

Fire Benefit Charge (FBC) FAQs 2026



1. What is a Fire Benefit Charge?

Washington statute RCW 52.18 provides that fire districts, with the approval of the voters in their district, are authorized to collect a fire benefit charge from residential and business property owners. Once the voters authorize the fire benefit charge, the normal tax collection authority provided in RCW 52.16, drops from \$1.50 per thousand to \$1.00 per thousand of assessed value.

It is called a Fire Benefit Charge (FBC) because it refers to the benefit of having fire protection. This is not a per call charge, and it is not based on assessed value of property. It is a fee that will apply only to the structural improvements on properties according to the property use and size of structure. There is no charge for undeveloped land. The FBC considers that those who benefit more from the fire protection services (e.g. large structures and high fire risk structures) should pay more for that service.

2. How will the FBC provide a better source of funding for the Fire District?

The FBC is a stable and fair method to secure operating funds for your Fire District, and it diversifies a funding system that relies solely on assessed property value.

3. Who establishes the FBC?

Central Pierce Fire & Rescue's (CPFR) Board of Fire Commissioners are elected officials who represent you, and they hold a Public Hearing each year to set the FBC rate for the upcoming year.

By statute, FBC revenue may not exceed 60% of the operating expenditures budget. The remaining operating budget must be secured through other means such as property taxes, fees, grants, etc. CPFR has consistently been well below this threshold; the FBC for **2026 has been set at 36.0% of the operating budget.**

4. How will the FBC help the average homeowner?

It will provide stable funding, resulting in dependable fire service and a better fire insurance rating.

5. Does every property owner pay the FBC?

No, there is no charge for undeveloped land. Only properties with structural improvements include the FBC. The FBC is not a tax, so property tax-exempt entities (such as governments and charitable organizations) are not necessarily exempt from the FBC. However, certain exemptions and limits do apply, which include but are not limited to:

- Federally owned properties.
- Religious organizations are exempt for buildings used for religious services and other purposes related to bona fide religious ministries. Separate properties used for non-worship related activities, e.g., food banks, clothing banks, homeless shelters, fitness centers, thrift stores, for-profit rental property, etc., are not exempt.
- Schools owned by religious organizations are exempt for K-12 and higher education, but not for buildings used primarily for preschool and day care. Private (non-religious-affiliated) educational institutions are not exempt.
- Public K-12 schools are not specifically exempt, but they are not charged the FBC because fire districts receive a per student stipend from the state to pay for fire service.
- Housing Authorities exemption as defined under RCW 35.82.210.
- Non-Profit entities providing rental housing for certain very low-income households or certain mobile homes that are exempt under RCW 84.36.560 or RCW 84.36.041. (The legal property owner/entity must be registered as a non-profit exempt entity with the Washington State Department of Revenue).
- Certain other non-profit organization-owned properties based on their tax exemption under RCW.
- Limited exemption to Christmas tree growers as defined under RCW 52.18.010(4).
- Certain entities are exempt from the FBC because they are covered by a fire protection contract (FPC) with CPFR.

6. Is the FBC voter approved funding?

Yes, the FBC requires a re-authorization vote every six years. The current six-year period covers 2023 through 2028. To renew the FBC six additional years requires simple majority voter approval; a permanent extension requires 60% voter approval.

7. How does the fire district get information about my property?

CPFR receives property information directly from Pierce County.

8. What makes up the FBC?

The FBC has two components which establish the measurable benefits to properties. The current benefit components are based on square footage of structural improvements and the property type/use as identified in Pierce County tax records.

In a broad sense, these components identify the firefighting efforts necessary for a fire district to extinguish a fire in a specific structure and take into financial consideration the demands a particular structure could place upon a fire department.

9. What is the formula for calculating the FBC?

The FBC formula takes into account the total square footage of the structure(s) on the property and the use of the structure(s). Certain discounts may apply; structures equipped with approved fire sprinklers are eligible for a 20% discount.

CPFR's formula is derived from formulas developed by the National Fire Academy (NFA) and Insurance Services Office (ISO) which have been commonly used by fire districts in Washington State where voters have approved an FBC.

$$\sqrt{\text{square feet}} \times 18 \times \{\text{use factor}\} \times \{\text{cost factor}\} \times \{\text{balancing factor}\} = \text{FBC}$$

- **“Square feet”** means total size of the structure(s) in square feet, including garages, carports and outbuildings located within the property. The FBC is not applied to structures totaling less than 120 square feet.
- **18** is a coefficient value based on empirical tests by NFA and ISO.
- **“Use factor”** varies by property classification which is determined by Pierce County (residential, multi-unit, mobile home or commercial/industrial).
- **“Cost factor”** is an estimate of the current cost of fire suppression in any given structure. This part of the formula is adjusted annually as needed and approved by your elected Board of Fire Commissioners.
- **“Balancing Factor”** is a temporary adjustment due to the district merger.
- **Each property will be assessed a little differently due to size, risk, response, etc. To learn the exact impact (formula) for your property please contact the CPFR Finance Department at (253) 538-6536.**

10. If I qualify for a senior/disabled exemption on my taxes can my FBC be reduced too?

Yes, you would be eligible for the same discount rate you receive for regular property taxes. This information is obtained from, and maintained by, Pierce County.

11. How is the FBC collected?

It is collected as part of, and along with, your regular property tax payment through the Pierce County Assessor-Treasurer's Office. It is noted on your tax statement in a separate category and usually identified as “Fire Benefit Charge”. **Do not send payment to your fire department.**

12. What if I have concerns about my FBC?

Once the FBC is set and property owners receive notification through their annual tax statement, an appeal process is available for any property owner that has concerns.

- **For additional information on how to review or appeal your FBC, call (253) 538-6536 or email finance@centralpiercefir.org.**