



# THOMPSON-NICOLA

REGIONAL DISTRICT

The Region of BC's Best

300-465 Victoria Street

Kamloops, BC V2C 2A9

Tel: 250-377-8673

Toll Free in BC: 1-877-377-8673

Email: [admin@tnrd.ca](mailto:admin@tnrd.ca)

Department: Board of Directors

November 25, 2025

City of Kamloops

Mayor Hamer-Jackson

Email: [mayor@kamloops.ca](mailto:mayor@kamloops.ca)

**Subject: Municipalities in the TNRD Region write a letter to the Minister of Emergency Management and Climate Readiness advocating for small and rural fire departments**

To whom it may concern,

At its meeting on November 6, 2025, the Board of Directors of the Thompson-Nicola Regional District (TNRD) passed a resolution stating,

**THAT, the TNRD Board of Directors direct staff to send a letter to the Minister of Emergency Management and Climate Readiness, requesting the Ministry to advocate for small and rural fire departments by asking the Fire Underwriters Survey to review their restrictions on First Line Duty Apparatus and consider establishing a policy based on performance rather than age;**

**AND THAT, the Board request municipalities in the TNRD to also send a letter to the Minister of Emergency Management and Climate Readiness regarding this issue.**

The Fire Underwriters Survey (FUS) is a national organization that evaluates the fire protection capabilities of communities across Canada. Its assessments are used by insurance companies to determine fire insurance ratings, which in turn influence insurance premiums for residents and businesses. The policies and grading criteria established by FUS directly impact local fire departments by setting standards for equipment, staffing, and operational readiness. As a result, compliance with FUS requirements is crucial for departments seeking to maintain favorable insurance ratings for their communities. First Line Duty apparatus must adhere to strict FUS age limitations to qualify for credit with insurance grading and fire protection evaluations. This standard does not account for usage rates or the actual condition of vehicles after certain ages, creating challenges for departments that operate on limited budgets and serve primarily rural areas. Currently, Fire Underwriters Survey (FUS) follows their *Service Schedule for Fire Apparatus* below.

Apparatus Age	Major Cities <sup>3</sup>	Medium Sized Cities <sup>4</sup>	Small Communities <sup>5,6</sup> and Rural Areas
0 – 15 Years	First Line Duty	First Line Duty	First Line Duty
16 – 20 Years	Reserve	2 <sup>nd</sup> Line Duty	First Line Duty
20 – 25 Years <sup>1</sup>	No Credit in Grading	No Credit in Grading or Reserve <sup>2</sup>	No Credit in Grading or 2 <sup>nd</sup> Line Duty <sup>2</sup>
26 – 29 Years <sup>1</sup>	No Credit in Grading	No Credit in Grading Or Reserve <sup>2</sup>	No Credit in Grading or Reserve <sup>2</sup>
30 Years +	No Credit in Grading	No Credit in Grading	No Credit in Grading

<sup>1</sup> All listed fire apparatus 20 years of age and older are required to be service tested by recognized testing agency on an annual basis to be eligible for grading recognition. (NFPA 1071)

<sup>2</sup> Exceptions to age status may be considered in a small to medium sized communities and rural areas conditionally, when apparatus condition is acceptable and apparatus successfully passes required testing.

<sup>3</sup> Major Cities are defined as communities that have:

- a total population of 100,000 or greater within the fire protection jurisdiction

<sup>4</sup> Medium Communities are defined as communities that have:

- a total population of 30,000 – 99,999 within the fire protection jurisdiction

<sup>5</sup> Small Communities are defined as incorporated or unincorporated communities that have:

- a total population of 1,000 – 29,999 within the fire protection jurisdiction

<sup>6</sup> Rural Areas are defined as incorporated or unincorporated communities that have:

- a total population of less than 1,000 within the fire protection jurisdiction

Figure 1. Service Schedule for Fire Apparatus for Fire Insurance Grading Purposes

MUNICIPALITIES: Ashcroft | Barriere | Cache Creek | Chase | Clearwater | Clinton  
Kamloops | Logan Lake | Lytton | Merritt | Sun Peaks


ELECTORAL AREAS: "A" "B" "E" "I" "J" "L" "M" "N" "O" "P"

First-line duty vehicles, based on community size, are considered "aged out" according to the Service Schedule for Fire Apparatus for Fire Insurance Grading Purposes, shown above in Figure 1. It should be noted that FUS can make exceptions and extend protection credit up to a maximum of 30 years on a case-by-case basis, however, once they reach 30 years of service, regardless of their operational capabilities or maintenance history, there is no longer any credit given in the insurance grading process, meaning it cannot be counted toward a department's apparatus requirements for favorable insurance ratings. This rigid cutoff forces departments to replace vehicles that may still be reliable and safe, further increasing financial pressure, especially in small and rural communities where budgets are tight and apparatus costs continue to rise.

The concerns of all TNRD Fire Departments regarding the current Fire Underwriters Survey (FUS) policy on the service age limitations for primary fire response vehicles. The intent is to advocate for a more flexible and condition-based evaluation model with provincial authorities and FUS representatives.

The TNRD strongly encourages the municipalities in the TNRD to also write a letter to the Minister of Emergency Management and Climate Readiness advocating for a shift toward performance-based evaluations and certification processes as it would alleviate unnecessary costs, ensure continued safety, and better support the operational realities of local fire departments. We are committed to advocating for this support and look forward to the positive impacts it will have on our region.

Yours truly,

A handwritten signature in blue ink that reads "Barbara Roden". The signature is fluid and cursive, with the first name and last name clearly distinguishable.

Barbara Roden  
Chair, Thompson-Nicola Regional District

Cc: Village of Ashcroft  
District of Barriere  
Village of Cache Creek  
Village of Chase  
District of Clearwater  
Village of Clinton  
District of Logan Lake  
Village of Lytton  
City of Merritt  
Sun Peaks Resort Municipality