



City of Bellingham-Whatcom County Fire District 8 Regional Fire Authority Planning Committee



Agenda-Meeting #6

Date: Monday August 3, 2026

Time: 2:00 P.M. – 4:00 P.M.

Location: Bellingham City Hall - Mayor's Boardroom

- 1. Welcome and introductions if necessary (5 minutes)**
- 2. Minutes Review (5 minutes)**
- 3. Review of RFA Fire Benefit Charge and Calculator (Staff presenting, Fire Analyst Chris Hughes 60 minutes)**
- 5. Update to Plan Document Draft Appendix E – (Staff Presenting; Topel 5 minutes)**
- 7. Public comment (15 minutes)**
 - Up to 3 minutes per speaker
 - Total time: 15 minutes (or as determined by chair)
- 8. Next meeting (5 minutes)**
 - Confirm date, time, and location including ongoing meeting schedule
 - Identify/confirm agenda topics for meeting #7
- 9. Adjournment**



City of Bellingham-Whatcom County Fire District 8 Regional Fire Authority Planning Committee Meeting Minutes for July 20, 2026

Committee Members Present:

Roger Buswell, Whatcom County Fire District 8 Commissioner

Dan Hammill, City of Bellingham Council Member

Michael Lilliquist, City of Bellingham Council Member

Kim Lund, City of Bellingham Mayor

Robert Neher, Whatcom County Fire District 8 Commissioner

Sheena Williams, Whatcom County Fire District 8 Commissioner

City of Bellingham Staff, Officials, and Others Present:

Andy Asbjornsen, Finance Department Head

Bill Hewett, Fire Chief

Christopher Hughes, Fire Systems Analyst

Forrest Longman, Deputy City Administrator

Rod Topel, RFA Project Manager

1. Welcome and introductions

Mayor Lund called the meeting to order at 2:01 p.m.

2. Minutes review

Action:

Council Member Dan Hammill moved to approve the 7.6.26 minutes. Commissioner Roger Buswell seconded the motion. Motion passed 6-0.

3. RFA Benefit Charge, total amount of revenue to collect and introduction to Appendix E content

Fire Chief Bill Hewett gave an overview of the expected RFA expenses and revenues, which concluded that about \$21.5 million would be needed from the fire benefit charge. Chris Hughes reviewed the Fire Benefit Charge estimator tool, which includes a formula established by the legislature. Certain factors can be changed to alter how much is paid by different tax payer groups, but the total will remain the same. Members discussed:

- Policy decisions they can make and how the factors could be altered.
- Scenarios that had been run before coming up with the numbers presented.



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- Considerations to think about when making changes, such as assessed value, square footage, housing affordability, what collected money will be used for, etc.
- Possibility of tiering the residential category based on square footage, which would be possible, but with a number of complicating factors, such as types of structures to be considered in the square footage.
- Benefits of keeping the calculations relatively simple, compared with creating more categories and more tiers.
 - Other agencies who have gone through this process have advised to not get too complicated on the risk factors in the beginning.
- Alternative ways to use actual risk to determine fees rather than square footage, similar to how an insurance company may do it. The insurance industry would have more detailed risk calculations, but they are not required to share that information with the City or the fire authority. Those companies also rely heavily on occupancy and square footage in their assessments.
 - Idea of using data from calls for service was also suggested. Chief Hewett said that more calls are in residential properties, but those properties also represent the majority of parcels in the city. Fires in commercial structures typically take more effort to control.
- This is a starting point. Ultimately the board of the RFA will have an opportunity to make changes each year as lessons are learned, conditions change, or more information becomes available.
- Which kind of properties would be exempt and the committee or board's ability to override an exemption.
- How the commercial buildings are tiered and if it is a fair scaling.
- Members expressed a desire to reduce impact on residential and small businesses. Housing affordability and job creation are both important considerations.
- Financial impact to a median homeowner and the City's budget.
- Without the FBC, there will not be enough money to make the RFA successful.
 - Every six years, the FBC would go to the voters, commissioners will set the actual charge yearly.

At the conclusion of the discussion, Chief Hewett stated that he will do more research on insurance risk factors, tiers for residential properties, and ability to consider storage buildings separately from residences.



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4. Plan Document Draft – Introduction

Rod Topel explained that this section has been reviewed by legal, but section 6 is still a work in progress that needs to be addressed by the committee. He suggested that members take time to carefully look over the document before the next meeting. Each section has been seen by members, but revisions have been made to get it into a more final form, including revisions that take into account members' feedback.

5. Public comment

One person gave public comment.

6. Next meeting

The next meeting is scheduled for August 3, 2026.

7. Adjournment

Mayor Lund adjourned the meeting at 3:42 p.m.

Exhibit 1

FBC formula reference

$$\text{FBC} = \sqrt{\text{total_sqft}} \times 18 \times \text{category_factor} \times \text{risk_factor} \times \text{cost_per_gallon} \times \text{balancing_factor} \times \text{sprinkler_multiplier}$$

Core Factor	Description
total_sqft	Sum of eligible improvement square footage for the property
18	A constant established by the Insurance Services Organization (ISO) to calculate the water or fire flow needed to extinguish a fire for a specific structure based on its size
category_factor	Multiplier based on property use category (residential, commercial tier, etc.)
risk_factor	Per-land-use-code modifier reflecting relative risk (default 1.0)
sprinkler_multiplier	Discount applied to properties with sprinkler systems
cost_per_gallon	Cost of water per gallon for fire suppression
balancing_factor	System-wide adjustment factor to calibrate total revenue

Core factors

Categories		System factors	
Residential	0.43	Sprinkler Discount	0.9
Mobile Home	0.15	Cost Per Gallon	60.8
Multi Unit	0.92	Balancing Factor	0.014691788

Commercial Category Tiers

Tier	Factor	Max Sq Ft
Commercial 1	0.5	2,000
Commercial 2	0.75	3,000
Commercial 3	1.4	5,000
Commercial 4	3	10,000
Commercial 5	4	25,000
Commercial 6	5	50,000
Commercial 7	6	70,000
Commercial 8	7	100,000
Commercial 9	8.5	200,000
Commercial 10	10	No Max



Appendix E

BFRA Fire Benefit Charge

The Fire Benefit Charge (FBC) funding method is a voter approved, two part funding system authorized by State Law in 1987 that balances general purpose taxes with a user fee charged. Under this system, the Fire Department is funded by:

- a) A property tax of up to \$1.00 per \$1,000 assessed values of property to support day to day operations and capital needs of the fire department; and;
- b) A Fire Benefit Charge (FBC) of up to 60% of the operating budget and can be used only for day to day operational expenses such as salaries, equipment, fuel and utilities.

A. Fire Benefit Charge – (FBC) Formula

FBC is only imposed on improvements to real property and personal property, and must be reasonably apportioned based on the services afforded to these properties. The primary factor of the formula is based upon the amount of “required fire flow” or water needed to extinguish a fire, the number of firefighters and equipment needed to effectively deliver the required fire flow and their associated cost for fighting a fire in the type and size of structure being assessed. As structure size or fire loading within a structure increases, the need for required fire flow, firefighters, and equipment also increases. The following formula is adopted for calculating the FBC for Bellingham Regional Fire Authority. The formula is based on the Insurance Services Office (ISO) required fire flow, fire risk, and firefighting effort factors.

$$\text{FBC} = \sqrt{\text{AREA}} * 18 * \text{Category Factor (CF)} * \text{Risk Factor} * \text{Fire Flow Factor} / \text{Cost per Gallon (CPG)}$$

*Balancing Factor *Sprinkler Multiplier

A matrix showing initial values of these factors is attached herein as Exhibit 1. The initial values, factors, discounts and exemptions are subject to change as necessary to comply with the statutory requirements of RCW 52.26.180.

B. Definitions:

1. **$\sqrt{\text{AREA}}$:** The square root of the total gross square feet of the buildings/structures located upon the property. FBC will not be applied to parcels with a total improvement square footage less than 400 sq. ft.
2. **18:** A constant established by the Insurance Services Organization (ISO) to calculate the water or fire flow needed to extinguish a fire for a specific structure based on its size.
3. **Category Factor:** Multiplier based on property use and size. This information is obtained from the Whatcom County Assessor database for each building subject to the FBC.

3.1 Category Use Factor Building Use Factors:

- a) **Residential Use:** ICC R3 building units to include but not limited to Single dwelling units (1 unit per lot), plus ADUs; Duplexes; and townhomes not classified as a multi-unit structure.
 - b) **Manufactured/Mobile Homes:** Each mobile home unit whether it is located on a single land parcel or in a mobile home park.
 - c) **Multi-unit:** Including condominium when ownership information is available in the Whatcom County Assessor's database; and all other attached residential building structures.
 - d) **Commercial Buildings:** All other uses including storage facilities, warehouses, offices and commercial businesses.
4. **Risk Factor:** The risk factor represents the degree of risk caused by the use and size of a structure. The risk factor reflects the need for larger and/or more specialized effective response forces.
5. **Fire Flow/Cost per Gallon:** The relative cost of providing the required fire flow per gallon during a fire incident.
6. **Balancing Factor:** The balancing factor is used as an adjustable multiplier to finely tune the FBC calculation across all properties to reach the desired target FCBC amount.
7. **Sprinkler Multiplier:** The Sprinkler multiplier is a discount applied to commercial and multi-unit buildings with full-coverage sprinkler system as defined by NFPA 13, 13R and 13D.
8. **Exemptions to the Fire Benefit Charge RCW 52.18.010:**
- a. **Religious Use:** Personal property or improvements to real property owned or used by recognized religious denominations or religious organization, including sanctuary, schools, and educational facilities. RCW 52.26.180(1)
 - b. **Any of the following tax-exempt properties**
 - i. Property of housing authorities that is exempt from property taxes under RCW 35.82.210
 - ii. Property of nonprofit entities providing rental housing for very low-income households or providing space for the placement of a mobile home for a very low-income household that is exempt from property taxes under RCW 84.36.560
 - iii. Property of nonprofit homes for the aging that is exempt from property taxes under RCW 84.36.041
 - iv. Property of nonprofit organizations, corporations, or associations providing housing for eligible persons with developmental disabilities that is exempt from property taxes under RCW 84.36.042

- v. Property of nonprofit organizations providing emergency or transitional housing for low-income homeless persons or victims of domestic violence who are homeless for personal safety reasons that is exempt from property taxes under RCW 84.36.043
 - vi. Property of the state housing finance commission that is exempt from property taxes under RCW 84.36.135
 - vii. Property of nonprofit corporations operating sheltered workshops for persons with disabilities that is exempt from property taxes under RCW 84.36.350
- c. **Property not Assessed:** Personal property not assessed and subject to ad valorem taxation under RCW title 84.
 - d. **Public Schools:** Public schools who pay a per student stipend are exempt from the Fire Benefit Charge.
 - e. **Entities with Contract for Service:** Entities who contract for service with the RFA are exempt from the Fire Benefit Charge.

C. Implementation Process:

The initial implementation of FBC requires 60% voter approval for a period of up to six years. Every six years, voters have the opportunity to reauthorize, also with 50% voter approval, the Fire Benefit Charge. In addition, the state law requires annual public hearings prior to the next year's rates being adopted. Hearings are held prior to November 15 each year, by the Bellingham Regional Fire Authority Governance Board to establish the FBC. After the FBC has been established, property owners subject to the charge will be notified of the amount of the charge.

The Governing Board will form a Review Board for at least a two-week period to review written complaints from property owners. The final Benefit Charge will be added to the property tax bill.