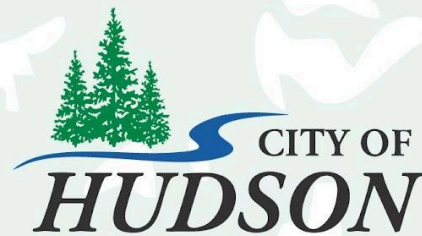


City of Hudson

Assessment of Fire Department Needs & Funding Options
Spring 2026



HUDSON FIRE DEPARTMENT OVERVIEW

Established in 1873, the **Hudson Fire Department (HFD)** provides fire protection and emergency services to the City of Hudson and, through contractual agreements, serves the Village of North Hudson, the Town of Hudson, and approximately one-third of the Town of Troy.¹

Currently, the Hudson Fire Department provides fire suppression, fire prevention and emergency medical responses (including rope and dive rescue) in an area covering 49 sq. miles and serves a population of nearly 33,000.

HFD serves a geographically large and diverse district that includes urban neighborhoods, suburban growth areas, and rural communities. The area also includes several high-risk features that elevate service demands, including:

- Interstate 94, carrying approximately 83,000 vehicles per day
- The St. Croix River and associated marina and water-rescue risks
- Union Pacific rail traffic
- Willow River State Park
- A growing number of senior and assisted-living facilities

In addition to emergency responses, the department performs annual occupancy inspections, code enforcement, building plan reviews, community outreach, and fire prevention planning.

The following highlights HFD’s core services, though is not inclusive of all responsibilities of the department:

Emergency Response	Fire Suppression	<ul style="list-style-type: none"> ● Mitigate, control and extinguish fires
	Other Incidents	<ul style="list-style-type: none"> ● Mitigate and control carbon monoxide, natural gas/propane leaks ● Respond to the scene of vehicle crashes ● Respond to fire alarm and sprinkler activations ● Provide support in storm-related emergencies
	Emergency Medical Services	<ul style="list-style-type: none"> ● Provide first responder-level care and assist Lakeview EMS ● Provide equipment and personnel for rescues within Willow River State Park

¹ Beginning in 2027, HFD will expand its service area to encompass approximately 25 additional sq. miles in the Town of Troy.

Fire Prevention	Special Operations	<ul style="list-style-type: none"> Respond to high-risk, but low-frequency emergency situations Rope rescue trained personnel Participate in the regional dive team
	Fire Investigations	<ul style="list-style-type: none"> Examine scenes of fires to determine the origin and cause
	Plan Review, Inspections, and Code Enforcement	<ul style="list-style-type: none"> Examine development plans and perform property inspections to ensure applicable fire codes are met Examine plans for new construction projects and fire protection structures and systems installations Perform commercial inspections throughout the fire district annually Perform rental property inspections throughout the City Perform fire code enforcement
	Planning	<ul style="list-style-type: none"> Develop long-range plans related to emergency preparedness/response
	School Presentations	<ul style="list-style-type: none"> Conduct fire prevention and safety talks at elementary schools and pre-schools
Community Relations	Public Education	<ul style="list-style-type: none"> Conduct community education events at local schools, as well as for businesses, homeowners, and the elderly
	Public Relations	<ul style="list-style-type: none"> Participate in public events Hold open houses
	Public Assistance	<ul style="list-style-type: none"> Respond to public request for assistance

CURRENT STAFFING MODEL HAS LIMITATIONS

Hudson Fire Department services are delivered by a combination of full-time and paid-on-call (POC) staff.

HFD includes just 4 full-time personnel who support service delivery, including the Fire Chief, Assistant Fire Chief², Fire Marshal, and a Firefighter/Inspector. HFD also employs 1 Administrative Assistant. All full-time staff members work Monday through Friday, 7 a.m. to 4 p.m.

No staff are in-station in the evenings, early mornings, or on weekends or holidays.

An additional 45 POC Firefighters are notified when a call comes in and respond if/when they are able. They do not work in a station but live within a 12-minute drive of a fire station.

- **Full-Time (Daytime, Monday–Friday):**

- **(1) Fire Chief:** Oversees department administration, budgeting, planning, and coordination with City leadership and partner agencies
- **(1) Assistant Chief:** Supports department administration, leads training and technical rescue efforts
- **(1) Fire Marshal:** Conducts complex fire inspections, reviews fire protection systems such as alarms and sprinklers, and enforces fire code compliance when safety issues are identified
- **(1) Firefighter/Inspector:** Performs the majority of routine and follow-up fire inspections for commercial buildings and multi-family housing across the community
- **(1) Administrative Assistant:** Supports department operations, payroll, and coordination

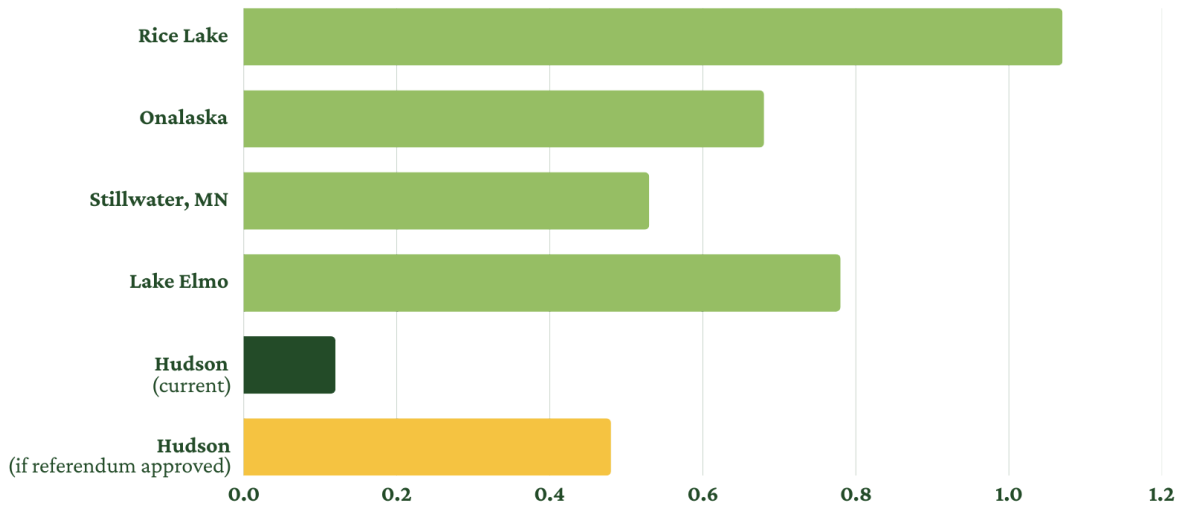
- **Paid-on-Call Personnel:**

- Approximately 45 paid-on-call firefighters and officers who respond from home or work when available

² In 2026, this position will be funded through a one-time payment from an external partner.

When compared to peer communities, Hudson’s staffing levels are low for the local population and service demand.

Full-Time Staff per 1,000 Residents by Community



As shown above, communities³ that serve comparable or smaller populations have already transitioned to 24/7 full-time fire staffing models, typically employing 11 to 17 full-time firefighters. These departments use paid-on-call or volunteer personnel as *supplemental support*. By contrast, the Hudson Fire Department relies on paid-on-call or volunteer personnel as the *primary response force*.

³ Stillwater, MN (population; 25,000) Rice Lake, WI (population: 14,000); Onalaska, WI (population: 20,200); and Lake Elmo, MN (population: 13,500) are chosen for comparison based on size and because, like the City of Hudson, these communities do not provide the primary EMS service, but rather support the EMS service for critical calls or when the EMS service is not immediately available.

PAID-ON-CALL FIREFIGHTERS: HOW EMERGENCY RESPONSE WORKS

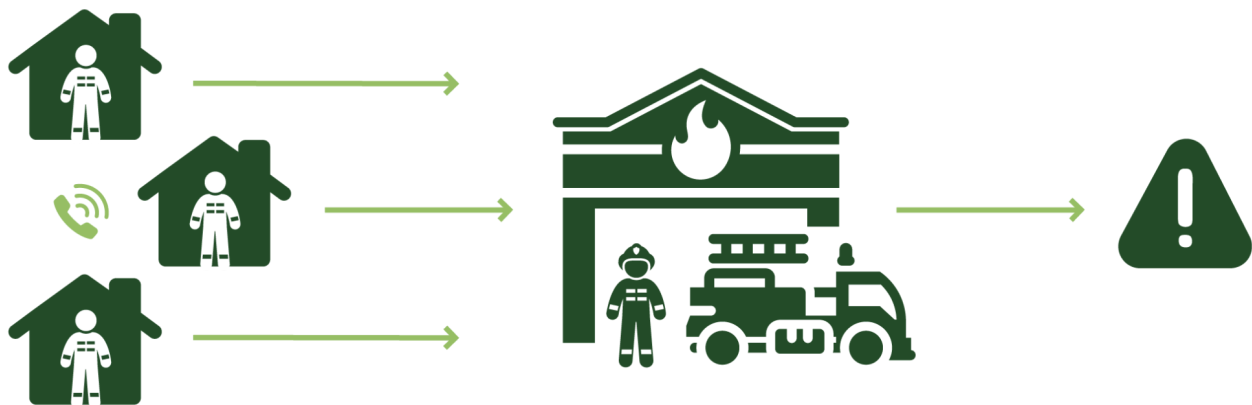
In addition to full-time day staff, the department relies on approximately **45 paid-on-call (POC) firefighters**, sometimes referred to as volunteers. Paid-on-call firefighters must meet significant training and certification requirements, including:

- **Wisconsin Firefighter II certification** at a minimum
- **Fire Officer I certification** for leadership roles
- **Driver/Operator certification** to drive fire apparatus

WHEN AN EMERGENCY CALL COMES IN

- All paid-on-call members are paged simultaneously
- Firefighters **respond from home, work, or wherever they are**, if they are available
- **Before heading to the scene**, responders must travel to the fire station to staff vehicles and secure equipment
- Chief officers typically respond directly to the incident scene to establish command

Because paid-on-call firefighters have other full-time jobs and family responsibilities, **the number of responders available for any given call is unpredictable**, particularly during daytime hours, overnight, weekends, and holidays.



COMPENSATION STRUCTURE FOR PAID-ON-CALL FIREFIGHTERS

Paid-on-call firefighters receive a **flat stipend per incident or department activity**, rather than hourly wages. The same stipend applies whether the activity is a fire call, training, public education event, or other department work.

Flat-rate stipends vary by training level and role, with per-incident compensation generally ranging from **approximately \$28 to \$30 per call**. Calls may require staff to be on site, providing service for multiple hours. In addition to responding to emergencies, paid-on-call members:

- Perform routine equipment and vehicle checks
- Participate in regular training and drills
- Help coordinate and deliver training to fellow members
- Support public education and community events throughout the year

These responsibilities require a substantial time commitment⁴ beyond emergency response alone.

⁴ POC staff spend an average of 80 hours per year in mandatory training, in addition to potentially 30-40 hours spent providing public education services in a year. In 2025, POC staff attended 72 public events, 29 fire prevention talks to youth, and attended 45 community events.

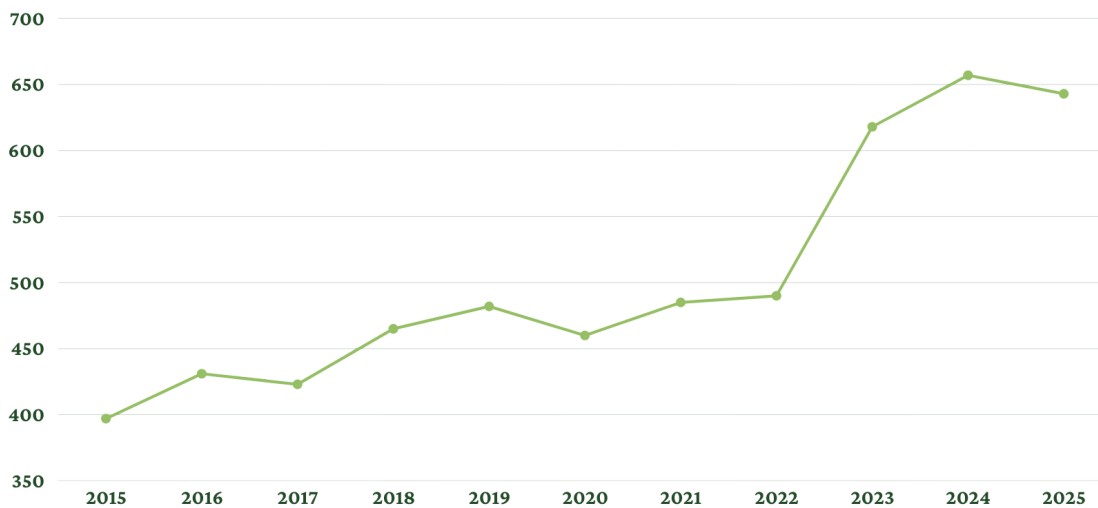
KEY CHALLENGES AND SERVICE PRESSURES

HFD is facing operational, staffing, and community growth pressures that are increasingly difficult to manage.

INCREASING CALL VOLUME AND SERVICE DEMAND

Emergency call volume has increased by approximately **62 percent since 2015**, growing from roughly 397 calls annually to 643 calls in 2025.

Total Number of Calls for Service Over Time



As calls increase, overlapping incidents are becoming more common, placing additional strain on available personnel.

In addition to fire suppression, the department responds to vehicle crashes, hazardous conditions, alarm activations, storm-related emergencies, water and rope rescues, and provides limited medical first response.

In 2025, HFD responded to 89 motor vehicle accidents, 88 medical assists, and 152 smoke alarm activations.

As the Hudson-area community continues to grow, so will demand for emergency services. This increase is driven not only by population growth⁵, but also by expanded development, higher call density, and a broader range of service expectations.

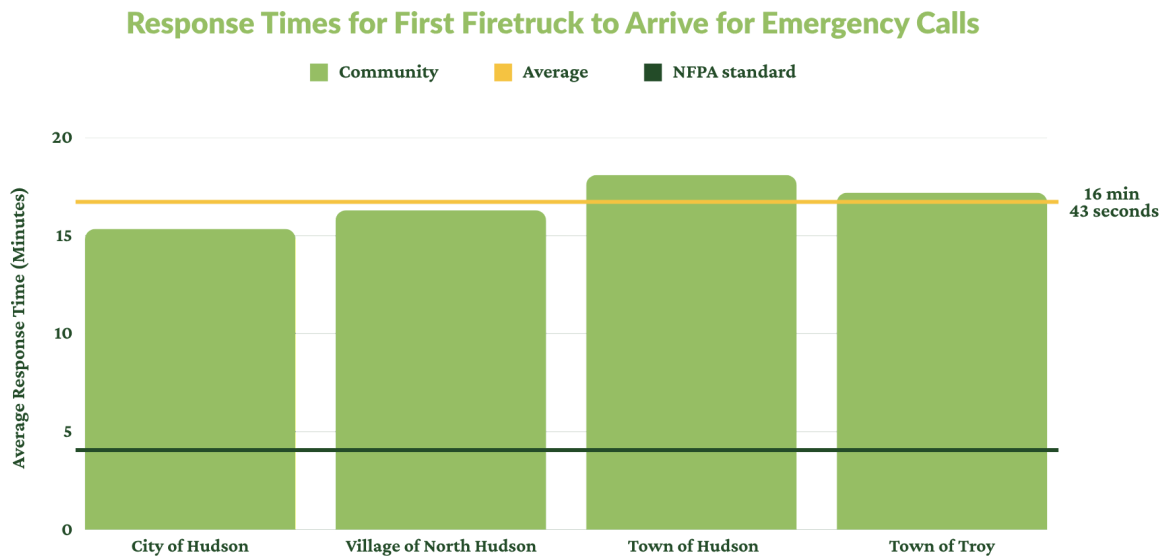
⁵ Population projections indicate continued growth through 2040.

LENGTHY RESPONSE TIMES

The National Fire Protection Association (NFPA) establishes recommended response benchmarks intended to protect life, property, and firefighter safety. Under NFPA 1720, departments serving communities like Hudson should be able to place 10 firefighters on scene within 10 minutes, 80 percent of the time for a structure fire.

Hudson Fire Department response times fall well outside national benchmarks. Analysis of recent response data shows an **average 18-minute response time** to assemble a 10-firefighter response. It takes an average of 10 minutes for paid-on-call firefighters just to travel to the station before they can set out for the location of an emergency.

These delays are not due to a lack of effort by responders, but rather the structural limitations of a system that depends on personnel responding from home or work.



The Hudson Fire Department’s response times are significantly behind national benchmarks. On average, it takes 16 minutes and 43 seconds for the first suppression apparatus (fire truck) to arrive at emergency calls across all four communities.

National standards set by the NFPA call for a response time of 4 minutes or less for the first engine to arrive—because every minute is critical in an emergency. Longer response times increase the risk to lives, property, and firefighter safety. As the community continues to grow, these delays are likely to get worse unless staffing levels are addressed.

DECLINING AVAILABILITY OF PAID-ON-CALL FIREFIGHTERS

Hudson maintains a roster of approximately 45 paid-on-call firefighters, but staff availability at the time of an emergency is increasingly unpredictable. As a result, **the number of responders for any given incident can vary widely.**

There are several contributing factors, including:

- Increasing training and certifications required by the State of Wisconsin
- Employment schedules that limit daytime response
- Family and personal obligations that reduce overnight and weekend availability
- An aging workforce, with 21 percent of members no longer able to perform interior fire operations
- Rising housing costs make it difficult for younger firefighters to live within the response area

Unlike full-time departments, paid-on-call firefighters are not scheduled for duty and are not required to commit to availability blocks.

LIMITED MEDICAL RESPONSE CAPABILITIES

HFD is currently the only department within the Lakeview EMS service area that does not provide consistent medical first responder coverage. The department has been asked by EMS partners to expand this role, particularly as call volumes increase and law enforcement is less able to assist with medical calls.

Without full-time staffing, HFD is unable to reliably provide rapid medical response support, even though earlier intervention can significantly improve patient outcomes.

ISO RATING AND COMMUNITY-WIDE RISKS

Staffing levels and response performance are key factors in a community's Insurance Services Office (ISO) Public Protection Classification. Continued staffing limitations could jeopardize Hudson's ISO rating, potentially leading to:

- **Higher fire insurance premiums** for homeowners and businesses
- **Reduced economic development opportunities**
- **Increased liability for the City** if known staffing risks remain unaddressed

IMMEDIATE NEED TO MODERNIZE STAFFING APPROACH

To improve service delivery and ensure a reliable force is available to provide emergency services when calls come in, HFD must **hire 12 additional full-time staff** and **increase formal, part-time support**. Beginning in 2027, there will also be a need to fund the full-time Assistant Chief position.

Hudson Fire Department seeks to:

- **Add 12 full-time firefighter/EMRs** to provide 24/7 coverage (4 per shift).
- **Schedule part-time⁶ firefighters** in station to cover shifts when full-time staff are on vacation, sick, or in training and to reduce overtime expenses
- **Maintain the paid-on-call program** to provide additional staffing for large, complex, or overlapping emergencies
- **Fund⁷ 1 full-time Assistant Chief** to support department administration, lead training and technical rescue efforts on weekdays from 7 a.m. to 4 p.m.

⁶ Current POC would have the opportunity to become part-time staff, filling in for full-time staff when necessary, thus improving reliability and timeliness of services and reducing overtime costs.

⁷ In 2026, a full-time Assistant Chief position is being funded via one-time grant dollars.

Full-time firefighters would form the core response team, **ensuring that trained personnel are always immediately available when an emergency call comes in—day or night.**

	Full-Time Staff at Station (per shift)
Current Staffing Level	0
Proposed Staffing Level	4

HFD estimates that **full-time, 24/7 staffing at the fire station would reduce turnout time⁸ to just 90 seconds and response time for the first fire apparatus to 10 minutes or less.** Currently, turnout time is approximately 10 minutes and response time for the first fire apparatus is 17-18 minutes.

This option does not eliminate Hudson’s paid-on-call firefighters. Instead, it builds a stronger foundation around them. **Paid-on-call firefighters would remain an important part of the department** and would be called in to:

- Support larger fires and major emergencies
- Respond to multiple calls happening at the same time
- Assist during storms, special events, or extended incidents

This hybrid model reflects how many comparable communities have adapted to growing demand and declining volunteer availability. It **balances public safety, cost control, and long-term sustainability** by ensuring a **dependable core response** while retaining flexibility and community involvement.

Based on preliminary estimates, fully funding a hybrid full-time staffing model would cost approximately an additional **\$2.7 million per year.** This includes all anticipated operational costs – compensation, training, and equipment.

The City of Hudson is responsible for approximately 56% of Hudson Fire Department operating costs, with the Village of North Hudson, Town of Hudson and Town of Troy providing the remainder of funding. Based on this funding split, the City of Hudson’s additional annual costs for Fire Department services would be approximately \$1.49 million.

⁸ Turnout time is the time from dispatch to departing the station.

FUNDING THE SOLUTION

To make the identified investments in public safety, the City of Hudson must identify how it could fund the necessary positions and associated operating costs.

As with all municipalities in the State of Wisconsin, Hudson relies on two primary funding sources: property taxes and shared revenue. **Both primary funding sources are limited.**

- 1. Property taxes:** Property tax levies are limited by state law. Municipalities are permitted to increase property taxes only up to the amount necessary to repay loans or by an amount tied to increases to a municipality's equalized value from "net new construction." Municipalities can opt to exceed operational levy limits if approved by voters via referendum.
- 2. Shared revenue:** Funding is provided to municipalities by the state annually to be used on any approved budgetary expense. This funding is limited in a different way – shared revenue payments are not tied to inflation and do not increase at the same rate as increased costs to provide services or purchase equipment and materials.

Few additional revenue sources exist, including revenue generated by fees and grant funding. Some communities have added a municipal vehicle registration fee ("wheel tax") to help close the gap between increasing costs and limited revenue.

Balanced budgets are required by the State of Wisconsin. If a community cannot increase revenue to meet increased costs, it must make budget cuts.

In Hudson's case, cuts are not feasible. Cutting enough to fund \$1.49 million in increased Fire Department costs would result in a detrimental impact on core city services, requiring the City to eliminate the equivalent of 15-17 personnel from other departments (about 16% of staff).

FUNDING SOLUTIONS

OPTION 1: MAINTAIN THE STATUS QUO

The Hudson community may determine they prefer to take no action at this time to resolve public safety challenges.

Over time, if the City of Hudson does not identify funding to hire the recommended additional HFD staff, the existing challenges will grow.

Without additional funding to hire full-time staff and improve operations, emergency services are likely to suffer. Continued decreases in volunteerism are likely as aging volunteers retire from service and are not replaced by new volunteers. This situation may increase burnout among remaining volunteers and **exacerbate lengthy response times where the Department is unable to respond to calls for service** in more cases.

Option 1 could have the following impacts:

Impact on Public Safety	<ul style="list-style-type: none"> Increased response times, as demand for service continues to increase and volunteer / paid-on-call availability continues to decline
Impact on Municipal Budget	<ul style="list-style-type: none"> Operating costs will remain the same
Impact on Taxpayers	<ul style="list-style-type: none"> Property taxes would remain the same Decreased quality of emergency services over time

OPTION 2: IDENTIFY ADDITIONAL SOURCES OF REVENUE

If the City seeks to uphold the standard of services its residents are accustomed to and resolve public safety challenges, **additional revenue** is needed.

State law limits how municipalities raise revenue, so **few options**⁹ are available:

1. Approval by voters through a **referendum to exceed the state-imposed property tax levy limits**
2. Implementation of a **municipal wheel tax** on eligible vehicles

PROPERTY TAX LEVY INCREASE

The State of Wisconsin limits the amount of property taxes a municipality can collect each year. **In order to exceed that levy limit, the municipality needs voter approval through a community-wide referendum.**

That voter approval could be completed through a referendum in the City in November 2026, which, if approved, would ensure the necessary funding is available starting with the 2027 budget.

If a \$1.49 million referendum is passed, property owners would see an increase in their annual property taxes starting with the bills issued in December 2026. In the City of Hudson, this would result in a property tax increase of approximately \$39.81 per \$100,000 in assessed property value (\$199.07 for a median home assessed at \$500,000).

MUNICIPAL WHEEL TAX

Wisconsin law allows municipalities to collect an annual municipal vehicle registration fee¹⁰ (“wheel tax”). The fee applies to vehicles kept in the municipality or county with automobile registration and is not tax-deductible for residents, unlike property taxes.

Revenue generated from a wheel tax must be used to fund street repairs and other transportation-related expenses – however, such revenue can free up funds raised from property taxes to help fund other services.

⁹ The City explored a potential “utility fee” to help offset costs for Fire Department operations. A “utility fee” is not a viable solution in Hudson because the property tax levy would need to be reduced by the amount of revenue generated from such a fee – in other words, there would be no funding for the Fire Department and a cut for other departments.

¹⁰ Municipal wheel tax fees are in addition to the State of Wisconsin’s \$85 annual fee to renew automobile plates. The Wisconsin Department of Transportation collects wheel tax fees for the municipality, retains an administrative fee of \$0.17 per vehicle application and sends the rest to the municipality. The wheel tax is collected at the time of first registration and at each registration renewal.

There are 15,612 eligible vehicles (automobiles, autocycles and trucks) registered in the City of Hudson. To increase the City’s budget enough to fund the City’s portion of the required Hudson Fire Department budget increase, the City would need to charge a **\$96.32 per year per vehicle wheel tax**.

Option 2 could have the following impacts:

<p>Impact on Public Safety</p>	<ul style="list-style-type: none"> ● Improved emergency services from the Hudson Fire Department ● Increased staffing levels to meet the growing needs of the communities and volunteers are compensated for their support
<p>Impact on Municipal Budget</p>	<p>Property tax increase if approved via referendum:</p> <ul style="list-style-type: none"> ● Increased operating budget to fund improvements to public safety <p>Wheel tax:</p> <ul style="list-style-type: none"> ● Operating budget remains the same ● Additional revenue dedicated to transportation-related expenses, freeing up budget for public safety
<p>Impact on Taxpayers</p>	<p>Property tax increase if approved via referendum:</p> <ul style="list-style-type: none"> ● \$39.81 per \$100,000 in assessed property value (\$199.07 for a median home assessed at \$500,000) <p>Wheel tax:</p> <ul style="list-style-type: none"> ● No impact on property taxes ● Fee of \$96.32 per year per eligible vehicle¹¹ (\$192.64 for the average household, which includes at least two vehicles eligible for wheel tax).

¹¹ For an apples-to-apples comparison of the financial impact of each option, residents should consider how many vehicles are registered in their household.

The impact of the wheel tax would be doubled for a household with two registered vehicles, tripled for a household with three registered vehicles, etc.

CONCLUSION

Hudson is growing, the demands placed on the fire department are growing, and the historic approach to delivering service is no longer meeting needs. **Full-time staff are needed to improve service delivery and ensure a reliable force is available to provide emergency services when calls come in.**

The community now faces an important decision about how to ensure fast, reliable emergency response while balancing cost and long-term sustainability.

To help elected officials determine whether and how to fund necessary public safety improvements, the City of Hudson is working with third-party, independent survey firm Community Perceptions to survey Hudson residents. The survey, which will be mailed to every household in the City, will provide an opportunity to share anonymous input and help shape the path forward.