

**RESOLUTION OF THE BELGIUM COLD SPRINGS FIRE DISTRICT
TO GRANT A TAX EXEMPTION TO ELIGIBLE VOLUNTEER
FIREFIGHTERS AS PROVIDED FOR BY REAL PROPERTY TAX LAW §466-a**

WHEREAS, § 466-a of the Real Property Tax Law authorizes the Fire District after a public hearing to grant a tax exemption to enrolled volunteer members of the Belgium Cold Springs Fire Department

WHEREAS the Fire District has conducted the public hearing required by the Statute and elicited public comment on said topic

WHEREAS the Board of Fire Commissions has determined that the granting of the tax exemption will enhance recruitment and retention of volunteer firefighters in the Fire Department

NOW THEREFORE BE IT RESOLVED that an exemption be granted at 10% of the assessed value of the real property owned by an enrolled volunteer firefighter who meets the eligibility requirements established in this resolution;

BE IT FURTHER RESOLVED that the enrolled member of the Belgium Cold Springs Fire Department must meet the following requirements to be eligible for the tax exemption:

1. The enrolled member must reside in the territory served by the Fire District
2. The property must be the primary residence of the enrolled member
3. The property is used exclusively for residential purposes, provided however, that in the event any portion of such property is not used exclusively for the applicant's residence but is used for other purposes, such portion shall be subject to taxation and the remaining portion only shall be entitled to the exemption provided by this section
4. The enrolled member has been certified by the Chief of the Fire Department or designee to have served at least 2 years of active service and such certification has been approved by the Board of Fire Commissioners

BE IT FURTHER RESOLVED that an enrolled member of the Belgium Cold Springs Fire Department who accrues more than twenty years of active service as certified by the Chief of the Fire Department or designee shall be granted the 10 percent exemption as authorized by this resolution for the remainder of his or her life as long as the property for which the exemption is sought under this resolution is the primary residence of the enrolled member.

BE IT FURTHER RESOLVED that the exemption granted under this resolution shall continue for the un-remarried spouse of an enrolled member of the Fire Department who is killed in the line of duty upon the following conditions:

1. The un-remarried spouse is certified by the Chief of the Fire Department or designee as the un-remarried spouse of the volunteer firefighter killed in the line of duty; and
2. The deceased volunteer firefighter had been an enrolled member for at least two years; and

3. The deceased volunteer firefighter had been receiving the exemption prior to his or her death.

BE IT FURTHER RESOLVED that the exemption granted under this Resolution shall continue for the un-remarried spouse of a deceased member of the Belgium Cold Springs Fire Department under the following conditions:

1. The un-remarried spouse is certified by the Chief of the Fire Department or designee as the un-remarried spouse of the deceased enrolled member of the Belgium Cold Springs Fire Department
2. The deceased volunteer firefighter has been an enrolled member for at least twenty years
3. The deceased volunteer firefighter has been receiving the exemption prior to his or her death.

BE IT FURTHER RESOLVED that any exemption granted under this Resolution shall be filed with the Town of Lysander on the forms designated by the Town; and

BE IT FURTHER RESOLVED that the Secretary of the Fire District is directed to provide the Town of Lysander with a copy of this Resolution; and

BE IT FURTHER RESOLVED that this resolution shall be governed by and applied in accordance with Real Property Tax Law §466-a.

BE IT FURTHER RESOLVED THIS RESOLUTION shall be effective as of the date of its adoption.

The adoption of the foregoing resolution will be duly put to a vote and upon roll call.

00-021 Member Benefits



Belgium Cold Springs Fire District POLICY

TITLE:	<i>Member Benefits</i>
NUMBER:	<i>00-021</i>
SECTION:	<i>Policies</i>
ISSUE DATE:	
REVISED DATE:	<i>February 21, 2023</i>

1. PURPOSE

1. To provide members of all levels of the member benefits offered by the Belgium Cold Springs Fire District for members

2. SCOPE

1. On behalf of the residents of the Fire District, the Board of Fire Commissioners is pleased to provide a comprehensive variety of benefits to the Volunteers of the Belgium Cold Springs Fire Department. The Board has worked diligently to provide a broad coverage to protect the members in case of injury, and to provide for the member's family in case of death. It is important to distinguish between the coverage limited to "in the line of duty" and any coverage which is on a "24 hour" basis.

3. REFERENCES

1. Policy 00-032 – Service Awards Program
2. Policy 00-023 - Prescription Safety Glasses
3. Policy 00-030 – SCBA Prescription Lenses
4. Policy 00-025 – Physical Fitness Reimbursement
5. Policy 00-038 – Mandatory Training and SOG Review
6. Policy 00-024 – Physicals
7. Policy 00-038 - Mandatory Training and SOG Review
8. Policy 00-042- Membership Status Review
9. Policy 00-020 – Medical Leave
10. SOG 01-012 – Personal Injury While Participating in BCSFD Activities
11. SOB 01-014 – Personal Protective Equipment

4. DEFINITIONS

1. VFBL – Volunteer Firefighter Benefit Law – Workers Compensation for firefighters – pays all medical expenses and provides weekly disability – VFBL coverage is limited to active members and restricted active members while on duty. The Fire District's provider for VFBL is Fire District of NY Mutual Insurance Company, Inc.
2. Workers Compensation – Benefit for injury from personal employment – pays all medical expenses and provides weekly disability based on current

pay. The Fire District's provider for Workers Compensation is Fire District of NY Mutual Insurance Company, Inc.

3. Accident and Health Policy provides a medical expense benefit and pays weekly benefits during disability for members injured while engaged in fire department activities. This policy is for Active, Restricted Active Members, Department Support and Youth. Active member who are injured in the line of duty will receive benefits over and above VFBL.

4. Public Safety Officers Benefit Program – Federal program providing death benefit to eligible survivors when death is a result of a traumatic injury sustained in the line of duty.

5. **ROLES AND RESPONSIBILITIES (BENEFITS)**

1. Life Insurance: This covers active firefighters 24 hours a day. This will pay \$25,000 for death from an illness or \$50,000 for death from an accidental cause. Decreased benefits apply when a member reaches 65 years of age. Please remember to review your beneficiary designation regularly with the Fire District Secretary.

2. Accident and Health Insurance: This is limited to an accident while on duty with the Fire Department, sickness contracted while on duty (i.e. hepatitis, TB, etc). Department Support members are also covered under this policy, as are inactive members who come to help at a function such as a pancake breakfast, etc. The disability benefit here is over and above VFBL. In the event of exposure to a communicable disease (TB, hepatitis, etc.) while on duty, it is imperative that the insurance company be notified of the exposure within 30 days. ANY EXPOSURE OR ACCIDENT MUST BE REPORTED IMMEDIATELY TO THE OFFICER IN CHARGE. There is a small death benefit in this policy. Please remember to review your beneficiary designation regularly with the Fire District Secretary.

1. Organized Team Sport Benefit: Coverage for participating in Fire Department Organized Team Sports is excluded under the Accident & Health Policy. VFBL does not cover softball or other sporting events. Please refer to the Fire District Secretary for specific coverage.

2. Department Support Members: Fire Department Support members and Youth Members are covered by the Accident and Health Policy while participating in approved Fire Department activities.

3. Volunteer Firefighters Benefit Law (VFBL): This is Special coverage for Volunteer Firefighters, which is similar to Workers Compensation. This provides for all necessary medical care when injured in the line of duty, and weekly cash payments when disabled in the line of duty. If you are injured, you are entitled to seek medical care at the facility of your choice. DO NOT PAY ANY MEDICAL BILLS. Tell the medical facility that our Fire District is insured thru Fire District of NY Mutual Insurance Company, Inc. If they have

any questions, direct them to the Fire District Secretary. IT IS IMPERATIVE THAT ANY INJURY BE REPORTED IMMEDIATELY TO THE OFFICER IN CHARGE.

4. Public Safety Officers Benefit Program: This is a Federal program providing a death benefit to eligible survivors when death is a result of a traumatic injury sustained in the line of duty. Eligible survivors include spouse or dependent children. If none, then dependent parents can receive the benefit. The intent of this program is to provide aid to dependents. The benefit is adjusted on October 1 annually and is tied into the Consumer Price Index. As of October 2022 the benefit was \$422,035. The beneficiaries are established by the Public Safety Officers Benefit Program guidelines.

5. Service Awards Program- LOSAP: Each year that an active member accumulates at least 50 service awards points, the Fire District contributes \$1200 to their Service Awards Program account. These funds are accumulated with interest, in their account and dispersed to the member at age 55. The points are earned through various Fire Department activities. A complete explanation of this program is discussed with the member when they are enrolled in the program. Yearly statements are provided to members showing their point total for the current year and their asset balance. All active members are encouraged to review your beneficiary designation with the Fire District Secretary.

6. Liability and other Insurance: The Fire District carries a general aggregate of \$18,000,000 and \$6,000,000 for each occurrence, with the Fire Department and members listed as additional insured. Personal property of a firefighter damaged while on duty is covered. If a firefighter is involved in an automobile accident while responding to an emergency, the fire district insurance is primary for repairs or actual cash value. If a member is involved in an automobile accident while on a non-emergency, fire district insurance will pay the deductible on the firefighter's personal vehicle. In addition, if a firefighter is involved in an accident while responding to an alarm, your personal insurance company cannot increase your insurance because of the accident. The District will provide documentation of the accident details, if necessary.

7. Cancer Insurance: General Municipal Law 205-CC provides that firefighters throughout New York State are entitled to an enhanced cancer disability benefit insurance program to be provided by the Fire District. This program started on January 1, 2019 and follows specific criteria. This coverage is in effect for all qualified members. Please notify the Fire District Secretary immediately if you have been diagnosed with cancer.

8. Annual physical: The Fire District provides an annual physical for each active firefighter as outlined in Policy 00-024. The physical includes a ppd (TB test) and a respiratory physical and fit test for use of SCBA equipment. Also, each firefighter is offered the Hepatitis B series of inoculation.

9. Defensive Driving: The Fire District will reimburse members completing Defensive Driving Training online. Members who are current with their

Mandatory Training and SOG Review will be eligible for up to \$25 reimbursement for completion of a NYS DMV approved online or in person course once every three years.

10. Physical Fitness: The Fire District values its firefighters and encourages them to participate in regular fitness training. The Fire District will reimburse active firefighters who are current with their Mandatory Training and SOG review, up to \$200 per year toward membership in structured training, which is coordinated and supervised by physical fitness professionals. Refer to Policy 00-025 for further information. The district may have arrangements with local gyms for discounted memberships; contact the District Secretary for information.

11. Prescription lenses: Prescription lenses are available to active members for safety glasses. Refer to policy 00-023. Prescription lenses are available for active members for SCBA gear. Refer to policy 00-030.

12. Protective Gear: All Active Members are provided with appropriate protective gear reflective of their role in the department. This gear will meet or exceed current NFPA guidelines.

13. Communication Tools: Miniters (pagers) are provided to active members to receive alarm activations. The Fire District also maintains a cell phone application to be used on members' cell phones and provides real-time alerts of alarms, alarm information, and the ability to notify that they are responding to the alarm. Members are strongly encouraged to utilize the application.

6. **PROCEDURE**

1. The Board of Fire Commissioners is dedicated to providing for the safety of the members of the Department. The very last thing the Board wants to see is an accident or sickness; but if the unfortunate event occurs they have tried to provide quality benefits to the members and/or survivors.
2. Members are required to immediately report any injury to the officer in charge that occurs while on duty or participating in any sanctioned event.
3. Members are required to report any injury or illness that prevents them from performing their volunteer service.
4. It is the responsibility of the members to update their beneficiary forms with the Fire District Secretary regularly; especially if there is a change in their circumstances.
5. Members may contact any Fire Commissioner, or the Fire District Secretary to discuss the benefits. Member benefits eligibility are decided by the Board of Fire Commissioners with consultation in consultation with insurance carriers.

7. **REVISION HISTORY**

1. Amended and reaffirmed April 17, 2017
2. Revised February 6, 2023, and adopted February 21, 2023