

February 22, 2026

LAKE BURTON CIVIC ASSOCIATION & LAKE BURTON CIVIC ASSOCIATION FOUNDATION, INC.

Board of Directors Quarterly Meeting

The Board of Directors of the Lake Burton Civic Association (“LBCA” or “Association”) and Lake Burton Civic Association Foundation, Inc. (“Foundation”) conducted a joint Board Meeting on February 22nd at 2:00 p.m. This meeting was held at the Persimmon Volunteer Fire Station.

Association/Foundation Executive Board of Director Attendees: Tracy Barry, Dan Marlow, Robin Gunn Parker, Nancy Berger, Jeanine Marlow

Association Board of Director Attendees: Yolanda Adrean, Becky Callahan, Andy Davenport, Jef Fincher, Lisa Fletcher, Elizabeth Gill, Bobby Lanier, Matt McKibbin, Lee Penland, Diane White, Molly Williams

Association Board of Directors Attending via Zoom: Cathy Cravens, Linda Dixon, Chip Groome, Bob Moore, Laura Seberg, Christa Gogstad

Absent: Matt Janofsky, Elizabeth Koets, Mike Maffett, Jan Saperstein, Andrea Sorgeloos, Janis Stapleton

Welcome Comments and Updates – Dan Marlow

Dan called the meeting to order at 2:01 EST. Welcomed the group and covered the agenda.

He introduced **Christa Gogstad**, the new LBCA Administrator, who provided a brief background on her experience in conflict resolution and nonprofit operations.

Dan also reviewed the new **video conferencing system**, noting improved two-way communication and the need for board members to state their names before speaking to support accurate AI-generated minutes.

He provided updates on:

- **Board election results:** 375 responses (19% response rate), exceeding the 75-vote quorum. All new directors were elected.
- **Membership renewal:** 99% renewal rate — the highest in recent years.
- **Directory:** Printed directory will be distributed in April.
- **Meeting minutes backlog:** Three sets of minutes will be sent to the Executive Committee for approval, then to the full board for an email vote.

Treasurer's Report — Tracy Barry

Tracy presented the **financial statements**, explaining the transition of accounting functions from Duncan & Kitchens back in-house due to delays and errors in transfers, scholarship allocations, and Stripe categorization.

Key points included:

- Extensive reconciliation work has been completed over the past three weeks.
- Stripe accounts (Association vs. Foundation) are being re-coded to ensure donations flow to the correct entity.
- Bank accounts and Fidelity balances remain strong.
- Scholarships and general fund donations significantly exceeded budget.
- Donor acknowledgment letters will be sent by end of January.
- Carter Rhodes Scholarship accounting categories have been corrected.
- A new bank account will be opened once reconciliations are complete.

More details can be found in *2025 LBCA Year End Financial Combined* which is appended and incorporated by reference.

Motions & Resolutions

Motion 1 — Open Three New Checking Accounts

To open three new checking accounts:

1. LBCA
2. LBCAF (with Jeanine added as a signer)
3. Scholarship account (with Diane White removed as signer)

Motion by: Dan Marlow

Second by: Robin Gunn Parker

Vote: Motion passed unanimously.

Motion 2 — Add Authorized Representatives to Fidelity

To authorize **Jeanine Marlow** and **Christa Gogstad** to receive ACH notifications, donor communications, and account information from Fidelity Charitable on behalf of LBCAF.

Motion by: Dan Marlow

Second by: Lee Penland

Vote: Motion passed unanimously.

Motion 3 — Require Two Signatures on Foundation Checks

To reinstate the requirement for **two signatures** on all LBCAF checks due to the size of transactions and audit best practices.

Motion by: Tracy Barry

Second by: Lisa Fletcher

Vote: Motion passed unanimously.

Motion 4 — Sell “Big Red” (1947 Fire Truck)

To sell the LBCAF-owned 1947 fire truck (“Big Red”) due to storage costs, insurance costs, and lack of use.

Motion by: Robin Gunn Parker

Second by: Cindy Patrick

Vote: Motion passed unanimously.

A volunteer will be identified to manage the sale through specialty vintage-vehicle channels.

Project & Committee Reports – 5 minutes each

Water Quality — Yolanda Adrean

- LBCA received the **Clean 13 Award** for water stewardship (credit given to Elizabeth Gill for initiating the Riverkeeper partnership).
- **Cleanup Day** scheduled for **Saturday, May 9** with Georgia Power and Savannah Riverkeeper participation.
- Volunteers needed for boats, shoreline work, and day-of coordination.
- A **water-testing volunteer recruitment reception** will be held in April.
- Riverkeeper will host **recertification and training** on May 2–3.
- A new **summer intern position** may be created in partnership with Riverkeeper, potentially filled by LBCA scholarship students.

Water Safety — Lee Penland

- Upcoming **Electric Shock Drowning (ESD)** awareness event on **April 18** at Billy Goat Island Pizza.
- Collaboration with Georgia Power, Lake Rabun, and Lake Seed associations.
- Plans to compile a list of qualified dock electricians and self-testing equipment.
- **DNR Safety Day** is scheduled for **May 30** at Moccasin Creek State Park.

Billy Goat Island Erosion Control Project – Bobby Lanier

- Original vendor quote increased from \$20,000 to \$52,000.

- New vendor (Paragon ISG) selected at **\$26,700**, within the previously approved \$30,000 budget.
- Survey work completed; results expected within two weeks.
- Five installation vendors will be solicited once survey maps are finalized.
- Time-lapse erosion study will support fundraising and grant applications.

Annual Dinner — Lisa Fletcher

- Scheduled for **July 11** at High Harbor.
- Theme: **Retro Beach Party** (rotation theme).
- Catering by The Hush.
- Ticket price remains **\$20**, BYOB after the first hour.
- Decorations and logistics are largely in place.

Golf Tournament — Laura Seberg

- 2025 tournament netted **\$52,000**.
- 2026 tournament scheduled for **Monday, September 28** at Waterfall.
- Exploring SEC football theme.
- Sponsorship coordination with Tour of Homes to avoid overlap.

More details can be found in *Golf Committee Report – LBCA Board Mtg 2.22.26* which is appended and incorporated by reference.

Tour of Homes — Cathy Cravens

- Scheduled for **June 13**.
- Four homes secured on the north end of the lake.
- TruVista reduced sponsorship from \$7,500 to \$1,500; new sponsors being pursued.
- Patron level (\$1,000) will again include two early-access tickets.
- Potential new sponsor: Trailwave (HEMC).

More details can be found in *Tour of Homes Report 2.22.26* which is appended and incorporated by reference.

Scholarships — Diane White

- Scholarship donations are trending upward.
- Need to clarify donor designation options to avoid confusion.
- Advocate program (pairing students with mentors) will be absorbed by the Scholarship Committee.

More details can be found in *Scholarship Committee Report 2.22.26* which is appended and incorporated by reference.

Grants — Jeanine Marlow

- First three 2026 grants approved:
 - \$2,000 — Faith Sweetheart Ball
 - \$1,000 — Georgia Forestry Watch
 - \$500 — Mountain Ivy Garden Club
- Committee developing standardized application forms and timelines.
- Donor CRM software is a priority for 2026.

More details can be found in *LBCAF Grants Report_February 2026* which is appended and incorporated by reference.

Fire Protection / Standpipes — Jef Fincher

- Standpipes and dry hydrants require professional inspection and certification.
- GIS mapping completed for hydrants, standpipes, and 5-mile fire station coverage.
- Discussion of long-term infrastructure solutions, including retention ponds and potential city charter exploration.
- Insurance implications highlighted by board members.

More details can be found in *Fire Services* which is appended and incorporated by reference.

Burton Park — Matt McKibbin

- Cabin repaired; critters removed.
- Swing chains replaced; fencing repaired; handrails rebuilt.
- Sprinkler system under evaluation.
- Memorial bricks available for purchase.

Government Liaison — Bob Moore

- Regular attendance at county meetings.
- Sheriff requested LBCA consider funding a **\$4,100 license-plate camera** on US-76 to support crime prevention.
- Board discussed it but did not take action.

Motion made by Matt McKibbin to adjourn the meeting:

Yolanda Adrean seconded.

Motion passed.

The meeting was adjourned at 4:10

Respectfully submitted,

Nancy Berger, Secretary

Attachments:

2025 LBCA Year End Financial Combined
Golf Committee Report – LBCA Board Mtg 2.22.26
Tour of Homes Report 2.22.26
Scholarship Committee Report 2.22.26
LBCAF Grant Report_February 2026
Fire Services

Lake Burton Civic Association Actual vs Budget

01/01/2025 - 12/31/2025

	Actual	Budget	Pct of Budget
Revenue			
Membership Dues	171,990.00	190,000.00	90.52%
Expense			
Member Administrative Services			
Communications	2,499.26	15,500.00	16.12%
Office	2,714.96		
Accounting Fees	4,428.64	5,000.00	88.57%
Administrator Pay	32,958.37	36,000.00	91.55%
Banking and Transaction Fees	6,416.51	8,000.00	80.21%
Taxes and Insurance	3,785.02	2,000.00	189.25%
Business Meals		1,000.00	0.00%
Website	5,024.75	7,000.00	71.78%
Storage Fees	1,080.00	1,000.00	108.00%
Other	1,460.75		
Total	60,368.26	75,500.00	79.96%
Operating Income	111,621.74	114,500.00	97.49%
Activities			
Annual Dinner			
Revenue	5,390.00	5,000.00	107.80%
Expense	26,732.05	30,000.00	89.11%
	-21,342.05	(25,000.00)	85.37%
Directory and Decals			
Revenue	2,150.00	1,500.00	143.33%
Expense	19,345.35	19,000.00	101.82%
	-17,195.35	(17,500.00)	98.26%
Boathouse Signs			
Revenue	2,000.00	1,600.00	125.00%
Expense	1,405.00	1,600.00	87.81%
	595.00	0.00	
September Social			
Revenue	2,600.00	2,500.00	104.00%
Expense	7,183.63	6,000.00	119.73%
	-4,583.63	(3,500.00)	130.96%
Other Program Expenses			
Water Quality	2,870.16		
Lake Clean Up		750.00	0.00%
Water Testing & Training		800.00	0.00%
Professional Services		10,000.00	0.00%
Total	2,870.16	11,550.00	24.85%
Concerts	16,196.11	17,000.00	95.27%
Water Safety	800.00	7,000.00	11.43%
Boat Parade		1,000.00	0.00%
Ski Patriots		500.00	0.00%
Total	19,866.27	37,050.00	53.62%
Other Income			
Interest Income - Fidelity	12,954.97	8,000.00	161.94%
Interest Income - RCB	778.18		
	13,733.15	8,000.00	171.66%
Net Income	62,962.59	39,450.00	159.60%

Statement of Financial Position

Lake Burton Civic Association, Inc

As of December 31, 2025

DISTRIBUTION ACCOUNT	TOTAL
Assets	
Current Assets	
Bank Accounts	
102 Checking - RCB 980	41,948.16
105 Creditcard Checking - RCB	855.40
106 Fidelity Brokerage Account	391,626.84
108 Stripe	37,074.63
Total for Bank Accounts	\$471,505.03
Other Current Assets	
112 Due from LBCAF	284.70
Total for Other Current Assets	\$284.70
Total for Current Assets	\$471,789.73
Total for Assets	\$471,789.73
Liabilities and Equity	
Liabilities	
Current Liabilities	
Other Current Liabilities	
416 Due to LBCAF	-503.07
Total for Other Current Liabilities	-\$503.07
Total for Current Liabilities	-\$503.07
Total for Liabilities	-\$503.07
Equity	
580 Board Restricted Funds	35,000.00
590 General Reserve	374,330.21
Net Income	62,962.59
Total for Equity	\$472,292.80
Total for Liabilities and Equity	\$471,789.73

Lake Burton Civic Association Foundation Actual vs Budget

01/01/2025 - 12/31/2025

	<u>Actual</u>	<u>Budget</u>	<u>Pct of Budget</u>
Fund Raising Activities			
Golf Tournament			
Revenue	62,164.00	72,500.00	85.74%
Expense	14,533.64	17,500.00	83.05%
	<u>47,630.36</u>	<u>55,000.00</u>	<u>86.60%</u>
Scholarship Program			
*Donations	265,990.00	150,000.00	177.33%
Carter Rhoad Scholarship	21,208.75		
Scholarship Grants	198,750.00	150,000.00	132.50%
	<u>88,448.75</u>	<u>0.00</u>	<u>177.33%</u>
Other Donations			
General Fund Donations	49,400.00	14,000.00	352.86%
**Sustaining Member	25,500.00	26,000.00	98.08%
	<u>74,900.00</u>	<u>40,000.00</u>	<u>187.25%</u>
Net Fund Raising Activities	210,979.11	95,000.00	222.08%
Nonprofit Grants	95,750.00	100,000.00	95.75%
Fire Departments	19,500.00	30,000.00	65.00%
	<u>-115,250.00</u>	<u>-130,000.00</u>	<u>88.65%</u>
Other Income			
Our Southern Eden Book	2,729.06	1,000.00	
Interest Income	1,819.13		
Dividend Income - NGCF	24,803.75		
Interest Income - Foundation	7,171.91	10,000.00	71.72%
Interest Income - Scholarships	5,029.15	5,000.00	100.58%
Scholarship Refunds	4,757.21		
	<u>46,310.21</u>	<u>16,000.00</u>	<u>289.44%</u>
Other Expenses			
Marketing	1,011.04		
Bank and Credit Card Fees			
Merchant Fees	2,161.45	3,000.00	72.05%
Taxes & Licenses		150.00	0.00%
Accounting Expenses	4,170.96	4,000.00	104.27%
Billy Goat Island Expenses	3,840.84		
Foundation Fees	7,795.91		
Scholarship Costs	4,845.71	5,000.00	
Lake Burton Park	2,728.36	12,500.00	21.83%
Merchandise Expense			
Big Red Fire Truck	1,318.25	2,600.00	50.70%
	<u>-27,872.52</u>	<u>-27,250.00</u>	<u>102.28%</u>
Net Income (Loss)	114,166.80	-46,250.00	-246.85%

Statement of Financial Position

Lake Burton Civic Association Foundation Inc

As of December 31, 2025

Distribution account	Total
Assets	
Current Assets	
Bank Accounts	
102 Rabun County Bank 3998	88,735.57
104 RCB Scholarship Acct	129,563.04
105 Fidelity Brokerage Account	298,651.52
107 Fidelity Brokerage Scholarship Account LBCAF	205,248.45
110.1 Carter Rhoad Memorial Scholarship Fund	21,377.34
110 North Georgia Community Foundation- SS	22,921.69
QuickBooks Checking Account	-9.95
Total for Bank Accounts	\$766,487.66
Other Current Assets	
109 Due from LBCA	36.93
114 Other Current Assets	500.00
Total for Other Current Assets	\$536.93
Total for Current Assets	\$767,024.59
Total for Assets	\$767,024.59
Liabilities and Equity	
Liabilities	
Current Liabilities	
Other Current Liabilities	
445 Due to LBCA	-1,143.00
Total for Other Current Liabilities	-\$1,143.00
Total for Current Liabilities	-\$1,143.00
Total for Liabilities	-\$1,143.00
Equity	
579 Restricted	-16,488.95
590 Beginning Equity	670,489.74

Statement of Financial Position

Lake Burton Civic Association Foundation Inc
As of December 31, 2025

Distribution account	Total
Net Income	114,166.80
Total for Equity	\$768,167.59
Total for Liabilities and Equity	\$767,024.59

November 2025 LBCA Board Meeting

34th Annual Golf Tournament Report

1. Profit \$51,785
2. Register Golfers 107 - \$29.9K
3. Sponsorships \$15.7K and Auction/Raffle/Mulligans \$6.2K:
 - a. TruVista downgraded to Platinum Level from 10K to 5K
 - b. Sponsorships: Gold (9), Silver (22), Bronze (8), Auction Donations \$6K
4. Other Expenses: Golf Balls & Shirts provided by LBCA due to TruVista downgrade
 - a. Note: 50% Donation IMPRESSED for shirts \$1900 Savings
5. New addition of Sponsor Tents on course with Give-Aways
6. Results from Survey Very Good!
7. Excellent Appreciation Ad in Clayton Tribune.
8. The tournament date moved to a Monday – September 28, 2026

2025 Golf Tournament Survey Category	Avg Score Rating 1 – 5 (with 5 best)
Overall Score	4.57
Overall Quality of Communications	4.43
Check-in experience	4.57
Number of Mulligans for each member	Two
Importance of promotional give-a-ways	3.6
Silent Auction bidding/checkout process	4.42
Preference for food	Snacks on course & buffet reception
Preference of 2026 date	Sept. 28 th
Promotional items: higher end golf shirt, Balls, Towels – Some thought shirts a waste	
Sign in much better downstairs -simplification still an opportunity	
Impressed with number of volunteers – Feedback from volunteers very good for communication & org	
Golfers over 75 can hit from Senior Tees / Do not allow 5 players	
Delay in pictures from tournament and would like to receive a link to pictures – maybe way to download	
Nice to have snacks / Gatorade at hospitality halfway house (note: we did snack bar on cart and water & fresh fruit at three points)	
Loved the sponsor tents – would like more suggestion of cigar sells on course.	
Consider Round of Golf for Hole in One or closest to pin. Have a putting contest	
Reception very nice – Food Excellent - liked the RM Rose Distillery -	
Prefer to fall instead of August / Really Fun tournament format – Loved it	
Make sure to tip the golf attendees – they did a great job.	
Have more runners – on course support – for signs – snacks etc.	

**LBCA Board Meeting
Sunday, February 22**

Tour of Homes Report
Cathy Cravens

We have confirmed all four houses for the Tour of Homes. This year they are located on the north end of the lake near Billy Goat Island and the damn.

Our committee has been working on securing our sponsorships. TruVista however, declined the presenting sponsorship due to budget constraints so if you know of a company out there looking to support LBCA and may be interested in the \$8000 level of giving please let me know.

Dan, I am looking forward to working with you on sponsor payment....as we have confirmed sponsors onboard we will begin having them pay.

During our last Tour of Homes in 2024 we offered a new level of giving. This year, we are planning to offer the patron level sponsorship for individuals at the \$1000 per family level again. I am hoping we can distribute this information soon to our LBCA community so those who would like to secure tickets early choose this level of giving.

Ticket sales begin May 1.

I am looking forward to working with Lee and Dan on the boat captains and further logistics. We have secured LaPrades Pavilion for our registration as in years past.

We are truly thankful to all those who agree to volunteer to help make the Tour a success. Lots of work still to do, but we are well on our way.

LBCA Board Meeting
Feb 22, 2026
Scholarship Committee Report

Fundraising Trends:

<u>Year</u>	<u>Funds Raise \$000's</u>	<u># of Donors</u>	<u>% Check</u>	<u>% Online</u>	<u>% Stock</u>
YTD 2026	\$177*	150	82%	17%	1%
2024-2025	\$204*	217			
2023-2024	\$157	205			
2022-2023	\$259**	213			
2021-2022	\$156	225			
2020-2021	\$117	224			

* Includes \$50k from single donor

**Includes \$98k from single donor

Key Takeaways:

- The goal for 2025-2026 is \$200,000. This goal ensures we can award the same number of scholarships as last year.
- The Scholarship Fall mail campaign is ***extremely successful*** and should be continued in the future. Donations are overwhelmingly mailed checks (80% of donation dollars).
- A followup email in the Spring ensures the donors who missed the Fall campaign (when they are inundated with non-profit “asks”) are reminded that they can still participate in the fundraising drive. This email is important to our fundraising efforts.
- The Annual Mailing and a follow-up email is Scholarships ONLY revenue source.

Other Scholarship Items:

- The Scholarship Program currently has approx. \$200k invested with Fidelity and can be used for donation shortfalls. A plan of how these funds will be used should be discussed with the Foundation Board. Perhaps to seed an endowment similar to Lake Rabun.
- Working to improve content and visibility on LBCA Website. We will provide updated 2025 results to replace current 2024 data. Prefer a “top line” presence on the main page.
- Advocate Program - Lin Goen is “retiring” this year and the scholarship committee will need to absorb this work this year and hopefully will find a replacement.

LBCAF Grants Report | February 2026

The Grant Committee held its first meeting this past week.

Action Items

Approved the following 2026 Grants

- \$2,000 to FAITH Sweetheart Ball
- \$1,000 to Georgia Forest Watch
- \$500 to the Mountain Ivy Garden Club

Ongoing Items

- Online grant application for all nonprofits applying for awards (should be up and running soon)
- Policies and procedures to streamline and standardize the application process
- Donor CRM for Foundation

Committee Members

Mike Dobbs

Jeff Johnson

Jeanine Marlow

Steve Pohl

Bruce and Andrea Rado

Tammy Shumate

Consulting Members

Past LBCA President

Tour of Homes Chair

Golf Chair

Fire Services Rabun County, Georgia



Fire Department

Rabun County Fire Services covers 361 square miles with 12 Volunteer Fire Stations, 200 Volunteer Firefighters, 17 Fire Engines, 11 Tankers, 11 Mini Pumpers, and 3 Fire Boats. 11 of the 12 fire stations are equipped with extrication tools, and all stations have members who are medical responders.

In 2023 Rabun County Fire Services responded to approximately over 2,000 calls which consisted of structure fires, brush fires, motor vehicle accidents, and emergency medical calls. Rabun County currently has an ISO rating of 4/4x. To qualify for the 4 ratings, your residence must be within 5 miles of a fire station and within 1000 feet of an approved water source.

Our department consists of 12 paid personnel. Fire Chief James Reed and 11 full-time firefighters, each working a 24-hour shift. The rest of the department is made up of highly dedicated volunteers. We are always looking to increase the number of volunteers in our department! If you are interested, stop by your local station or come by our Headquarters at the Clayton Fire Station to pick up an application.

Rabun County EMS Budget

For the

2025 Fiscal Year (running July 1, 2024, through June 30, 2025),

[Rabun County, Georgia](#)

budgeted **\$2,317,077** for its Fire Department. This allocation is part of a larger **\$5,881,930** Emergency Services Fund, which also includes \$3,564,853 for Emergency Medical Services (EMS).

The total final budget for all Rabun County operations for this period was approved at approximately **\$29,637,911**.

Budget Breakdown for Fire & Emergency Services (FY 2025)

- **Fire Department:** \$2,317,077
- **Emergency Medical Services:** \$3,564,853
- **Total Emergency Services Fund:** \$5,881,930

Key Funding Sources

The Emergency Services Fund is supported by several revenue streams, including:

- **Ad Valorem Tax (Current Year):** \$3,396,930
- **Ambulance Fees:** \$1,350,000
- **Insurance Premium Tax:** \$1,135,000

For the most up-to-date information on the upcoming **FY 2026** budget cycle, you can view the official [Rabun County Budget Summaries](#) page.

ISO - Insurance Services Office

The ISO fire rating, also known as the Public Protection Classification (PPC) rating, is a score from 1 to 10 assigned by the Insurance Services Office (ISO) to evaluate a community's fire protection capabilities. A lower score (e.g., 1) indicates better fire protection, while a higher score (e.g., 10) indicates minimal or no protection. The rating is based on several criteria, primarily assessed through the Fire Suppression Rating Schedule (FSRS). Below are the key criteria used to determine an ISO fire rating:

1. Fire Department (50% of the score)

Equipment: Availability and condition of fire trucks, hoses, and other firefighting apparatus.

Personnel: Number of firefighters, their training, and certifications. This includes both career and volunteer firefighters.

Response Time and Coverage: Distance from fire stations to properties (typically within 5 road miles for fire engines and 2.5 miles for water supply).

Operational Effectiveness: Fire department organization, dispatching systems, and response protocols.

Training: Frequency and quality of firefighter training programs.

2. Water Supply (40% of the score)**

Hydrant Availability:** Number, placement, and maintenance of fire hydrants (typically within 1,000 feet of properties).

Water Flow and Pressure:** Adequacy of water supply for firefighting, including flow rates (gallons per minute) and pressure.

Water System Reliability:** Capacity of the water system to deliver during emergencies, including backup systems and storage.

Inspection and Maintenance:** Regular testing and maintenance of hydrants and water systems.

3. Emergency Communications (10% of the score)**

Dispatch Systems**: Efficiency of 911 or emergency call centers, including call handling and dispatching processes.

Communication Infrastructure**: Quality of radio systems, interoperability, and backup communication systems.

Call Volume Handling**: Ability to manage high call volumes during emergencies.

4. Community Risk Reduction (Bonus Points, up to 5.5 additional points)**

Fire Prevention Programs**: Fire safety education, public outreach, and code enforcement.

Fire Investigation**: Efforts to investigate fire causes and prevent future incidents.

Community Engagement**: Initiatives to promote fire safety awareness and preparedness.

Key Notes:

Scoring: The total score is out of 100 points, with up to 5.5 bonus points for community risk reduction. The final score is converted to a PPC rating (1–10).

Class 1: 90–100 points (best protection).

Class 10: 0–10 points (little to no protection).

Geographic Considerations**: Areas beyond 5 miles from a fire station or lacking adequate water supply may receive a Class 10 rating.

Impact: The rating influences property insurance premiums, as better ratings (lower numbers) often lead to lower premiums.

Evaluation Process**: ISO conducts on-site evaluations, reviewing fire department records, water system data, and communication systems. Communities are reassessed every 5–10 years or after significant changes.

Current ISO Rating for Rabun County, Georgia

Rabun County, Georgia, currently has an ISO Public Protection Classification (PPC) rating of **4/4X**.

- The 4 rating applies to properties within 5 road miles of a fire station and within 1,000 feet of a creditable water source (such as a fire hydrant).
- The 4X rating applies to properties within 5 road miles of a fire station but more than 1,000 feet from a creditable water source.

This split rating reflects an improvement from the previous 5/5X, effective around mid-2024, as announced by Rabun County Fire Services and noted in local sources including the county's official website.

No updates beyond this rating appear in recent records as of early 2026. For the most precise classification for a specific property, contact Rabun County Fire Services or your insurance provider, as individual addresses may vary based on exact location.

(CID) Community Improvement District (Not applicable) Only commercial property

<https://cslf.gsu.edu/2016/11/28/rarely-used-economic-development-tool-offers-benefits-cities/>

<https://cslf.gsu.edu/2016/11/28/key-facts-about-community-improvement-districts-in-georgia/>

City Charter Process (*Joe Lockwood former Mayor of Milton)

Getting a city charter in Georgia to incorporate a new municipality involves a multi-step process, culminating in approval by the Georgia General Assembly and a local referendum. The process requires demonstrating the need for services, creating a charter with legislative help, passing a state law, and winning a popular vote among residents

.

Key Steps to City Incorporation in Georgia:

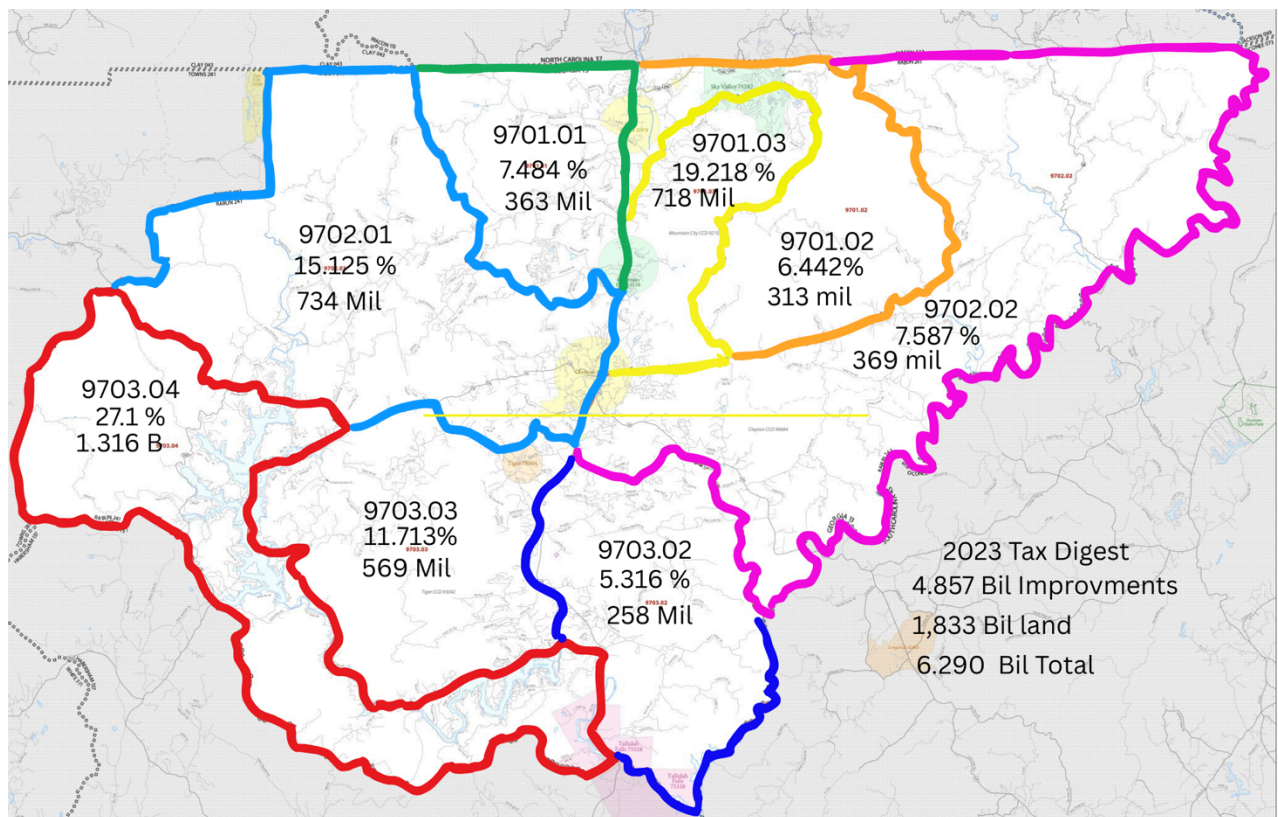
- **Feasibility and Need:** Residents typically seek cityhood to provide better services (e.g., police, zoning, parks). A new city must plan to provide at least three municipal services.
- **Engage State Legislators:** The community must work with local state representatives and senators, as the city charter must be passed as a bill by the Georgia General Assembly.
- **Draft the Charter:** Legislators help draft the charter, which defines the city's boundaries, form of government, powers, and procedures.
- **Legislative Approval:** The General Assembly must pass the legislation, often involving a study committee to review the proposal.
- **Referendum Vote:** If the General Assembly passes the charter, a referendum is held for residents in the proposed area. If the majority votes for it, the city is officially incorporated.

Census Data and Rabun Tax Digest

The U.S. Census Bureau provides official reference maps for 2020 Census tracts by county. For Rabun County, Georgia (FIPS code 13241), the county is divided into ****4 census tracts**** (9701.00, 9702.01, 9702.02, and 9703.01).

The official 2020 Census Tract Reference Map is a single-sheet PDF that clearly shows and labels the tract boundaries, roads, and key geographic features.

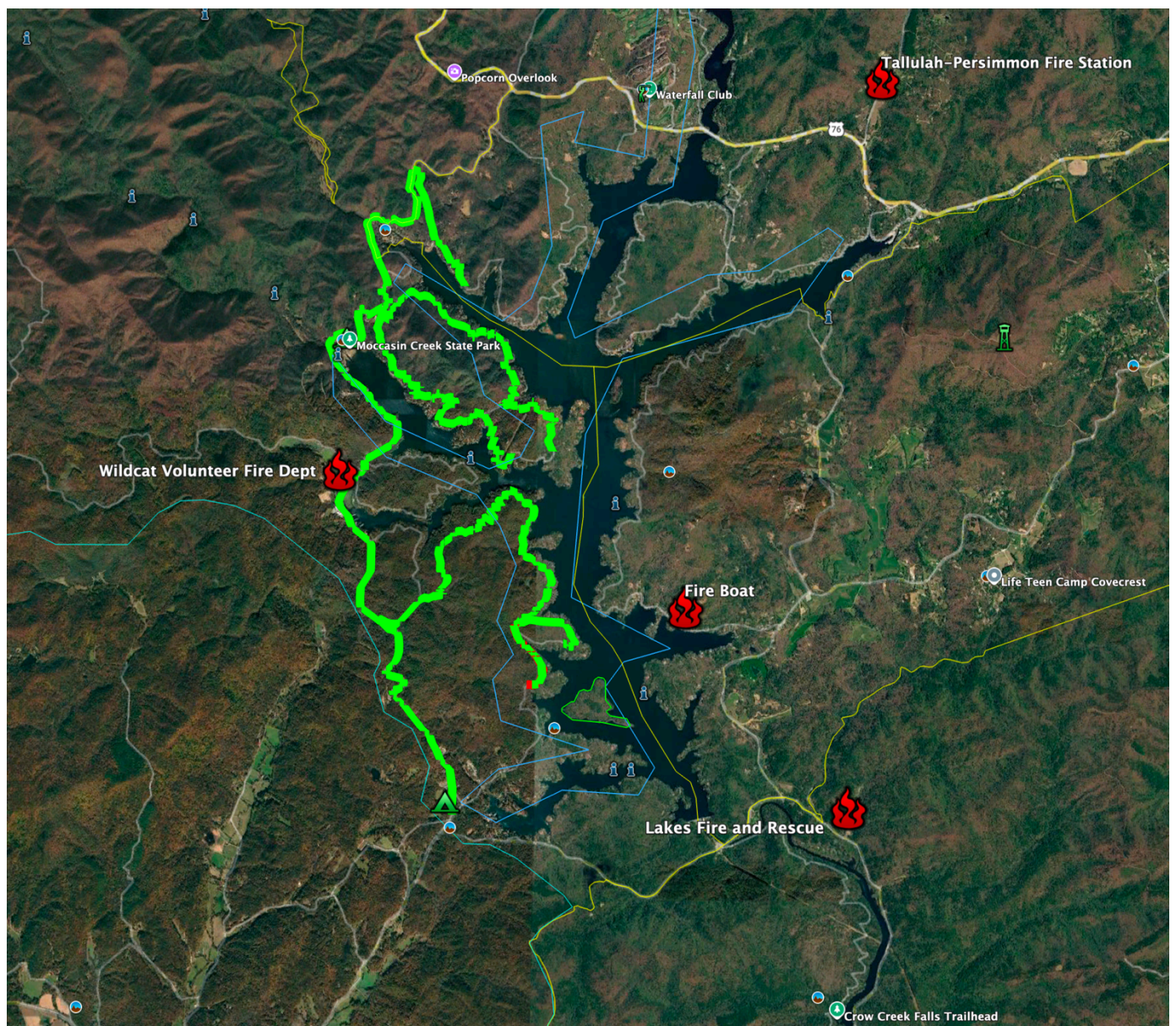
2024 tax digest analysis of just how much of the Rabun County Tax digest is contributed by the lakes.



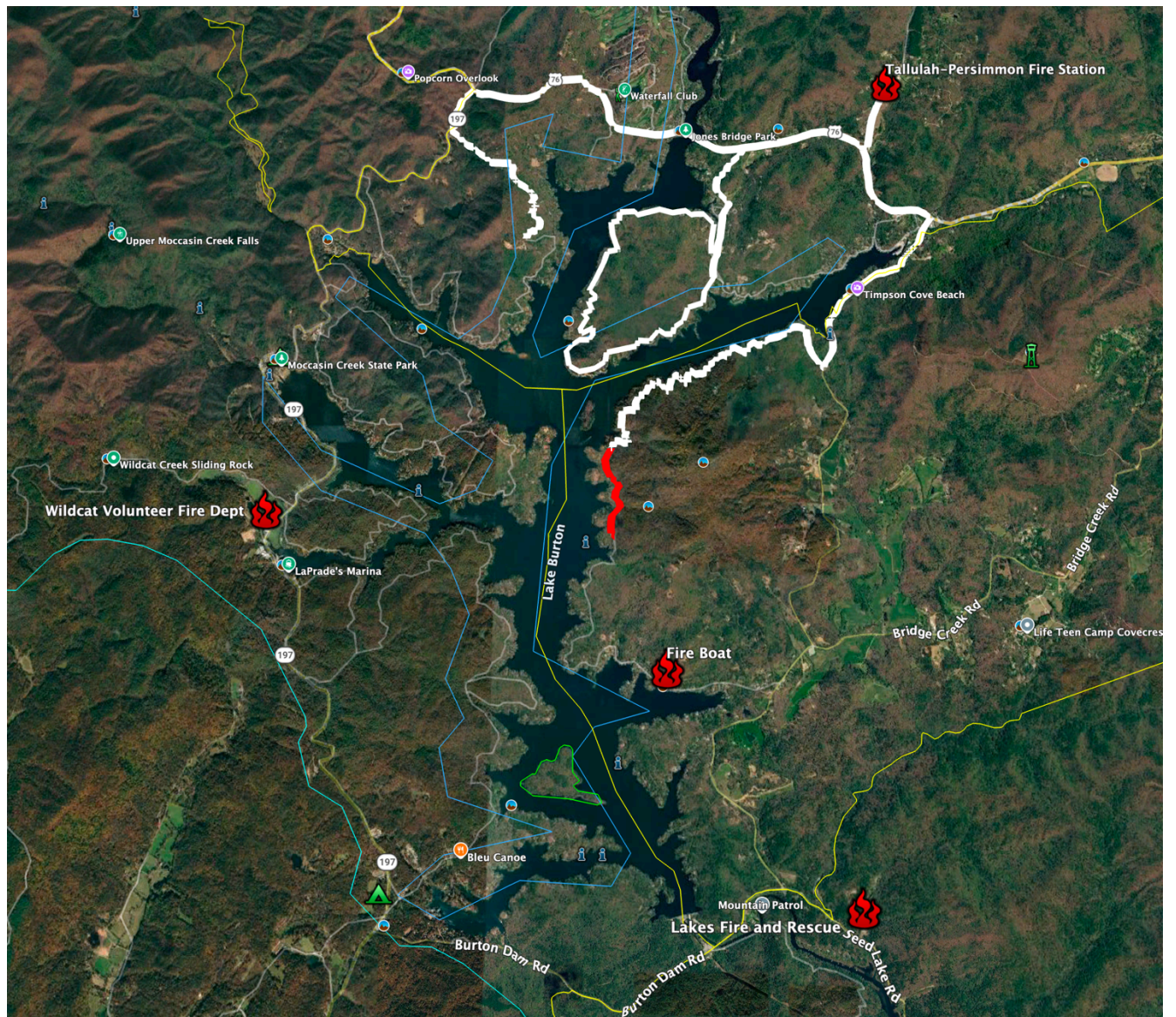
[Audit Report June 30, 2025](#)

[RABUN COUNTY, GEORGIA](#)
[FINAL APPROVED BUDGET - SUMMARY](#)
[For the fiscal year ended June 30, 2026](#)

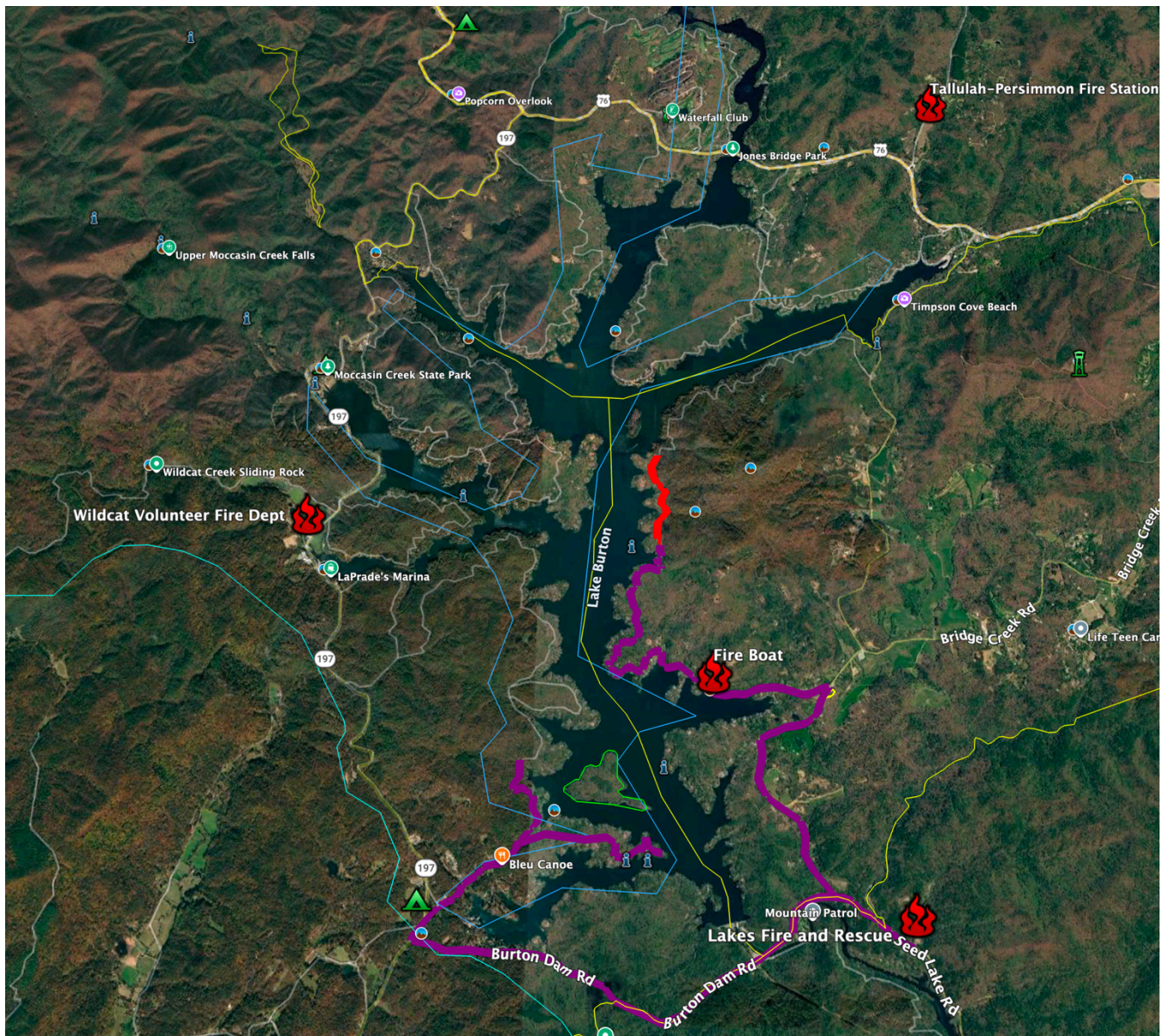
Wildcat Fire Dept 5-mile coverage



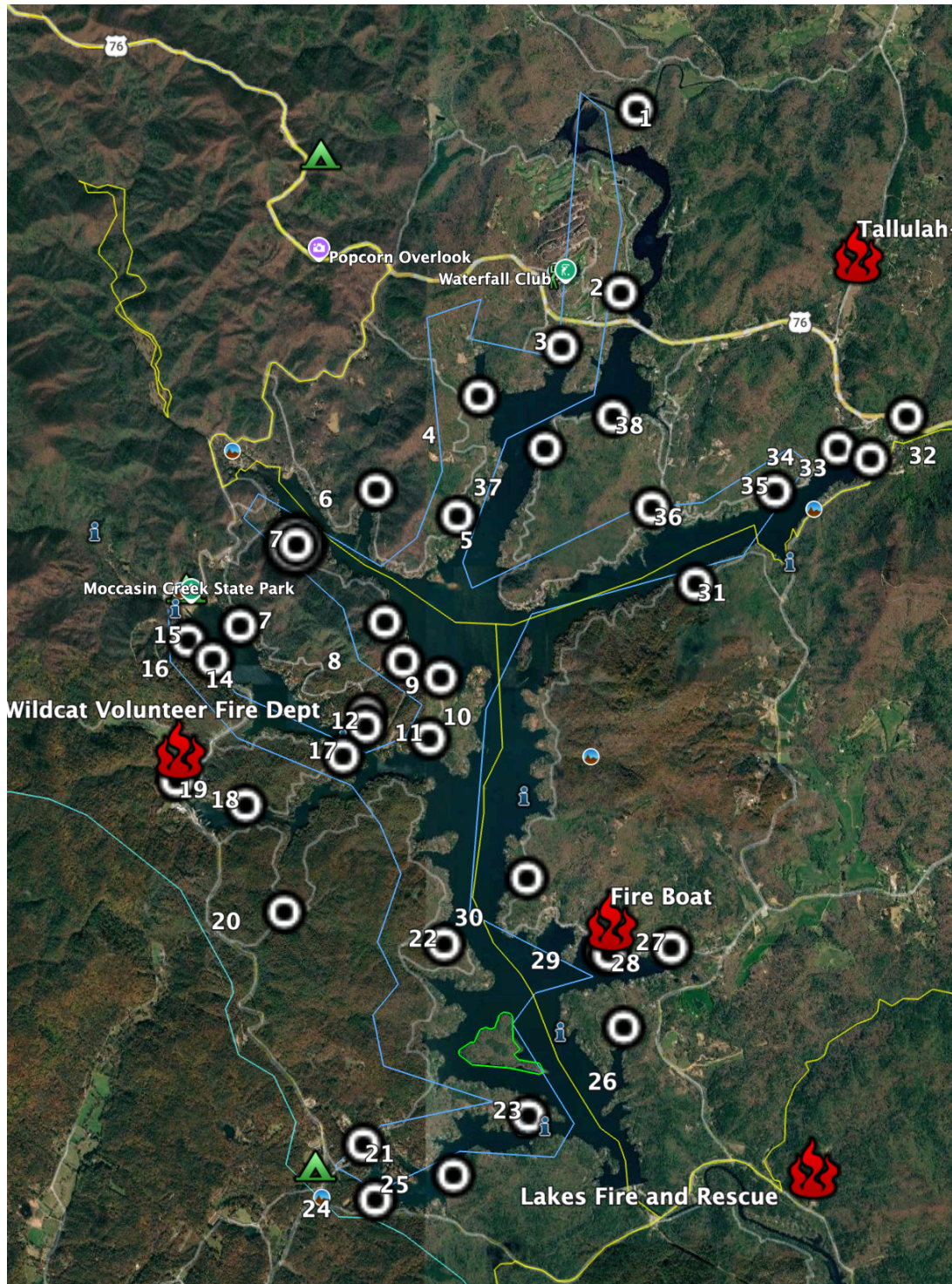
Persimmon Fire Station 5-mile coverage



Lakes Fire Station 5-mile coverage

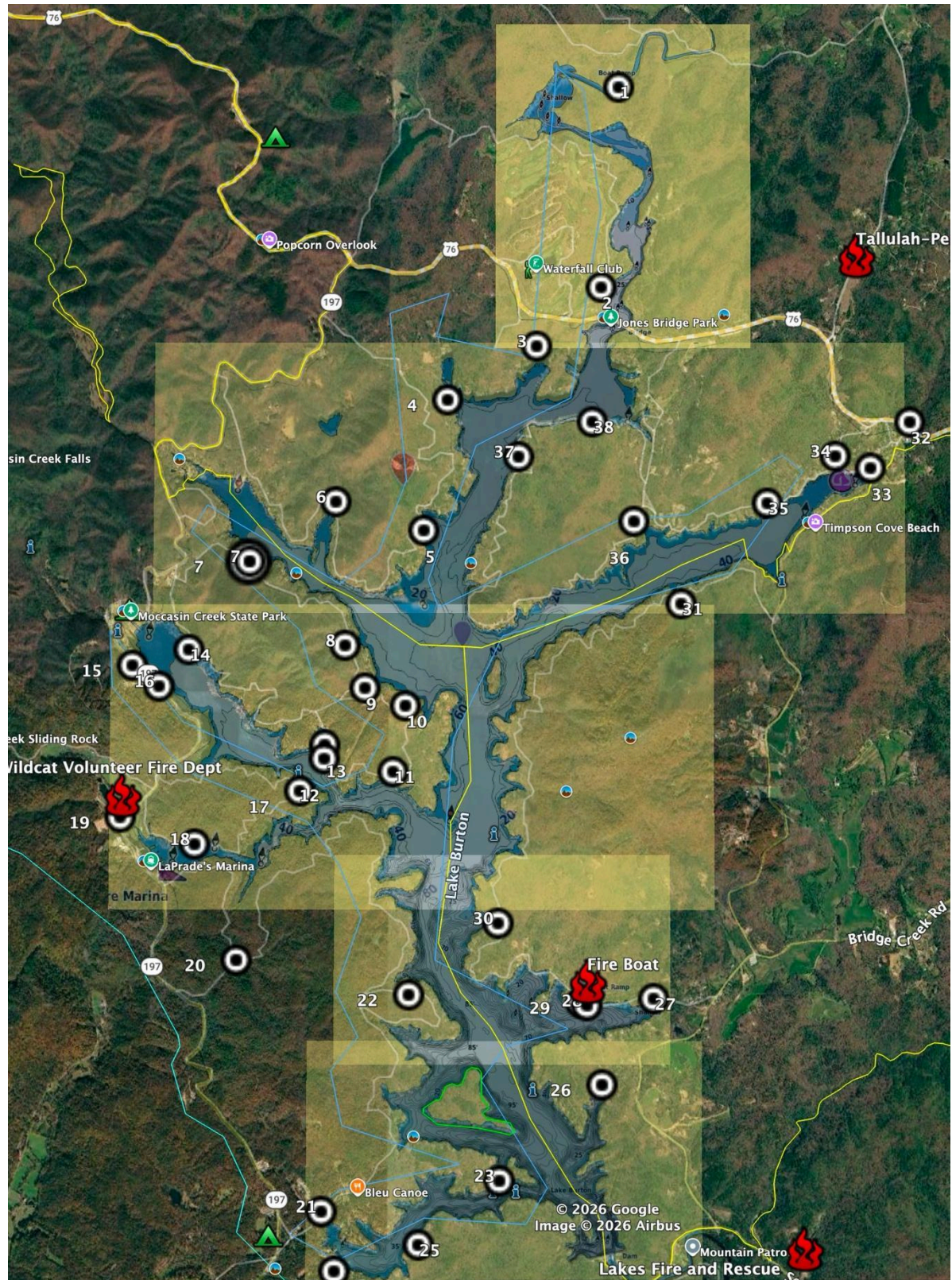


Dry Hydrant Standpipe Locations



1 212 Chester York Rd Dry Hydrant
2 195 Vickers Rd Dry Hydrant
3 373 Deer Hill Rd Dry Hydrant
4 44 Imperial Ln Dry Hydrant
5 1995 Blalock Goldmine Rd Dry Hydrant
6 3321 Blalock Goldmine Rd Dry Hydrant
7 617 Dicks Creek Rd Stand Pipe
8 1487 Dicks Creek Rd Dry Hydrant
9 1927 Dicks Creek Rd Dry Hydrant
10 2477 Dicks Creek Rd Dry Hydrant
11 2997 Moccasin Creek Rd Dry Hydrant
12 2306 Moccasin Creek Rd Stand Pipe
13 2228 Moccasin Creek Rd Dry Hydrant
14 518 Moccasin Creek Rd Dry Hydrant
15 4027 Highway 197 Dry Hydrant
16 4301 Highway 197 Stand Pipe
17 1067 East Wildcat Rd Stand Pipe
18 2109 East Wildcat Rd Stand Pipe
19 5228 Wildcat Fire Dept. Dry Hydrant
20 87 Laurel Lodge Rd Dry Hydrant
21 4985 Laurel Lodge Rd Dry Hydrant
22 285 Wildflower Cir Stand Pipe
23 860 Cherokee Rd Stand Pipe
24 92 Wendi Shores Ln Stand Pipe
25 381 Limberlost Tr Stand Pipe
26 325 Fulton Rd Dry Hydrant
27 Arkansas Ln Dry Hydrant
28 5230 Murray Cove Rd Stand Pipe
29 5228 Murray Cove Rd Dry Hydrant
30 3910 Murray Cove Rd Stand Pipe
31 468 Murray Cove Rd Stand Pipe
32 Sycamore Cir Dry Hydrant
33 75 Anchor Ln Dry Hydrant
34 467 Timpson Cove Rd Dry Hydrant
25 989 Timpson Cove Rd Dry Hydrant
36 4150 Meeting House Mtn Rd Stand Pipe
37 1298 Meeting House Mtn Rd Stand Pipe
38 620 Meeting House Mtn Rd Dry Hydrant

Lake Burton Bathymetry



The installation of dry hydrants around Lake Burton was primarily a collaborative effort funded and coordinated by the Lake Burton Civic Association (LBCA) and its charitable arm, the **Lake Burton Civic Association Foundation (LBCAF)**.

Key details regarding their responsibility include:

- **Funding:** The LBCA has provided approximately **\$82,000** specifically for the installation of dry hydrants and standpipes at strategic locations around the lake.
- **Operational Support:** These efforts support the **Lake Burton area Volunteer Fire Departments (VFDs)** and **Rabun County Fire Services**, which utilize the hydrants and standpipes in conjunction with fireboats to protect the community.
- **Equipment Integration:** Beyond hydrants, the LBCAF funded over **\$115,000** for the Lake Burton Fire and Rescue Boat and its boathouse in Murray Cove, enhancing the overall fire suppression infrastructure.

While the LBCA provided the private funding and initiative, the **Rabun County Fire Services** (specifically Station 4 in the Lakemont-Wiley area) is responsible for the actual emergency use and maintenance of these systems.

Burton Fire and Rescue Boat?

Standpipes and dry hydrants are both firefighting water access systems, but they serve different purposes, locations, and functions.

Standpipe (or Standpipe System)

Location — Installed inside multi-story buildings (or sometimes bridges) as vertical piping running through stairwells or dedicated risers.

Purpose— Provides hose connection outlets on multiple floors so firefighters (or building occupants in some cases) can quickly access water for interior firefighting without running long hose lines from outside.

Types:

Wet standpipe — Always filled with pressurized water, ready for immediate use.

Dry standpipe — Empty pipes with no standing water; firefighters connect a pumper to a Fire Department Connection (FDC) outside the building to supply water.

Common use— Required in high-rise buildings or large structures per building codes

Dry Hydrant

Location— Installed near static (non-pressurized) water sources like ponds, lakes, streams, or cisterns, often in rural or suburban areas without municipal water systems.

Purpose — Provides a permanent suction point for fire engines to draft (pull) water using their onboard pumps. One end has a strainer submerged in the water source, and the above-ground end has a large connection (e.g., steamer port) for the pumper.

Characteristics— Always "dry" (non-pressurized, no water in the pipe until drafting begins). It acts as an alternative to traditional fire hydrants in areas lacking pressurized water mains.

Common use— Rural fire protection to enable faster access to large volumes of water without submerging pumps in the source.<

Key Differences

Aspect	Standpipe	Dry Hydrant
Primary Location	Inside buildings (vertical risers)	External, near static water sources
Water Source	Municipal supply or building tank (pumped if dry)	Natural/static bodies of water (drafted via suction)
Pressure	Often pressurized (wet) or supplied by pumper (dry)	Always non-pressurized
Main Function	Interior hose connections for building fires	Rural water supply access for pumper drafting
Appearance	Hose valves inside building; external FDC for dry types	Vertical pipe (riser) with large cap/connection near water

Note: In some regional or informal contexts, dry hydrants are occasionally called "standpipes" due to their visible vertical pipe, but standard firefighting terminology (e.g., NFPA, fire service resources) treats them as distinct

Standpipes refer to building systems, while dry hydrants refer to static water access points.

In rural areas with no infrastructure firefighting requires the use of tanker trucks which carry 2000 gallons of water. Fire fighters will use approximately 500 gallon a minute which translates to the need for multiple tankers, as 1 tanker will supply only enough water for about 4 minutes. The dry hydrants and standpipes require the fire boat to pump water to the tankers from the lake. So the tankers are constantly refilling and returning to the scene of the fire.

Lake Burton, Seed and Rabun have seen in recent decades a major transformation from modest lake retreats to multimillion dollar mansions. Ironically this has occurred without thought or plan for adequate infrastructure to support firefighting. We find ourselves facing increasing

fire insurance costs and the need to prepare a comprehensive plan to protect our homes at a reasonable cost without being held hostage by Insurance companies. Normally we look to County government to require infrastructure as a condition of development. The developer installs the infrastructure, and the cost is passed on to the consumer, and the infrastructure is maintained by government and paid for through ad valorem taxes.

LBCA was instrumental in installation of the existing Dry Hydrants and Standpipes.

Action Plan

1. We need to ensure that all the Dry Hydrants are operational and in working order.
2. We need to develop a plan to reduce response time and improve our ISO rating.
3. Consider funding 24/7 staffing at a minimum for one of existing stations and maybe more.
4. Work on a comprehensive plan to improve firefighting infrastructure. One idea would be to build retention ponds for water storage that could control runoff and erosion from streams that feed the lake while providing a gravity fed source for tankers to refill.

Gravity-fed fire hydrants are firefighting water outlets that rely on the natural force of **elevation** rather than mechanical pumps to create water pressure. These systems are frequently used in municipal hillside communities, rural areas with limited electricity, and as disaster-preparedness backups because they remain functional during power outages.

The New York Times +3

Core Mechanism and Components

A gravity-fed system operates on the principle that water pressure increases with elevation gain, specifically by **0.433 psi for every foot** of vertical drop.



National Fire Protection Association +1

- **Elevated Source:** Water is stored in a tank or reservoir positioned on a hill, tower, or high-elevation platform.
- **Piping Network:** Durable pipes (typically PVC, PEX, or cast iron) connect the elevated source to the hydrant outlets.

- **Pressure Head:** To achieve a standard firefighting pressure of **100 psi** at the top of a protection zone, a storage tank must be elevated at least **231 feet** above that zone.



Consulting - Specifying Engineer - +2

Key Benefits

- **Energy Independence:** Because they do not require electricity or fuel to move water, these systems are highly reliable during natural disasters like wildfires when the power grid may fail.
- **Reduced Maintenance:** With fewer mechanical components like pumps or motors, gravity-fed systems have lower failure rates and require less frequent servicing.
- **Sustainability:** They are energy-efficient and cost-effective over time as there are no ongoing electricity costs for water distribution.



Halpin Plumbing +1

Installation and Standards

Specific regulations govern the setup of gravity-fed fire protection to ensure they meet emergency needs:

- **Tank Capacity:** For municipal or community systems, tanks often range from **10,000 to 50,000 gallons**. For individual homes, tanks of **2,500 to 5,000 gallons** are common.
- **Elevation Requirements:** Local codes may specify a minimum decrease in elevation, such as at least **36 inches** between the bottom of a storage tank and the hydrant outlet for certain residential configurations.
- **Hydrant Placement:** Hydrants must generally be located between **40 and 150 feet** from the structures they protect.
- **Access and Clearance:** A minimum **3-foot clear zone** must be maintained around the hydrant for firefighter access.



Common Use Cases

- **Municipal Hillside Communities:** Cities like Los Angeles and San Francisco use gravity-fed tanks to ensure water reaches high-elevation homes where standard city pressure may struggle.
- **Rural Farms and Properties:** Remote locations use elevated tanks to create "legitimate fire lines" with enough pressure to spray over 100 feet without a pump.
- **High-Rise Buildings:** Gravity tanks are sometimes used in very tall buildings to reduce the number of fire pumps required and ensure water flow on every floor.