

PINETOP FIRE DISTRICT  
OF  
NAVAJO COUNTY, ARIZONA

**VOTER INFORMATIONAL  
PAMPHLET AND  
SAMPLE BALLOT**

SPECIAL BOND ELECTION

NOVEMBER 5, 2024



**TO THE VOTERS OF PINETOP FIRE DISTRICT OF NAVAJO COUNTY, ARIZONA:**

On Tuesday, November 5, 2024, the voters of Pinetop Fire District of Navajo County, Arizona (the "District"), will be asked to authorize the sale and issuance of not to exceed \$11,600,000 principal amount of ad valorem property tax bonds of the District. This voter informational pamphlet has been prepared in order to provide voters with factual information regarding such special election. You are urged to read carefully this voter informational pamphlet and exercise your right to vote on election day.

This voter informational pamphlet contains the complete text of the ballot question and may be taken into the voting booth on the day of the election. Please see the instructions herein for information about how and where to vote or for additional information about voting procedures.

PINETOP FIRE DISTRICT OF NAVAJO COUNTY, ARIZONA

By /s/ John Rowlinson

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Chairman, District Board, Pinetop Fire District of Navajo County, Arizona

[This voter informational pamphlet is permitted to be distributed by Section 16-192, Arizona Revised Statutes.]

**VOTER INFORMATIONAL PAMPHLET  
FOR  
PINETOP FIRE DISTRICT  
OF  
NAVAJO COUNTY, ARIZONA  
SPECIAL BOND ELECTION  
NOVEMBER 5, 2024**

**PURPOSE FOR WHICH THE BONDS ARE TO BE ISSUED:**

On May 20, 2024, the District Board of the District passed and adopted a resolution calling a special bond election (the "Election") to authorize the issuance and sale of not to exceed \$11,600,000 principal amount of ad valorem tax bonds of the District (the "Bonds") and related matters for the purposes described in the form of the ballot included herein. A copy of such resolution is available from the District by written request to the Fire Chief, Pinetop Fire District of Navajo County, Arizona, 1845 South Pine Lake Road, Pinetop, Arizona 85935, Telephone (928) 367-2199.

The District provides fire, emergency, and medical services to more than 9,500 residents with a seasonal population that can double to more than 20,000. The district has 25 full-time fire fighters, 6 wildland specialists, and can employ up to two dozen seasonal wildland firefighter employees depending on the needs of the community. The District responds to approximately more than 2,000 calls a year for service – 70% of which are for emergency medical services.

Recently, the District purchased property at 234 W. White Mountain Blvd. for the future site of Fire Station 10. Currently, the District is served by two stations – Station 11 on the 260 and Pine Lake Road and Station 12 on Buck Springs. The stations are mostly located in the eastern portions of the District. Fire Station 10 on the western boundary of the District is expected to provide full coverage of the service area to maintain timely emergency response times for all residents.

The District has secured a federal grant to help pay for District wildland fire fighting activities and provide a base of operations for fighting wildfires at Station 10. The District has placed a bond issue on the ballot to provide funding to co-locate an emergency service response station at Fire Station 10 to leverage these grants, provide the necessary local match for the wildland fire operations, and expand emergency response coverage.

**FREQUENTLY ASKED QUESTIONS**

**Why is the district considering a bond?**

The District is considering a bond to provide the necessary local match for the wildland fire operations as well as expand coverage with Fire Station 10. Use of the bond proceeds for District purposes is expected to improve public safety while saving on planning and construction costs by developing a multi-use facility.

**Why is the District sending the bond question to the voters?**

Arizona law requires that bonds that are payable from District property taxes be voter approved. These bonds are commonly called "general obligation bonds." A general obligation bond is a contract between a bondholder, who, in effect, lends the District money and the District, which pledges to repay it. Repayment is by secondary property taxes levied on all taxable property in the District. Legally, the secondary property tax levy for repayment of the general obligation bonds is unlimited as to rate or amount.

### **How do general obligation bonds work?**

If the bond question is approved by the voters, the bonds will be issued and sold periodically. Present and future residents' property taxes will be used to repay the bonds over a period of time, usually 25 years, in the same manner that homeowners pay off a home mortgage over time. The bonds will be issued when funds are needed for a specific project or purpose, in the actual amount needed for such specific project or purpose, but the total amount of bonds issued may not exceed the amount approved by voters. In this case, \$11,600,000. Money received from the issuance and sale of the bonds may only be used for the purposes specified in the bond question. Some of the costs may be paid from other District sources, including State and federal grants.

### **How is the bond expected to affect response times?**

Fire Station 10 on the western boundary is expected to provide full coverage of the District's service area to maintain timely emergency response times for all of our residents. The District recently developed a response times study that showed that placing emergency response capabilities in Station 10 is expected to reduce response times by 3 minutes and 33 seconds in portions of the District improving EMS and fire response to the residents served by this station.

### **How is the bond expected to affect fighting wildfires?**

Due to the District bordering the Apache-Sitgreaves Forest and Fort Apache Indian Reservation Forest, District personnel are wildland certified and recertify annually. The District team has fought over 45 different wildfires annually and participates in a significant number of prescribed burns annually to reduce risks. This wildland fire response station would provide response capabilities for six full time employees and up to two dozen seasonal responders with the goal of providing a Type 2 Interagency Hand crew at this location.

### **How has the District been fiscally responsible?**

The District has worked to be responsible stewards of taxpayer dollars. The District did not increase the property tax rate last year and has been actively securing outside funding to support the ongoing efforts of the District including securing a grant from the Governor's Office of Highway Safety for the purchase of extrication equipment and a federal grant to help pay for wildland fire fighting activities. The District is seeking additional grant funding for road improvements and other items to continue to reduce the cost and burden on the District taxpayers. The District consistently applies for wildland hazardous fuels reduction grants providing the homeowner an affordable option to reducing wildfire risk at their home.

As mentioned, some of the construction costs may be paid from other District sources, including State and federal grants. Recently, two Congressional Direct Spending Grants (Additional funding for Fire Station 10 and Pinetop Joint Roadway Improvement for Wildfire Evacuation Route) were selected and submitted to the appropriations committees to be reviewed in upcoming hearings. If these projects are selected and funded, it would reduce the need for local bond funding. If that were to happen, the district could choose to sell a lower amount of bonds – reducing the cost on the local taxpayer.

### **What has the District done to impact insurance ratings?**

The District is actively working to improve insurance ratings which is expected to help reduce rates and costs for businesses and residents. An organization known as Insurance Services Office (or ISO) creates ratings for fire departments that calculate how well-equipped and prepared fire departments are to fight fires in their community. ISO ratings are from 1 to

10 where 1 is the best rating and a 10 is basically an indication of no fire protection. Through its mitigation efforts, work in wildland firefighting and training, as well as its strong partnership with the community, the District has been able to reduce its ISO fire rating to class 3.

### **How much will this proposal cost the taxpayers?**

The proposed bond is projected to cost each residential household approximately \$41.63 per year (\$3.47 per month) for a home with an assessed value of \$100,000.

The value for tax purposes is the limited property value of your property as it appears on your tax bill and does not necessarily represent the actual market value.

Voters can look up their home value on the Navajo County Assessor website and apply the costs above (and tax rate estimated herein) to their limited property value. Please also review "ESTIMATED TAXPAYER COST" herein to see the different costs for different property classifications and estimated values within those various property classifications.

### **MAXIMUM INTEREST RATE OF THE BONDS:**

The maximum interest rate on the Bonds will not exceed 6% per annum.

### **PLAN OF FINANCE:**

If the Election is successful, it is anticipated that the District would issue the total amount of the Bonds by the means of bond sale phases conducted through 2027. The interest rate to be borne by the Bonds would be determined by the market conditions that prevail at the time of sale, but in no event would the Bonds be sold at an interest rate greater than 6% per annum. Average annual interest on the Bonds is assumed herein at 5% for purposes of estimating tax impact. Repayment of both principal of and interest on the Bonds would occur over a period of not to exceed 25 years for each bond series.

If authorized and all sold, the Bonds would be repaid from a levy of ad valorem taxes on all taxable property within the District. It is estimated that the Bonds would require an estimated average annual secondary tax rate increase of \$0.4163 per \$100 of net assessed limited property value over the estimated 25-year life of the bond program.

The following is an estimated debt service schedule for the Bonds and the estimated impact to the secondary tax rate of the District given the assumptions described therein:

**PINETOP FIRE DISTRICT  
OF NAVAJO COUNTY, ARIZONA**

**Estimated Debt Service Requirements and Projected Impact on Secondary Tax Rate\***

Fiscal Year Ending June 30	Projected Net Limited Assessed Value (a)	Bonds Currently Outstanding			General Obligation Bonds Proposed to be Issued (b)			
		Principal	Interest	Combined	Principal	Estimated Interest	Combined	Tax Rate
2024	\$161,177,640							
2025	166,770,504				\$821,667	\$841,667	\$0.4878	
2026	172,557,441				579,000	839,000	0.4699	
2027	178,545,184				566,000	841,000	0.4552	
2028	184,740,702		NONE		552,250	837,250	0.4380	
2029	191,151,204				538,000	838,000	0.4354	
2030	192,470,147				523,000	838,000	0.4324	
2031	193,798,191				507,250	837,250	0.4291	
2032	195,135,399				490,750	840,750	0.4279	
2033	196,481,833				473,250	838,250	0.4237	
2034	197,837,558				455,000	840,000	0.4217	
2035	199,202,637				435,750	840,750	0.4192	
2036	200,577,135				415,500	840,500	0.4162	
2037	201,961,117				394,250	839,250	0.4127	
2038	203,354,649				372,000	842,000	0.4112	
2039	204,757,796				348,500	838,500	0.4067	
2040	206,170,625				324,000	839,000	0.4042	
2041	207,593,202				298,250	838,250	0.4010	
2042	209,025,595				271,250	841,250	0.3997	
2043	210,467,872				242,750	837,750	0.3953	
2044	211,920,100				213,000	838,000	0.3927	
2045	213,382,349				181,750	841,750	0.3918	
2046	214,854,687				148,750	838,750	0.3877	
2047	216,337,184				114,250	839,250	0.3853	
2048	217,829,911				78,000	838,000	0.3821	
2049	219,332,937				40,000	840,000	0.3804	
2050	220,846,335							
					<b>\$11,600,000</b>	<b>\$9,384,167</b>		
						<b>\$20,984,167</b>		
							<b>Projected Average Annual Tax Rate (b): \$0.4163</b>	

\* Tax rates stated per \$100 of assessed value and exclude earnings, rebate and delinquency adjustment.  
(a) Assumes 3.47% assessed value growth through fiscal year ending July 2029 and 0.69% growth thereafter.  
(b) Assumes bond sale phases conducted through 2027 and average annual interest at 4%.

**ESTIMATED TAXPAYER COST:**

As noted above, the Bonds would be repaid from a levy of ad valorem taxes on all taxable property within the District which would impact the taxpayers in the form of an estimated average annual secondary tax rate increase of \$0.4163 per \$100 of net assessed limited property value.

The tax impact over the term of the bonds on an owner-occupied residence valued by the County Assessor at \$250,000 is estimated to be \$104.08 per year for 25 years, or \$2,601.88 total cost\*.

The tax impact over the term of the bonds on commercial property valued by the County Assessor at \$1,000,000 is estimated to be \$686.90 per year for 25 years, or \$17,172.38 total cost\*.

The tax impact over the term of the bonds on agricultural or other vacant property valued by the County Assessor at \$100,000 is estimated to be \$62.45 per year for 25 years, or \$1,561.13 total cost\*.

\* Cost based on the estimated average bond tax rate over the life of the bond issue and other financing assumptions which are subject to change. Assumes the net assessed limited property value of the property changes at the lesser of 5% or half the rate of the District's total net assessed limited property value shown on the projected debt service schedule.

**ESTIMATED TOTAL COST:**

**Should the Bonds be authorized and issued, the District estimates that the total cost of the Bonds, including principal and interest would be \$20,984,167.**

**ESTIMATED ISSUANCE COSTS:**

Should the Bonds be authorized and issued, the District estimates that the cost of issuance of each series of the Bonds will be approximately \$200,000.

**CURRENT OUTSTANDING GENERAL OBLIGATION DEBT AND STATUTORY DEBT LIMITATION:**

The District currently has no ad valorem tax debt outstanding. The statutory debt limit of the District is \$9,670,658, being six percent (6%) of the net assessed limited property value of the taxable property in the District. **The proposed bond authorization exceeds the District's statutory debt limit.**

**ARGUMENTS FOR AND AGAINST AUTHORIZATION**

ARGUMENTS FOR

Response to an emergency, be it a fire, medical assistance or rescue, is the end result of PREPARATION. That preparation involves selection and training of personnel, design purchase and delivery of apparatus and tools to carry those trained firefighters, paramedics and officers. A key element of the preparation is the location of facilities from which the men and women of your Pinetop Fire District will respond.

For many years the department has relied on the existing stations on Pine Lake Road, Station 11 and Buck Springs Road, Station 12. These two facilities have served the citizens of the community well. However, changes caused by growth and expanding traffic have led to increasing calls for emergency responses and longer travel times to reach the

scene. The conclusion, its time to prepare for the next step, the addition of facilities to meet those needs.

The addition of a new station 10 and Wildland Fire facility on White Mountain Boulevard will help the fire district to meet the challenges especially for citizens and visitors on the west side of the town. The timing is critical to house the expanding wildland fire fighting capabilities as well as reduce response times to fire and medical emergencies in our community. The district board of directors and staff are working to secure the funding for the new facility with grant monies. But such funds cannot cover all the costs, hence the need to come to you, the citizens we serve, for approval to secure the remainder through the issuance of bonds.

I urge you to vote YES on November 5th and make sure that the process of PREPARATION for crucial emergency responses continues.

John Rowlinson, Board Chair, Pinetop Fire District  
Arizona State Fire Marshal (retired)  
Pinetop, Arizona

“Predictable is Preventable” is a theory used in Public Safety circles to mitigate or eliminate catastrophic events. If you can predict it, you can prevent it. We can predict growth, weather and the potential for Fire Danger in our community. Being ready with the necessary resources is a critical component for Emergency mitigation and prevention. This is an expensive undertaking but a necessary one for all of us.

The passage of this bond will provide additional Fire and Medical resources, improve response times and elevate the overall effectiveness of the Pinetop Fire District; but more importantly, it will make our community safer. I encourage you to vote “YES” on November 5th. A “YES” vote is a vote for our future and the preservation of this beautiful area for generations to come.

Wayne R. Booher, Board Clerk, Pinetop Fire District  
Chief of Police (RET.)  
Pinetop, Arizona

I am writing this argument in support of the Bond Initiative that the Pinetop Fire District has proposed this November.

The Pinetop Fire District is comprised of professionals who are dedicated to serving our community. We are tasked with providing fire suppression and emergency medical care to our community members and visitors.

We face a multitude of threats to our community. These threats include (but are not limited to):

- Wildland fires
- Structure fires
- Hazardous materials response
- Technical rescue
- Medical emergencies

We also help with non-emergency incidents such as smoke detector checks, fire prevention activities, and community risk reduction efforts.

The proposed bond to build a wildland response station as well as an additional fire station will help us provide enhanced service to our community while positioning resources to combat these multiple threats that the community faces.

This bond will also provide enhanced wildland and all-hazards response to our community.

The Pinetop Fire District firefighters and medical personnel provide this community a life-saving service. We support the District's ability to provide top-tier service while maintaining fiscal responsibility to the taxpayers.

We strongly encourage the community to support this bond initiative in an effort to assist our members in continuing our tradition of providing fast and professional life saving services to you and your loved ones.

Please vote YES for the BOND.

Louis V. Mirabelli	Keith A Plympton
Chapter Vice President	Treasurer
IAFF Local 4217	IAFF Local 4217
Pinetop, Arizona	Pinetop, Arizona

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At the general election this November you will find on the ballot a request for approval of an \$11.6 million bond for construction of a new wildland fire response station that will house the Pinetop Fire District's wildfire division.

As a Board member for the last 12 years, we have been very frugal in using your tax dollars for your protection and protection of the community. Chief Morgan has developed a very successful wildland fire division which keeps us ready in the event of wildfire, but the division travels around the country helping other communities when they are enveloped in fire. It has been a blessing to all of us here as well as those that our firefighters travel to help.

We have not increased our tax levy for almost 6 years and the increases in fuel and inflation in general have made it difficult to utilize our funds for anything other than our normal operations. We have grown so much since I moved here in 1986, and the time has come for us to do some expansion to our facilities. We don't have room for our equipment and really need some help from you, our constituents. Insurance policies are being cancelled and insurance rates are increasing. Insurance companies are pulling out of many areas due to the fire risk. Keeping our ISO rating is very important now because it determines if and how much your insurance premiums are going to be. This facility will help response times and allow us to continue to purchase the equipment we need and have a facility to store it and house our incredible staff.

I am asking you to vote for this bond so that we can continue our protection and service to you. We have never requested a bond before but now we need your help.

Please help us and vote yes on the bond for Pinetop Fire District!

Carla Bowen  
Pinetop, Arizona

#### ARGUMENTS AGAINST

None were submitted.

#### ELECTION PROCESS

This election is consolidated with the federal, state, and county's fall election cycle and will be a traditional, polling place (walk-in) election. The last day to register to vote in the **November 5, 2024**, General Election is **October 8, 2024**.

Any registered voters of the *Pinetop Fire District* who wish to receive a ballot through the mail must contact Navajo County Voter Registration at (800) 668-3867 or (928) 524-4192 to request an "early ballot" or request being added to the Active Early Voting List. Early voting begins **October 8, 2024**. The last day to request an early ballot to be mailed is **October 25, 2024**.

**For this election, *Pinetop Fire District* voters may vote at any of the following polling locations:**

Arizona Game & Fish – 2878 E. White Mtn. Blvd., Lakeside, AZ  
Pinetop-Lakeside Town Hall – 325 W. White Mtn. Blvd., Lakeside, AZ  
Hon-Dah R.V. Park – 1 Hwy., Hon-Dah, AZ

Polling places will be open from 6:00 a.m. to 7:00 p.m. on November 5, 2024.

In Navajo County, voters can vote at any location nearest them, to see a full list of voting locations please visit.

<https://www.navajocountyaz.gov/534/Polling-Places>

\*\*Navajo County is pleased to announce a Ballot Tracking system. Voters will be able to sign up at <https://trackmyballot.azsos.gov/voter/> and get updates on where their ballot is via text message, email, or a phone call from the system. For more information, please call Navajo County Election at 928-524-4062.

**FORM OF OFFICIAL BALLOT**

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**SAMPLE BALLOT**

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Shall the District Board of Pinetop Fire District of Navajo County, Arizona, be authorized to sell and issue general obligation bonds of Pinetop Fire District of Navajo County, Arizona, in the aggregate principal amount of not to exceed \$11,600,000, to provide funds to construct, renovate, improve, equip and furnish fire stations and other District facilities, acquire apparatus, vehicles and equipment, liquidate indebtedness with respect to the foregoing, and pay all necessary costs in connection therewith; said general obligation bonds to bear interest at a rate not to exceed 6% per annum and to mature over a period of not to exceed 25 years from the date of their issuance and may be sold at prices that include premiums not greater than permitted by law?

**FOR THE BONDS**

**AGAINST THE BONDS**

Pinetop Fire District  
of Navajo County, Arizona  
1845 South Pine Lake Road  
Pinetop, Arizona 85935



PRSR STD  
U.S. POSTAGE  
PAID  
PHOENIX, AZ  
PERMIT #43

**OFFICIAL VOTING MATERIAL** - ONLY ONE VOTER INFORMATIONAL PAMPHLET HAS BEEN MAILED TO EACH HOUSEHOLD WITHIN THE DISTRICT IN WHICH QUALIFIED ELECTORS RESIDE. PLEASE MAKE IT AVAILABLE TO ALL QUALIFIED ELECTORS IN THE HOUSEHOLD.