pong tables, pool tables, exercise equipment and gym, and/or health club memberships.

#### **Coffee/Kitchen Fund:**

- Coffee supplies and/or coffee service contracts are a legitimate expense provided they are approved by a majority of the department members and are for the use of the membership at the department or fire scene.

#### **Flower Fund:**

- Flowers and/or fruit baskets for the sick or bereaved are permissible provided there is a written departmental policy governing the dollar amount, circumstances and the recipient.
- Memorials in lieu of flowers to individuals or non-profit organizations are prohibited.

#### **Dues and Subscriptions:**

- Dues include the S.C. State Firefighters' Association or other fire- service related associations.
- Please specify the organization, the segment of fire department membership covered, and the amount for any dues requested other than South Carolina State Firefighters' Association.
- Union dues are not permissible.
- Subscriptions may include newspaper, professional fire firefighting related magazines, cable television, and/or internet service for department use only.



In this section of the 1% Handbook, you will find letters on topics that the SCSFA are frequently asked. We would like to provide you with the information for your reference to use as needed. Included are letters on the following topics:

- Maintenance & Location of Local Firemen's Insurance & Inspection Fund (1%) Accounts
- Role & Responsibility of the Local Board of Trustees for the Local Firemen's Insurance & Inspection Fund Account
- 1% Derivation, Allocation & Expenditure Process
- Fee In Lieu of Tax
- County Treasurers Redistribution Policy



December 16, 2011

**Open Letter on:**

**Maintenance and Location of Local Firemen's Insurance and Inspection Fund Accounts**

On frequent occasions, The SC State Firefighters' Association is presented with the question that is brought forth from the local level as to the required location and maintenance of the Firemen's Insurance and Inspection (One Percent) Fund. Specifically, can an incorporated community or the County Treasurer in unincorporated areas dictate to the local firefighters as to the physical location and maintenance of the local One Percent account? Typically, the scenario goes to the matter of responsibility at a fiduciary level. The comments "Are we responsible for this fund?"; "Is this City allocated tax dollars?"; "Am I responsible if money is (lost, misappropriated, unaccounted for, etc.)?"; "Must the Town hold the checking account as it is tax funds?" are all frequently asked as local elected or appointed officials and staff come in to contact with this most unique of local fund accounts.

In short, the funds are designed, operated, and are the responsibility of the local members of the fire department. As such, no fiduciary responsibility is placed on the local governing entity in relation to accounting, auditing, or expenditure of the fund. Responsibility of fund management is not implied or stated in the state statute originating and outlining this fund in SC Code of Laws 23-9-310 through 470. Evolution and oversight of the funds has been reported to and reviewed by not less than three SC State Attorney General's and found consistent with the intent that the local fire department utilizes and expends the funds and the SC State Firefighters' Association is responsible for administration of an expenditure guideline and accounting system to ensure compliance with statutory intent. As such, and historically evident, the fiduciary responsibility lies within the sole owners and recipient of benefits, the firefighters at the local level that have been duly registered as members of the local fire department and State Firefighters' Association. Therefore, although the interest in proper account and fund maintenance is warranted and appreciated; it is not mandated and further is not required of the local government body. Put simply, fund maintenance and choice of physical location of the fund account is the choice of the local firefighters.

Having made this forthright statement, it should be incumbent upon both knowledgeable parties, local government and the local firefighters, to find accountable, feasible, efficient systems of fund maintenance that will ensure local accountability and integrity of the one percent fund account. Recommended (Not Mandated) are checks and balances, compliance with local purchasing procedures, and locally performed audits of the fund account. Mandated are the maintenance of the fund in a separate stand-alone account not co-mingled with other funds from either party; expenditure guidelines incorporating the Association; accounting processes mandated by the Association; standard business practices such as proper expenditure documentation and receipts; and no funds disbursed to firefighters or relatives in the form of cash or cash substitutable cards. The One Percent Funds are State tax funds derived from fees imposed by the General Assembly on Insurance Companies doing business in the State of South Carolina. As such, they shall be maintained in the highest of standards. Unique though, as these funds are and have become over the 106 year history of the program, some level of autonomy is afforded and has been traditionally designed to ensure that the concept and use of "the funds are being expended solely for the benefit of the firemen of each particular fire department in the State." (SC State Code of Laws 23-9-450) This separation has been frequently tested in who has control of these funds and can the local government use these funds elsewhere in the local system. To ensure this is not the case, fund account location has some freedom and is designed to be, in itself, a part of checks and balances. It would be the recommendation of this Association that open and frank discussion between all parties (local government and the firefighters), occur frequently so to ensure mutual wisdom in the operation of the funds.



Argument is often misplaced by the statutorily appointed local “Board of Trustees.” (SC Code of Laws 23-9-310 through 340) This local Board, also known as the Local Supervisory Trustees, exists solely to act as another check and balance component of the system by signing only to the fact that, as to the best of their knowledge, the system as designed has been followed. No expenditure approval or denial is given or implied to this Board by the statute, thus eliminating fiduciary responsibility. The Board most frequently, through experience, serves to ensure that fair representation of all local firefighters has been met and that no overtly unusual expenditure request based on local knowledge has occurred. This most often would represent itself through a Fire Chief that considers the money “His or Hers” without regard to membership or through expenditures being given to a local person or establishment, that would not be in the best interest of tax fund usage, that could not be known at the Association level.

The Association has an elaborate, and available upon request, written one percent fund audit process that can, and has, culminated with State Law Enforcement Division prosecution. All fire departments are made aware of this process and consequences. The fund is taken seriously and accounted likewise. With over 500 one percent accounts in the state, it is necessary that all involved parties show interest and knowledge of the system and participate in its functioning. It is equally imperative that all parties recognize the role which they play and the limitations of that role to ensure systems operation. The Association stands ready with staff to attend to any questions with calls, emails, and site visits to any local government or fire department within the state.



September 13, 2012

**Open Letter on:**

**Role and Responsibility of the Local Board of Trustees for the Local Firemen's Insurance and Inspection Fund Account**

Periodically, the South Carolina State Firefighters' Association is approached with questions as to the role of expenditure and approval, fiduciary responsibility, and fund oversight by the Firemen's Insurance and Inspection Fund Local Board of Trustees as derived from SC Code of Laws 23-9-310. Most prevalent is the concern, from the persons selected as prescribed by statute 23-9-320 and 23-9-330, as to what liability would be incurred from a perceived lack of direct involvement in the process beyond provision of signature on South Carolina State Firefighters' Association expenditure forms. Further, what does the signature or the individual trustee's participation mean or contribute to the process. For 117 years, the Association has derived and evolved a process of checks and balances in relation to the "One Percent" fund that has been examined by the State Attorney General's no less than three times. The strength of this reviewed process is the overwhelming desire to secure state funds through a process of documentable requests and reports as overseen and administered by the Association, as prescribed by the statute 23-9-370 and stated "For the purpose of supervision and inspection and as a guaranty that the provisions of this article are administered as herein set forth," and further through "the association may supervise and inspect the operation of the ordinance required in this article to be passed in each of the several towns and cities enjoying the benefits of this article."

The evolution of the process has ensured and documented the role of each group that is statutorily referenced and as such, the role of the Trustees. The County Treasurer, The Local Fire Chief, the local Fire Inspector, the State Firefighters' Association, and the local trustees all play a role in the process. In short, the Trustees are only engaged to ensure that at a local level, the provisions of the expenditure and fund maintenance statutes are met. Questions that the local appointed Trustees should ask are (but not necessarily limited to):

- 1) Is the local fund properly and equitably maintained by good accounting practices?
- 2) Is the expenditure approval process open and available to all department members?
- 3) Have the local fire department members signed with at least 51% of the members on the fire department roster voting in the affirmative for the expenditure request?
- 4) Is the local process for determining items for expenditure open and equal to all members without regard to rank or status?

If these questions can be answered positively, then the local trustee has fulfilled his or her duty under the statute. In as much as this is the extent, no fiduciary responsibility exists. Frequently observed areas of concern that exist in relation to the Local Trustees, most often stem from that group's reach into another area of the fund that is outside of the Local Trustee purview such as direction of expenditure items, use of the funds to supplant local expenses ( 23-9-460), and fund account maintenance. Most often in municipal government examples, the local jurisdiction may choose to share the financial management duties of the fund, but the funds do not belong or can be comingled with local tax base funds and directed by the municipal government or the Trustees. Typical pitfalls in this system are seen often through local jurisdictions attempting to utilize the funds for local issues outside the purpose of the funds or requiring this fund to be utilized "first" before local tax funding is implemented. Good dialogue and communication will ensure the knowledge of

the limitations of the use of “1%” funds for only those items that come outside of the normal duty operations and provisions of the local government and local job requirements. The Association offers only three areas in which the fund may be used: Supplemental Retirement and Insurance coverage, Training and Education outside the basic skills assumed and required for the local firefighter; and Recruitment and Retention of fire service members.

The system is balanced by the County Treasurer and Assessor equitably and in a timely fashion distributing the funds, the Fire Chief offering clear and concise reports on fund status and accounting, the Association conducting audits and receiving expenditure items requests, and the State Trustees approving the expenditure requests. Effective record maintenance, utilization of the required processes, the knowledge of periodic and random audits, and local Trustee knowledge to name a few, are parts to the process which can only serve and bolster this effort to ensure fund security and integrity.

## **1% Derivation, Allocation, and Expenditure Process**

September 25, 2012

Revised August 6, 2014

It is the intent of the following article to outline for the reader the nature and extent of the SC Firemen's Insurance and inspection (1%) fund. The reader should, upon completion of this article, grasp a better picture of the 1% process from start to finish with detail and statutory reference.

Firemen's Insurance and Inspection Funds (or 1%) is collected by the state of South Carolina as an insurance industry tax on premium. All insurance companies doing business in the State of South Carolina are required to pay a portion of the premiums written as prescribed in SC Code of Laws Title 38 Chapter 7. This section directly refers to the set aside of 1% of the fire insurance premium collected for the SC Fire Academy (38-7-30) and the fire service (38-7-40) {Hence the derivation of the name "1%"}.

Two taxes are collected: 1) a premium line tax on typical insurance products, and 2) a broker tax on surplus (non-traditional) product lines. In 2012, federal legislation (Dodd-Frank) altered the amount able to be collected by SC and other states on homes that are owner by persons living outside the state under the broker tax line. Sums collected by the SC Department of Insurance for the fire service portion in 2014 were reported by DOI as \$14,952,677.

The collected funds are then forwarded from the SC Department of Revenue to the 46 County Treasurers annually on or around July 15<sup>th</sup>. These forwarded amounts are based on the county of origin of the fire insurance policy written. If the policy is written in Abbeville, the premium tax is returned to Abbeville, etc. (SC Code of Laws 38-7-70 and 23-9-410)

The County Treasurer is then required to, within 30 days of receipt of the funds, distribute the funds to the fire departments.(23-9-420) Fire Departments that receive these funds must qualify under the statute for eligibility. Association membership, number of firefighters, value of equipment, reporting of inspections to the SC Division of State Fire Marshal, all are required prior to qualification for funds receipt. (23-9- 310, 350, 360, 370, 380, and 390) Typically, but not solely, the County Treasurer will look to the Assessor to provide, based on county tax records, the amount of taxable structural development within each of the established county fire coverage areas in the form of a percentage of whole county structural development (23-9-420). This assessment and allocation produces a formula for equitable distribution by the Treasurer for those funds. Should a department not qualify, a detailed mathematical formula exists and is given to the Treasurer for re-distribution to the other remaining eligible departments.(Association Policy and Procedure Manual Chapter 3)

October 6<sup>th</sup>, 2020

County Treasurers for All Counties of the State of South Carolina

Re: Fee in Lieu of Tax Issue

Ladies and Gentlemen:

Over the past year, several departments have contacted our Association inquiring about improved property within their coverage areas that are exempt from property taxation under local government “fee in lieu of tax” arrangements. Some treasurers may be omitting these improvements when distributing one percent money to fire departments because they have not been assessed. If this is the case in your county, we would ask you to review with your county attorney the enclosed Statutes which are the guidelines for one percent distribution.

Improved real property that is exempt from property taxation by virtue of “fee in lieu of tax” ordinances should be allocated to a fire department’s proportionate share of the one percent fire insurance tax. These exempt properties should be assessed as if a tax would otherwise be levied in order to determine the value of those improvements that are being inspected and protected by your fire departments. Your County Assessor can provide you with dollar values that will allow you to distribute the one percent money equitable in these coverage areas.

**Section 38-7-70 of the Code of Laws of the State of South Carolina, 1976 as amended**, provides that each insurer carrying on business in the State reports all premiums received during the preceding year ending December 31<sup>st</sup> from all fire insurance on all property located within the State. Those premiums are allocated by county in which the property is located, regardless of where the insurance is written or the premiums are collected.

**Section 23-9-410** provides that the State treasurer shall pay over the collected premiums to treasurers of the counties to which the premiums are allocated. That section also provides that all monies so collected must be set apart and equitably used by each of the treasurers solely and entirely for the betterment and maintenance of skilled and efficient fire departments within the county.

**Section 23-9-420** provides that the monies distributed to fire departments within a county shall be computed based upon the assessed value of improvements to real estate within the service areas of the fire department.

Should you or your county attorney have any further questions, please contact us. It will be our pleasure to assist you.

Sincerely,

Charles V. King  
Executive Director  
SC State Firefighters’ Association

**Redistribution policy for County Treasurers that have departments not qualifying for 1% funds allocations.**

July 29, 2011

After receipt of Firemen's Insurance and Inspection Funds from the state, a County Treasurer will distribute those dollars based solely on the assessed property value of the insured structural improvements found within the qualifying department's fire district or coverage area. Typically, this value is obtained easily from the Assessor and is derived from the fire districts designation within the tax fields associated with assessed property values. This produces a spreadsheet of fire departments, total value, and percentage of that value in relation to the total county property value. For instance:

With a total County allocation of \$100,000.00

Fire Department 1	40% of the valued property	\$40,000.00
Fire Department 2	30% of the valued property	\$30,000.00
Fire Department 3	20% of the valued property	\$20,000.00
Fire Department 4	10% of the valued property	\$10,000.00
Total	100%	\$100,000.00

However, circumstances do exist where any of the departments within a county may not qualify to receive funds. Qualification is based on the compliance with two entities: SC State Fire Marshal (for inspection reporting), and SC State Firefighters' Association (membership and one percent accounting process). If the department does not qualify, the Treasurer will be notified by one or both of these entities. This notification will disqualify the department from the distribution process as above described until compliance is achieved.

This non-compliance, non-eligibility status does complicate the re-distribution process. As such, this article attempts to offer clarity into how that process of redistribution should flow. The non-eligibility only affects distribution of new year funds received typically in late July or August from the state. All other requirements of expenditure and reporting will remain the same for the balance of the funds being held by the fire department.

The redistribution will assume that one or more departments are not eligible and the money must be given in total to the remaining qualified departments. The money should not be redistributed equally amongst those departments but should instead utilize proportionally the original distribution process with the asset allocation restructuring under the assumption that the previous assessed values will now total the 100% property value, as if the non-complying, ineligible department did not exist. For instance, in the below scenario, "department 3" from above did not qualify and therefore their money should be proportionally given to the other three departments based on a recalculation of percentages re-distributing the "department 3" money to the others. The process will mathematically give the money assigned to "department 3" (the 20% in the above scenario) to the other remaining departments based on their percentages as now representing the whole.

Demonstrating this redistribution:

With a total County allocation of \$100,000.00

Fire Department 1	\$50,000.00	Now 50% of the valued property
Fire Department 2	\$37,500.00	Now 37.5% of the valued property
Fire Department 4	\$12,500.00	Now 12.5% of the valued property
Total	\$100,000.00	100%

Instead of the divisor in the assessed property being the 100, you use the 80 representing the three remaining departments. It would be as if the non-eligible fire department property value was not in the picture to make up the whole.

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In another more real world example:

Sampson County Receives \$46,302.00

Sampson County has the following qualified departments:

Little River	with 33% of the property value thus a normal distribution of \$15,279.66
Uptown	with 20% of the property value thus a normal distribution of \$9,260.40
Big Creek	with 15% of the property value thus a normal distribution of \$6,945.30
Shady Grove	with 32% of the property value thus a normal distribution of \$14,816.64
Total	100% \$46,302.00

In 2016, Sampson County still gets \$46,302.00

However, Shady Grove does not qualify due to not filing required reports

Therefore the altered distribution will be:

Little River	with now 48.53% of the property value thus a re-distribution of \$22,470.36
Uptown	with now 29.41% of the property value thus a re-distribution of \$13,617.42
Big Creek	with now 22.06% of the property value thus a re-distribution of \$10,214.22
Total	100% \$46,302.00

---

This re-distribution method is based on the premise that the non-qualifying departments assessed value does not factor in to the percentage. Thus, no one department reaps any larger award due to another's lack of eligibility and no department is particularly favored, though their area is smaller or sparser, by an equal distribution. Larger coverage areas with greater structural improvements will glean equitably and proportionally more funds from this re-distribution system.

## One Percent Dos and Don'ts

The following is a quick reference list of items that are generally approved and those items that are not. We hope this list aids you and your members to make decisions that are in the best interest of your department. If you have additional questions, please contact the SCSFA 1% Staff or a member of your State Supervisory Committee.

### **Items generally approved:**

Dues and subscriptions that benefit the entire membership.  
Most Supplemental insurance programs  
Retirement programs that meet the IRS code 457 and SC code of law 23-9-460\  
Training that is not a requirement of your department and that is available to all members  
Some fire prevention supplies that supplement the department's efforts  
Drill night suppers, \$20.00 max. per member  
Holiday/Family/Retirement dinners, \$50.00 max. per attendee (member plus one guest)  
Awards, plaques, trophies, challenge coins, medals, badges, retirement watches  
Incentive programs that are approved by the association  
Most furniture requests – recliners, couches  
Kitchen/coffee and condiment items (not food for meals)  
Flower fund (not in lieu of requests)  
Gym memberships  
Workout Clothing, tennis shoes, gym bags  
Health and Fitness equipment  
Workout mats/flooring  
Cable, Direct, Dish TV subscriptions  
Internet Service  
Signage & Promotional material for Recruitment & Retention  
Class A Uniforms & Brass  
Class B Uniforms (Volunteers Only)  
T-Shirts, Collar Shirts, polo, Jackets, Hats, toboggans, beanies (Must include FD name or logo)  
BDU Pants (Volunteers Only)  
Work Boots (Volunteers Only)  
Honor Guard Uniforms  
Bunk Room Furniture (Applies to Volunteers Only)  
Training Room Chairs/Tables  
Storage Carts for Chairs/Tables  
Filing Cabinets for 1% Records  
Ice Machine  
Refrigerator  
Freezer  
Range/Stove  
Microwave  
Pots/Pans  
Dishes/Glassware  
Silverware  
Crockpots  
Steamers



Deep Fryer  
Drink/Snack Machine  
Snow Cone Machine  
Popcorn Machine  
Washer  
Dryer  
TVs  
DVD/Blu-Ray Players  
Copier/Scanner/Fax Machine  
Gas Grills  
Grilling Utensils  
Gas Grill Covers  
Portable Cooker  
Propane  
Commemorative Axe (Retirement Only)  
Commemorative Leather Helmet (Retirement Only)  
Leather Helmet Fronts  
Challenge Coins  
Pool Table  
Basketball Goal  
Gaming Stations/Games & Accessories (Xbox, PlayStation)  
Gear Bags  
Back Packs w/FD Logo  
Tumblers w/FD Logo  
Flagpole/Flag(s)  
Memorial Plaza/Area at FD  
Picnic Shelter  
Marquee FD Sign  
Handheld Flashlights  
Multi-Purpose Hand Tools  
FD Window Decals  
FD License Tags  
Combat Challenge Team Registration Fees  
Combat Challenge Team Equipment  
Firehouse Software  
Target Solutions Software  
College Tuition Reimbursement  
FD Scholarship Program  
Active 911  
HVAC (Must Own Building)  
Antique Fire Truck Refurbish/Repairs

**Items not approved (this is not a complete list, but the more common examples):**

Gifts, gift cards, cash disbursements

Alcohol

Guns or ammunition

Hunt club memberships

Charitable donations

Station renovations (rarely approved)

Equipment that enhances ISO requirements (radios, bunker gear, etc.)

Cell phones

Required safety equipment (responsibility of the dept.)

Entertainment trips or events

Security Systems

I-Pads for all members (Only approve 2-3 for training purposes)

Bunk Room Furniture for FD (Applies to Career Only)

## Process for submitting Annual Budget and/or Specific Item Request for approval:

- Access the SCSFA website, <https://scfirefighters.org/>
- Go to the page for the 1% Forms, <https://scfirefighters.org/data-record-keeping/one-percent-2/>
- Print Forms 201 and 202
- Complete Form 202 Worksheet by indicating description and amount for item(s).
- Obtain member's signature and vote on Signature Page Form 201
- Obtain Local Board of Trustees' signature vote on Signature Page Form 201
- Scan Signature Page Form 201 and save to your computer to upload within the SCSFA MMS Database to submit for approval. You are not required to upload Form 202 for approval. However, you will transfer the amount of the item(s) from Form 202 Worksheet to the online Form 202 within the MMS database.
- Access the SCSFA MMS Database, <https://scfirefighters.org/database-welcome/>
- Under "Manage Forms" select "Add new Form 201/202"
- Select the year within the "Annual Budget Calendar Year" dropdown box that the disbursement(s) will occur
- Select "Annual Budget" or "Specific Items" within the "Type of Request" dropdown box
- Complete the online Form 202 based on the amount(s) and description(s) listed on your Form 202 Worksheet
- Save and upload completed Form 201 Signature Sheet (Must include signatures of current Local Board of Trustees and 51% affirmative vote of department membership)
- After your request is saved, the Chief of the department must login and review the "submitted for department review" file for final department approval.
- Once the Chief of Department approves the request, the status of the request will change to "Department Approved"
- The form must be at the status of "Department Approved" for it to be sent to the SCSFA for approval

## Forms

1. To access your department's forms, click on "Manage Forms" in the red category tab.

The screenshot shows the website interface for the South Carolina State Firefighters' Association. The top navigation bar is red and contains links: SC FIREFIGHTERS HOME, DEPARTMENT DIRECTORY, MEMBER BENEFITS, MY ACCOUNT, and a highlighted 'MANAGE FORMS' tab. Below the navigation bar, there is a user profile section for John Doe, SC Fire Dept, with fields for Membership # (202), Member Type (Regular Member), and Membership Status (Active). To the right, a table lists forms for SC Fire Dept. The table has columns for Department Name, EDID, Form 206, Form 207, Form 201, and Form 201/202. The buttons for Form 206 and Form 207 are 'CREATE NEW 206' and 'CREATE NEW 207' respectively. The button for Form 201 is 'CREATE NEW 201'. The button for Form 201/202 is 'MANAGE 201/202'. A red arrow points to the 'MANAGE FORMS' tab.

Department Name	EDID	Form 206	Form 207	Form 201	Form 201/202
SC Fire Dept		CREATE NEW 206	CREATE NEW 207	CREATE NEW 201	MANAGE 201/202

2. Below you will see tabs for all forms. For Forms 206 & 207, the buttons will say "New" if the current year's forms have not been started, "View" once they have been submitted and past forms can be viewed, or "Action Need" if the form needs action. Form 201/202, the button will say "Manage." Click the button and you will be taken to a page where you can view all past submissions, form status, and/or create a new form.

The screenshot shows the website interface for the South Carolina State Firefighters' Association. The top navigation bar is red and contains links: SC FIREFIGHTERS HOME, DEPARTMENT DIRECTORY, MEMBER BENEFITS, MY ACCOUNT, and a highlighted 'MANAGE FORMS' tab. Below the navigation bar, there is a user profile section for John Doe, SC Fire Dept, with fields for Membership # (202), Member Type (Past President), and Membership Status (Active). To the right, a table lists forms for SC Fire Dept. The table has columns for Department Name, EDID, Form 206, Form 207, Form 201, and Form 201/202. The buttons for Form 206 and Form 207 are 'VIEW 206 FORMS' and 'VIEW 207 FORMS' respectively. The button for Form 201 is 'CREATE NEW 201'. The button for Form 201/202 is 'MANAGE 201/202'. A red arrow points to the 'MANAGE FORMS' tab.

Department Name	EDID	Form 206	Form 207	Form 201	Form 201/202
SC Fire Dept	2504	VIEW 206 FORMS	VIEW 207 FORMS	CREATE NEW 201	MANAGE 201/202


4. To submit the 201/202 Forms, click “Manage 201/202”.

The screenshot shows the user interface of the South Carolina State Firefighters' Association website. At the top, there is a header with the association's logo and name, and a navigation bar with links: SC FIREFIGHTERS HOME, DEPARTMENT DIRECTORY, MEMBER BENEFITS, and MY ACCOUNT. On the left, a user profile for John Doe is displayed, showing his membership details. The main content area is titled 'MANAGE ROSTER & DELEGATES' and contains a table with columns for Department Name, FDID, Form 206, Form 207, Form 301, and Form 201/202. The 'Form 201/202' column for 'SC Fire Dept' has a 'MANAGE 201/202' button circled in blue. A red arrow points to the bottom right corner of the page.


5. Forms from previous years' will appear on this page. If you do not have any previous forms, “There are no records” will appear. To submit a new form, click the red “Add New 201/202 Form” button.

The screenshot shows the 'FORM 201/202' section of the website. It features a red button labeled 'ADD NEW 201/202 FORM' circled in blue. Below the button, there is a table with columns for Year, Status, and Form Type. The table currently displays the message 'There are no records.' A red arrow points to the bottom right corner of the page.

6. In order to submit the form, you will need to complete the Signature Page which is found at the top under the form's instructions. Click on the link to download the PDF file and obtain your Department signatures before submitting the form.



**SOUTH CAROLINA**  
STATE FIREFIGHTERS' ASSOCIATION

Sign out  Hi, John Doe

SC FIREFIGHTERS HOME | DEPARTMENT DIRECTORY | MEMBER BENEFITS | MY ACCOUNT

**FIREMEN'S INSURANCE AND INSPECTION FUND (1%)  
EXPENDITURE APPROVAL FORM 201 & ANNUAL BUDGET FORM 202  
SOUTH CAROLINA STATE FIREFIGHTERS' ASSOCIATION**

**Instructions:**  
Please be aware that once you submit the 201/202 form, it must be approved by your Department Chief. It will **not** be available for SCSFA review until it has been locally approved.  
You will be required to upload the 1% signature page. Please click on the link below to download the PDF file and obtain your Department signatures before submitting the form.

**1% Signature Page**  
(Adobe PDF File)

Status	New
Name of Fire Department	TEST SC Fire Dept
FDID#	2504

Total Voting Members:  
1

7. Complete the form. Before exiting the page, scroll to the bottom and click "Save and Upload Documents" to submit. Once you click "Save and Submit Documents", you will be taken to another page where you will be required to submit at least one document before it is routed to the Chief of the Department for approval.

Subscription 4

\$

Subscription 5

\$

Subscription 6

\$

Subscription 7

\$

Subscription 8

\$

Subscription 9

\$

Subscription 10

\$

Upload additional list with details on the next page. Enter additional list total here:





\$

TOTAL RECRUITMENT AND RETENTION \$ 0.00

SAVE AND UPLOAD DOCUMENTS

CANCEL

CONNECT WITH US





# Form 201

## Firemen's Insurance and Inspection Fund (1%)

### South Carolina State Firefighters' Association

Date of Request	Fire Department Name	FDID #	Fire Dept County
Type of Request:	Description of Request:		

Approval by Local Board of Trustees

We certify these expenditures are in compliance with the  
Firemen's Insurance and Inspection Fund (1%)

PRINT NAME:	Signature:	Date:

We the undersigned, who are members in good standing with our fire department and the S.C. State Firefighters' Association, request permission to utilize our local Firemen's Insurance & Inspection Fund (1%) to defray the expenses.

Fire Department Members' Voting (51% of FD Required):

#	PRINT Name	Signature	YES	NO
1				
2				
3				
4				
5				

#	PRINT Name	Signature	YES	NO
6				
7				
8				
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#	PRINT Name	Signature	YES	NO
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54				
55				



## Firemen's Insurance and Inspection Fund (1%)

### Annual Budget Form South Carolina State Firefighters' Association

Date of Request

## Form 202- Annual Budget Calendar Year \_\_\_\_\_

Fire Department Information (Please print or type)		
Fire Dept Name:	Fire Dept ID#:	County:
Fire Dept Contact Name:	Contact Daytime Phone:	Contact Email Address:

A. Retirement and Insurance		
Retirement System		
Association Plan Contribution		\$
Non-Association Plan	A. Plan Administrator Name	
	B. Contribution Amount	\$
Total Retirement		\$
<p>We the undersigned South Carolina Fire Department ("Department") hereby requests approval, pursuant to South Carolina Code of Laws 23-9-450, that the Supervisory Committee of the South Carolina State Firefighters' Association ("SCSFA") approve the expenditure in the amount requested above, to our Department retirement plan(s). The Department hereby acknowledges and certifies that its retirement plan(s) i) if for paid firefighters, is qualified pursuant to Internal Revenue Code 401(a); ii) if for volunteer firefighters, is a length of service awards program, (LOSAP) adopted and exempt from provisions of Internal Revenue Code 457; iii. Comply with South Carolina Code of Law 23-9-460; iv) all future contributions to the Department plan(s) will remain in compliance with the certifications herein unless the SCSFA is notified in writing to the contrary.</p>		
Group Insurance		
Insurance Company Name:	Insurance Type:	Number of Participants:
Total Group Insurance		\$
GRAND TOTAL RETIREMENT AND INSURANCE		\$

<b>Date of Request</b>		<b>Fire Dept Name</b>	
------------------------	--	-----------------------	--

<b>B. Training and Education</b>	
Training and Education Materials- Please Specify	\$
Fire Prevention-Please Specify:	\$
<b>SC Fire – Rescue Conference Expenses</b>	
Privately Owned Vehicle Mileage	\$
Hotel and Lodging	\$
Meals	\$
Other-Specify:	\$
<b>Other Conferences, Seminars or Schools</b>	
Privately Owned Vehicle Mileage	\$
Hotel and Lodging	\$
Meals	\$
Other-Specify:	\$
Training and Education Fee – Amount found on yearly invoice	\$
<b>GRAND TOTAL TRAINING AND EDUCATION</b>	\$ 0.00

<b>Date of Request</b>		<b>Fire Dept Name</b>	
------------------------	--	-----------------------	--

### C. Recruitment and Retention

	<b>Number of Dinners</b>	<b># of Members</b>	<b>Enter PER MEAL Amt</b>	<b>Total</b>
<b>Drill Night Suppers</b>			<b>NOT TO EXCEED \$20</b>	
			\$	\$ 0.00
	<b>Number of Dinners</b>	<b># of Members &amp; Guests</b>	<b>Enter PER MEAL Amt</b>	<b>Total</b>
<b>Family/Holiday/ Retirement Dinners</b>			<b>NOT TO EXCEED \$50</b>	
			\$	\$ 0.00
<b>Event Facility Name:</b>				\$
<b>Awards (plaques/badges) - Please identify:</b>				\$
<b>Incentive Programs - Attach a copy of program</b>				\$
<b>Furniture/Appliances (TV's, microwaves, recliners, etc.) - Please identify:</b>				\$
<b>Facility Construction/Renovation - Please forward detailed explanation for any renovations and a copy of the land deed or title</b>				\$
<b>Specialty Clothing (Tee shirts, caps, jackets, etc.) - Please identify:</b>				\$
<b>Health and Fitness Equipment - Please identify:</b>				\$
<b>Coffee/Kitchen Fund</b>				\$
<b>Flower Fund - Please attach policy</b>				\$
<b>SC State Firefighters' Association Dues</b>				\$
<b>Other Dues - Please specify:</b>				\$
<b>Registration Fees/Subscriptions - Please specify:</b>				\$

Date of Request		Fire Dept Name	
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### C. Recruitment and Retention - Continued

Other 1 - Please specify:	\$
Other 2 - Please specify:	\$
Other 3 - Please specify:	\$
Other 4 - Please specify:	\$
Other 5 - Please specify:	\$
Other 6 - Please specify:	\$
Other 7 - Please specify:	\$
Other 8 - Please specify:	\$
Other 9 - Please specify:	\$
Other 10 - Please specify:	\$
Other 11 - Please specify:	\$
Other 12 - Please specify:	\$
Other 13 - Please specify:	\$
Other 14 - Attach additional list with details. Enter list total here. asdfasdf	\$
<b>TOTAL RECRUITMENT AND RETENTION</b>	<b>0.00</b>

<b>Date of Request</b>		<b>Fire Dept Name</b>	
------------------------	--	-----------------------	--

<b>D. Totals</b>			
<b>A. Retirement and Insurance</b>		\$	0.00
<b>B. Training and Education</b>		\$	0.00
<b>C. Recruitment and Retention</b>		\$	0.00
<b>GRAND TOTAL BUDGET AMOUNT</b>		\$	0.00

**PLEASE ATTACH A FIREMEN'S INSURANCE AND INSPECTION FUND (1%)  
EXPENDITURE APPROVAL FORM 201  
INDICATING APPROVAL BY 51% OF THE DEPARTMENT MEMBERSHIP**

\_\_\_\_\_  
Signature of Fire Chief

\_\_\_\_\_  
Date

**This section is to be signed only if contributions are made to a Non-Association retirement plan.**

**The Department does hereby covenant and agree to indemnify and hold harmless the South Carolina Firefighters' Association, a South Carolina nonprofit association, and any subsidiaries and other affiliates, officers, directors, members, employees, trustees and agents thereof (collectively, the "Indemnified Parties" from and against all losses, penalties, fines, costs, claims, damages, liabilities, expenses, including reasonable attorneys' fees, costs of suit and costs of appeal, incurred by any such Indemnified Party, directly or indirectly, arising out of or related to the breach of any certification made by this retirement system allocation.**

\_\_\_\_\_  
Signature of Chair of Local Retirement Trustees

\_\_\_\_\_  
Date



**Fireman's Insurance and Inspection Fund (1%)  
Local Board of Trustees  
South Carolina State Firefighters' Association**

**FORM 205 Local Board of Trustees  
As Of Date: \_\_\_\_\_**

Fire Department Information (Please print or type)		
Fire Dept Name:	Fire Dept ID #:	County:
Type of Department  <div style="display: flex; justify-content: space-between;"> <span>Municipality</span> <span>County</span> </div> <div style="display: flex; justify-content: space-between;"> <span>SPD</span> <span>Other</span> </div>	If you selected "Other" please describe:	

The following individuals are serving as the Local Board of Trustees for the above fire department for this calendar year:			
Name - Print	Title	Email Address	Signature

I, \_\_\_\_\_ (Print name of Fire Chief), certify the above named individuals are serving as members of the Local Board of Trustees of my fire department as of the date listed above and until changed by submission of a new Form 205.

\_\_\_\_\_  
 Date

\_\_\_\_\_  
 Signature of Fire Chief

\* Form 205 must be uploaded within the SCSFA MMS Database  
"Manage Forms" tab under the "205 Forms" Section



Your department's Firemen's Insurance & Inspection Fund can be utilized for the following areas:

- Flower Fund
- Department Incentive Program
- College Tuition Assistance Program

Included in this section is a couple of examples of each type of policy. They may be used as a resource to help your department develop their own policy for each area.



Re: <i>Goodwill Fund</i>	<b>Mount Pleasant Fire Department</b> <b>Standard Operating Guideline</b> <b>700 Series</b> <b>1% Fund</b>	<b>SOG #700.01</b> <b>Page 1 of 2</b> <b>Issued: 3/05</b> <b>Revised: 07/20</b> <b>Reviewed: 07/20</b>
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## I. PURPOSE

To establish guidelines for purchasing flowers and fruit baskets for the sick, injured, or bereaved through the 1% Fund.

## II. SCOPE

All members of the Mount Pleasant Fire Department and their family members as stipulated below are eligible to receive flowers or fruit baskets during times of illness, injury, or bereavement as specified in this policy. This includes paid and volunteer personnel.

## III. OVERVIEW

The Firemen's Insurance and Inspection Fund allows for the creation of a ***Flower Fund*** to be included in the One Percent Annual Budget. This is listed in the guidelines for One Percent Expenditures in the Accounting Manual. The Mount Pleasant Fire Department refers to this fund as the ***Goodwill Fund*** as approved by the local trustees and South Carolina state supervisory committee for the Firemen's Insurance and Inspection Fund.

## IV. AMOUNT

The maximum amount per expenditure for flowers or fruit baskets is \$75 in the event of a qualifying sickness or illness and \$100 during times of bereavement for a qualifying event which does not include any additional charges for delivery, taxes, etc.

<b>Re: <i>Goodwill Fund</i></b>	<b>Mount Pleasant Fire Department Standard Operating Guideline 700 Series 1% Fund</b>	<b>SOG #700.01 Page 2 of 2 Issued: 3/05 Revised: 07/20 Reviewed: 07/20</b>
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## V. CIRCUMSTANCES

Flowers or fruit baskets will be purchased for MPFD personnel and family members under the following circumstances:

- ***Illness/Injuries***

Flowers or fruit baskets may be sent to a qualifying individual who is seriously ill or injured.

- **Eligibility.** Flowers or fruit baskets may be sent to the following people who have an illness or suffer an injury that meet the listed criteria.
  - Employee
  - Spouse
  - Child
  - Parent
- **Criteria.** The qualifying/eligible person may receive flowers or a fruit basket when treated for a serious illness or injury that requires overnight hospitalization. The intent of this is to respond to serious illnesses or injuries and not routine hospital visits or procedures.

- ***Birth of a Child***

Flowers or fruit baskets may be sent to a qualifying individual upon the birth of a child. The intent of this is to celebrate the birth of a child.

- **Eligibility.** Flowers or fruit baskets may be sent to the following people upon the birth of a child:
  - Employee, or
  - Spouse

- ***Bereavement***

Flowers or fruit baskets may be sent to a qualifying individual upon the death of a family member as listed below.

- **Eligibility.** Flowers or fruit baskets may be sent to a qualifying individual upon the death of a family member as listed below:
  - Employee, or
  - Spouse
- **Criteria.** Flowers or fruit baskets may be sent in times of bereavement upon the death of one of the following:
  - Employee
  - Spouse
  - Child
  - Brother, Sister, Brother-in-law, Sister-in-law
  - Parent, Parents-in-law, Grandparent, Grandparents-in-law



## Heath Springs Fire Department

PO Box 100 • Heath Springs • South Carolina • 29058  
Phone (803) 273-4075 • Fax (803) 273-3061



### **BEREAVEMENT POLICY** **FOR USE OF 1% FUNDS**

The Heath Springs Fire Department will use 1% funds to purchase flowers, plants, or cards to express our sympathy for the passing of a loved one of a member of this department.

These expressions of sympathy will be as follows:

- Flowers not to exceed \$60 (including wiring, transfer, and delivery fees) will be given for death of member's spouse or child, death of a retired firefighter, death of an firefighter's mother or father.
- Flowers or plant not to exceed \$45 (including wiring, transfer, and delivery fees) will be given for death of an employee's mother-in-law or father-in-law.
- Card will be mailed for death of close relative. (Firefighter is responsible for providing name and address)

Any alternate use of 1% funds for expressions of sympathy, including donations in lieu of flowers per family's request, is prohibited. Any use of 1% funds as expression of sympathy for persons or relatives not listed above is prohibited. Cash donations or gifts using 1% funds are also prohibited.

This policy effective as of January 22, 2013 and resends prior policy.

## **Grassy Pond Fire Department One-Percent Tier Program for Uniforms**

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Adopted by approval of Membership on February 9, 2016

**PURPOSE:** To establish a procedure by which emergency responders are provided with uniform clothing based on attendance at training, emergency calls, and years of continuous service to the department.

**RESPONSIBILITY:** The 1% Committee is responsible for executing this procedure by evaluating the uniform needs of the department, budgeting funds as necessary and as available to ensure that qualifying emergency responder's uniform needs are being met, and purchasing and managing uniform stock.

The Fire Chief is responsible for maintaining attendance records and providing a list of qualifying emergency responders annually. The requirements for the Tier Program will be based on the preceding calendar year.

**TIER PROGRAM:**

*Qualifying emergency responders are those who have attended 30% of department in-house training and 10% of emergency calls in the previous calendar year.*

Qualifying members will receive uniform clothing as selected by the 1% committee each year. In addition to the special uniform items provided to all emergency responders, the 1% committee will seek to supply qualifying emergency responders with the following uniform items based on annual qualifications to the tier program:

- Class D Polo Shirt
- Class C Uniform Shirt
- Class C/D Uniform Pants
- Job Shirt
- Jacket
- Hat/Toboggan

Emergency Responders with 5 years of continuous service will qualify for the following items:

- Class A/B Uniform Dress Shirt
- Class A/B Uniform Dress Pants
- Class A Uniform Dress Jacket
- Badge, name plate, and collar insignias
- Class A Cap

**All uniform items bought and supplied by 1% Committee are property of the Grassy Pond Fire Department and must be returned when your service to the department has ended.**



## **Langley Fire Department 2018 Incentive Program Policy**

**Below is an outline of our two incentive programs for 2018:**

- 1. Should a member complete the minimum of 1152 training, up to (5) members will be awarded with complete Fire uniform. The uniform consists of a uniform jacket, shirt, pants, belt, shoes, badge, & insignia. The max number of members that can be eligible for the incentive is (5) for the year. The minimum amount of service to the department is (1) year. Should more than (5) members complete this course, the (5) members that will receive the uniform will be determined based on seniority and years of service to the department. We have allowed \$500.00 per uniform. Having said this, we estimate the amount of funds needed for this incentive program is at max, \$2500.00.**

**\*\*It is at the Fire Chief/Asst. Fire Chief's discretion should these items be returned upon termination, retirement, or voluntary resignation to the department.**

- 2. Members must attend 50% or more of each monthly business meetings for the year (6 or more). Members must attend 3 training sessions a month. Should members meet this criterion, they will be provided with a 3 in 1 5-11 reflective jacket at the end of the year (2018). Which will have the Fire Dept logo/name embroidered on them.**

**\*\*It is at the Fire Chief/Asst. Fire Chief's discretion should these items be returned upon termination, retirement, or voluntary resignation to the department.**

**CLEMSON UNIVERSITY FIRE & EMS**  
**EXPENDITURE GUIDELINES FOR SC FIREMAN'S ASSOCIATION**  
**1% FUND**  
**Training Scholarship**

**OBJECTIVE:** To establish the expenditure guidelines for monies allocated through the department's annual 1% budget used for Training Scholarships. All expenditures must also meet the rules/requirements of the SC Fireman's Association 1% Fund and all applicable SC State Law.

**ELIGIBLE BENEFICIARIES:** Any department member in good standing may apply for a scholarship to assist/defray the tuition cost of approved training.

As the intent of the scholarship is to benefit CUFD-EMS, any department member receiving a scholarship is required to provide continuous service for a period of not less than two years.

Any person receiving a scholarship and not returning two years of service for the department will be required to reimburse the department according the following schedule:

*Less than 1-year of service:*

*1-2 years of service:*

*Full reimbursement of scholarship*

*Half-reimbursement of scholarship*

**APPLICATIONS:** All requests for scholarships shall be in writing, documenting the following:

- The Training the scholarship would be applied toward.
- The agency that will provide the training.
- The tuition cost of the training.
- The class start/end dates
- The reason for the request of scholarship assistance.
- The amount being requested.


All applications will be reviewed by the 1% budget committee nominated each year consisting of one member from each of the three work shifts, the paid-call/student members, and the Company Officer assigned by the Fire Chief to act as the committee chairman.

All applications should be completed and turned into the committee chairman a minimum of thirty (30) days prior to the deadline for payment of the tuition.

The committee will review scholarships and award based on financial need, current and past department participation, anticipated return benefit to the department, and availability of funds. Award of scholarship may be in full or partial tuition costs.

Funds may be requested for tuition expenses only. Courses must be related to core fire and / or EMS curriculum. **College level courses must be part of the required curriculum for those seeking a degree in fire, EMS or emergency services related programs.** Any associated costs such as text books, computer software and equipment, parking expenses, school supplies and equipment will be the responsibility of the student.

October 9, 2015

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	<b><i>NORTH SPARTANBURG FIRE AND EMERGENCY SERVICES DISTRICT</i></b>		PAGE 1 OF 5
	TITLE	1% Tuition Assistance Program	DATE 7/7/2015

## I. PURPOSE

To establish policies and procedures for the administration of Firemen's Insurance and Inspection funds (known hereafter as 1% funds) for the member tuition assistance program.

## II. POLICY

A. The 1% tuition assistance program is available to all eligible full time firefighters and eligible volunteer firefighters to help pay for the costs of education or training.

B. Eligibility.

- 1) To be eligible for these funds, full time and volunteer firefighters must be considered in "good standing" and have completed one (1) year of consecutive service at the North Spartanburg Fire and Emergency Services District (NSFD). The one (1) year of service is defined as a consecutive 12-month period ending December 31. Good standing is defined as no active or pending disciplinary action within the last calendar year.
- 2) Tuition assistance funds covers education and training to obtain a:
  - Certificate;
  - Associate degree;
  - Baccalaureate degree; or
  - Graduate degree.
- 3) Tuition assistance may also be used for credit courses, non-credit courses, or seminars. Tuition assistance only covers the costs of tuition and other direct or compulsory costs of training such as:
  - Matriculation;
  - Registration;
  - Laboratory;
  - Library services; or
  - Text books.
- 4) Tuition assistance is NOT eligible for:

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- Credit courses taken on an audit (i.e., no grade) basis;
- Credit by examination courses;
- Exam fees;
- Test preparation course;
- Review courses for trade or professional licenses or certifications;
- Late registration fees;
- Parking fees;
- Travel expenses;
- Course extensions; or
- Any other incidental expense.


C. Prepayment and Reimbursement.

- 1) Prepayment of costs is not available. Tuition assistance will only be provided as reimbursement for courses completed in accordance with guidelines set forth in this policy.
- 2) Members will be reimbursed for undergraduate courses that are successfully completed with a letter grade of C or better. Reimbursement for graduate courses requires a letter grade of B or better.

D. Job-related Study.

- 1) To qualify for tuition assistance, the education or training must be directly related to either:
  - One's current job or career path; or
  - A program of study leading to a certificate or degree related to one's current job or career path. Individual courses and programs of study must be approved by the 1% Committee in advance during each calendar year.
- 2) Examples of qualifying fields of study include, but are not limited to:
  - Fire science or administration;
  - Fire protection engineering;
  - General management; or



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- Business administration or public administration.


- 3) When using tuition assistance for college courses, the courses must be taken at an accredited college or university as recognized by the United States of Department of Education or the Higher Education Accreditation Commission.
- 4) When using tuition assistance for non-degree courses or seminars, the courses must be taken at institutions that are recognized by the United States of Department of Education, Higher Education Accreditation Commission, or State Board of Education.
- 5) The 1% Committee reserves the right to evaluate each request on case by case basis. Approval or denial of each request will be made by a majority committee vote.

#### E. Funding Guidelines.

- 1) 1% funding varies from year to year as does the number of members who may request tuition assistance. NSFD members will determine tuition assistance funding levels annually when the annual 1% budget is approved. The approved annual tuition assistance fund will be distributed to assist as many eligible members as possible during a calendar year with eligible educational expenses.
- 2) It is the intent of this policy to expend all tuition funds approved in annual 1% budget each year.

#### B. Conditions of Tuition Assistance.


- 1) Eligible members will be reimbursed only for courses or programs of study that were applied for in advance.
- 2) Participants must provide an original receipt showing course, registration, matriculation, registration, laboratory, library services, or text book costs or fees.

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- 3) The tuition assistance benefit must not duplicate benefits received for the same educational activity under other programs such as scholarships or veteran's benefits.
  
- 4) A member who received 1% tuition assistance must agree to remain a member of the fire district for at least one (1) year after completing a reimbursed course. If the member does not remain with the fire district for the entire one-year period, the member must repay a prorated amount of the tuition assistance. The tuition assistance does not have to be repaid if the member dies. The 1% Committee may waive repayment of tuition assistance in other extenuating circumstances.

### III. RESPONSIBILITIES

- A. Each participant is responsible for submitting tuition reimbursement requests to the 1% Committee before December 1 of each year. Requests will be for the period of time from January 1 to December 31 for the following year.
  
- B. Each member who would like to participate in the 1% tuition assistance program is responsible for obtaining appropriate written approval using the Tuition Assistance Request Form prior to course registration.
  
- C. Participants seeking assistance for eligible educational costs incurred while taking an approved course, such as text books, must submit supporting original documentation within 30 days of the completion of the course.
  
- D. Participants are responsible for complying with all requirements and conditions set forth in this policy.
  
- E. The 1% Committee chairperson must schedule a business meeting no later than December to develop and approve a 1% budget for the next calendar year. The membership must decide whether to fund the tuition assistance fund upcoming year.

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- F. If funds are allocated for the tuition assistance fund, the 1% Committee must designate those funds to the participants requesting tuition assistance for the upcoming year. The 1% Committee must notify eligible participants of the amount of assistance approved for each participant by January 1 of the next year.

#### IV. PROCEDURES

- A. Members must submit a completed 1% Tuition Assistance Request Form to the 1% Committee by December 1 for tuition assistance requests for the upcoming year.
- B. The 1% Committee will approve or deny requests before January 1 of the affected year.
- C. When applying for payment for approved courses the member must complete and submit Part II of 1% Tuition Assistance Request Form to the 1% Committee chairperson within 30 days of receiving their grades with the following attachments:
- 1) Class schedule that includes the student's name, and dates or semester or quarter of attendance;
  - 2) Invoice or itemized bill that specifies the exact amount of tuition, fees and other qualifying charges;
  - 3) Official proof of payment such as the original receipt; and
  - 4) Proof of successful completion of the course, including letter grade where applicable.

## Overview of Expectations of 1% Fund Accounting Records

**Note:** Below is an overview of the guidelines for proper oversight of the 1% funds. Please reference the South Carolina States Firefighters' Association website <https://scfirefighters.org/data-record-keeping/one-percent-2/> for required forms and additional guidance related to the proper use of 1% funds, including the Firemen's Insurance and Inspection Fund Law.

### General:

- The department must maintain a separate bank account for Firemen's Insurance and Inspection Funds ("1% funds"). No other funds shall be intermingled in the 1% funds account (including revenues generated from donations, fund raisers, etc.).
- All activity related to the 1% funds account (receipts and withdrawals) must be recorded in a separate general ledger account.
- The 1% funds general ledger account must be reconciled to the bank statement on a monthly basis by an individual independent of the check signers. All unidentified reconciling items must be investigated. The reconciliation shall then be reviewed and approved by someone independent of the preparer. Both the preparer and reviewer must sign and date the reconciliation. Bank statements and reconciliations must be retained for future reference.
- The department must complete all required forms and submit those forms to the Association in a timely manner and in accordance with the Association's deadlines (including forms 202 – Annual Budget Worksheet, 205 – Local Board of Trustees (when applicable), 206 – Annual Accounting, and 207 – Compliance Self-Audit). Please note that Forms 201, 202, 205, 206 and 207 are ONLY available for online submittal. The department must maintain copies of the approved forms.

### Cash Receipts:

- When 1% funds are received, the Treasurer must record the receipt in the general ledger. Someone independent of the Treasurer must deposit the check in the 1% funds bank account, and a copy of the deposit slip must be retained.
- If other monies are received which relate to 1% funds, supporting documentation must be maintained for all receipts to ensure that you can show 100% of the receipts were deposited into the bank account and recorded on the ledger.

### Expenditures:

- An Annual Budget Worksheet Form (202) must be prepared and approved by a majority of the firemen using Signature Page Form 201 and submitted to the Association for approval within the Member Management System (MMS) Database. Individual expenditures can be submitted for approval for a Specific Items request using the Signature Page Form (201) within the MMS Database.
- All expenditures must be reviewed by the Treasurer prior to approval to verify they are allowable in accordance with the Association's guidelines and included in the approved budget. Expenditures in excess of the approved budget must be approved by a majority of the firemen using the Signature Page Form (201) and submitted as a Specific Items request within the Association's MMS Database to the Association for final approval prior to disbursement.
- All expenditures must be supported by appropriate documentation such as detail invoices or receipts prior to payment. After the Treasurer has reviewed and approved the expenditures, a check shall be issued from the 1% funds account. All checks must be signed by two authorized parties. A copy of the check must be retained along with the supporting documentation for the expenditure.

- No cash withdrawals or checks written to cash shall be issued from the 1% funds.
- The department shall not issue checks to individuals for reimbursement of expenditures incurred; rather, checks must be issued directly to the third-party vendor.
- For meals, including Christmas parties, documentation must include the number of attendees to ensure you do not exceed the maximum dollars per meal per person.

SC Firefighters Association  
Example of Bank Reconciliation

Bank Balance	\$ 10,000.00
--------------	--------------

Add:

deposits in transit (see note 1)	-
other items	-

Subtract:

interest income per the bank statement	(5.00)
outstanding checks	(270.95)
other items	-

Balance per the ledger	<u>\$ 9,724.05</u>
------------------------	--------------------

Prepared by: _____	Date: _____
--------------------	-------------

Reviewed by: _____	Date: _____
--------------------	-------------

note 1: these are deposits showing on the ledger at the end  
end of the month that did not get recorded by the bank  
until the next month

note 2: these are checks that have been written and provided  
to a vendor by the end of the month but did not clear  
the bank until the next month

Outstanding check detail:

Check #	Amount
203	52.38
206	137.00
207	81.57
	<u>270.95</u>

note 3: this reconciliation should be prepared on a timely basis, no later than one month  
after the end of the month that is being reconciled.



## South Carolina State Firefighters' Association

### 1% Pre-Audit Assistance Template

This template is a tool to be used to prepare for your 1% audit. The information below is what will be requested by the South Carolina State Firefighters' Association's appointed Certified Public Accountant.

If you should have any questions regarding this information, please contact the South Carolina State Firefighters' Association at 800-277-2732 or 803-454-1800.

1. A copy of the following documents for each period that should have been filed with the Association:
  - a. Form 202-Annual Budget form
  - b. Form 205-Local Board of Trustees
  - c. Form 206-Annual Accounting form
  - d. Form 207-Self Audit form
2. Narratives explaining the procedures the department uses for the following:
  - a. Preparing and reviewing bank reconciliations
  - b. Preparing and approving cash disbursements and bank transfers
3. Check registers that list all disbursements made from the 1% funds for each period
4. For all disbursements greater than \$100 for each period. we will need the following:
  - a. A copy of the supporting documentation (i.e., invoices, purchase order, etc.) that details what the disbursement was made for.
  - b. A copy of the "One Percent Expenditure Form" accompanying the disbursement that details the approval of a majority of the firemen (unless disbursement was approved in detail in the annual budget request).
5. A copy of the bank statements and bank reconciliations for all months during each period
6. A copy of all "1% Funds" received from the respective counties (copies of checks) for each period as well as the County contact name and number
7. Any financial reports provided to the department firemen during the year as information on the financial status of the 1% funds
8. Specific contact information for the department's chief and treasurer and/or bookkeeper (other than the department phone number).



## South Carolina State Firefighters' Association

### Internal 1% Grading System Scale & Action Plan

Below is a grading system scale that will be used during 1% audits by the South Carolina State Firefighters' Association's staff and / or the Association's Certified Public Accountant.

#### Grading System Scale

- A** -requested records were completed and available, records were in very good condition, and if any findings were noted, they were minor in nature
- B** -requested records were completed and available, records were in good condition, and few findings were noted, which were generally minor in nature
- C** -requested records were not all completed and available, records were in mediocre condition, and there were several findings and/or some of the findings were more serious in nature. A follow-up audit will be performed in the following year and if another grade of "C" or worse is received the department will no longer be considered a member in good standing upon a vote of the SCSFA Executive Committee.
- D** -requested records were generally not completed and available, existing records were not in good condition, and findings were serious in nature. A follow-up audit will be performed in the following year and if another grade of "C" or worse is received the department will no longer be considered a member in good standing upon a vote of the SCSFA Executive Committee.
- F** -requested records not completed and few if any were available, any existing records were in poor condition, and findings were serious in nature. A department that receives a grade of "F" is considered a member not in good standing upon a vote of the SCSFA Executive Committee.

#### Action Plan for Each Grading Scale

- A** - No Action necessary as result of the completed audit; The fire department must continue to maintain their financial records per the South Carolina State Law, Article 3, and adhere to the guidelines and procedures set forth by the South Carolina State Firefighters' Association.



**B** - No Action necessary as result of the completed audit; The fire department must continue to maintain their financial records per the South Carolina State Law, Article 3, and adhere to the guidelines and procedures set forth by the South Carolina State Firefighters' Association.

**C** - A follow-up audit with the fire department is required based on the completed audit results; a probationary period will be imposed on the fire department until the follow-up audit is conducted. During this period, they must maintain their financial records per the South Carolina State Law, Article 3, and adhere to the guidelines and procedures set forth by the South Carolina State Firefighters' Association. They will be required to complete and submit all forms to the SCSFA's office that were unavailable during the initial audit. They will be required to complete and submit all applicable forms and remit any membership dues and or fees to the SCSFA's office to remain compliant during their probationary period. Also, representative(s) of department will be required to attend a 1% Regional Training Class in order to be eligible to receive the following year's 1% distribution. At the conclusion of this period, a follow-up audit will be conducted. A grade of "B" or better must be obtained to remain a member in good standing. If not, the department will lose their membership to the SCSFA and relinquish their eligibility to receive Firemen's Insurance & Inspection Funds and benefits. If a department receives a grade of "C" or worse for two consecutive audits, they will be required to correct all deficiencies found before initiating their audit to regain their membership. Once a department receives a grade of "B" or better, they will be required to complete an application for reinstatement into the SCSFA. The application must be submitted to the SCSFA to be voted on at the following years Annual Fire-Rescue Conference.

**D** - A follow-up audit with the fire department is required based on the completed audit results; a probationary period will be imposed on the fire department until the follow-up audit is conducted. Also, notification to SLED may be required based on severity of findings. During this period, they must maintain their financial records per the South Carolina State Law, Article 3, and adhere to the guidelines and procedures set forth by the South Carolina State Firefighters' Association. They will be required to complete and submit all forms to the SCSFFA's office that were unavailable during the initial audit. They will be required to complete and submit all applicable forms and remit any membership dues and or fees to the SCSFA's office to remain compliant during their probationary period. Also, representative(s) of department will be required to attend a 1% Regional Training Class in order to be eligible to receive the following year's 1% distribution. At the conclusion of this period, a follow-up audit will be conducted. A grade of "B" or better must be obtained to remain a member in good standing. If not, the department will lose their membership to the SCSFA and relinquish their eligibility to receive Firemen's Insurance & Inspection Funds and benefits. If a department receives a grade of "C" or worse for two consecutive audits, they will be required to correct all deficiencies found before initiating their audit to regain their membership. Once a department receives a grade of "B" or better, they will be required to complete an application for reinstatement into the SCSFA. The application must be submitted to the SCSFA to be voted on at the following years Annual Fire-Rescue Conference.

**F** - A follow-up audit with the fire department is required based on the completed audit results; Grade will result in an immediate "member not in good standing" status, the exclusion of the department's eligibility to receive Firemen's Insurance & Inspection Funds and probable SLED investigation is imminent. The SCSFA will reserve the right to impose further sanctions based on the aforementioned investigation. Representative(s) of department will be required to attend a 1% Regional Training Class in order to be eligible to receive the following year's 1% distribution. A grade of "B" or better must be obtained for the follow-up audit to regain a member in good standing status. If not, the department will not regain their member in good standing status and membership to the SCSFA. They will again relinquish their eligibility to receive Firemen's Insurance & Inspection Funds and benefits. If a department receives a grade of "C" or worse for two consecutive audits, they will be required to correct all deficiencies found before initiating their audit to regain their membership. Once a department receives a grade of "B" or better, they will be required to complete an application for reinstatement into the SCSFA. The application must be submitted to the SCSFA to be voted on at the following years Annual Fire-Rescue Conference.

## Notes

[illegible]

## Notes

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

## Notes

[illegible]



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