



NCSFA FREQUENTLY ASKED QUESTIONS AND ANSWERS

Member Benefits

What benefits will a family receive if a member dies in the line of duty?

The member's family would receive the Federal Public Safety Officers' Benefit, the PSOB educational assistance benefit for one month of full-time attendance for dependent children, the State Line-of-Duty Death Benefit (\$100,000.00), Workers' Compensation coverage, the NCSFA coverage (\$100,000.00, with an additional \$25,000.00 for an accidental line of duty death), and any additional coverage your department might carry.

In addition, the NCSFA will pay all educational (non-tuition) related expenses for the dependent children to any state supported university or community college.

What benefits will a family receive if a member dies of an accident or natural causes, and it is not in the line of duty?

If a member dies accidentally and not in the line of duty, the NCSFA will pay the beneficiaries \$25,000.00. No payment is made for death by natural causes unless the member carries fraternal insurance.

Membership

What qualifies as acceptable hours for the required 36 hours of training each calendar year?

"Training sessions" for eligible firefighters means sessions in which attendance will result in the preparation of, or knowledge gained by, the member in the area of fire prevention, fire suppression, or protection of life and property. Such drill or training sessions shall be held for the purpose of providing a learning or preparation experience for members. For further clarification contact the pension office at (919) 814-4590, option 5.

What does the word "certified" mean on the roster?

The roster for NCSFA serves two purposes. The first is to provide current information about who is on your roster, but it also serves as the certification roster for the State Treasurer's Office. The term "certification" simply means that the Chief is 'certifying' that their members have received their 36 hours

of training in the calendar year as required to receive pension benefits and to receive the state line-of-duty death benefits.

Can hours of service transfer from one state to another?

Any Firefighter certified by another state or agency whose program is accredited by the International Fire Service Accreditation Congress (IFSAC), or the National Board of Fire Service Professional Qualifications, and is a member of a fire/rescue agency in North Carolina may be granted equivalent certification provided the agency was accredited at the time of his/her certification. – OSFM Website

More details are available at the Office of the State Fire Marshal's [website \(www.ncosfm.gov\)](http://www.ncosfm.gov) on this subject.

If a member serves with more than one department, are they required to be listed on both department's rosters and pay dues at both departments?

Yes. Members must be listed on the roster for all departments on which they run calls. If they are not on the roster of the department they are on duty with and get injured or killed in the line of duty, then they may not be eligible for some of the death benefits.

Can administrative staff and ladies auxiliary be on the roster?

Yes. Corporate board members or governing boards, relief fund board of trustees, administrative assistants, secretaries, non-firefighter auxiliary members, administrative support staff (budget analysis, IT personnel, logistics, planners, etc.), CERT team members that are sponsored and supervised by the fire department, and mechanics that are not volunteer or career firefighters can now be added to the fire department roster for \$25 per member and the optional \$21 per member for the National Volunteer Fire Council membership. **These designees will need to be listed on the roster as “member”** and will be eligible for our non-line of duty Accidental Death and Dismemberment benefits. They are also eligible to participate in discounted NCSFA membership offerings and can take advantage of the optional National Volunteer Fire Council (NVFC) membership. **Only firefighters can receive LODD benefits, pension fund benefits, relief fund benefits, and take advantage of the NCSFA scholarship and grants program.**

Are retired members required to be listed on a department's roster?

No, but many departments choose to do so out of respect for the service rendered by the retiree. Retired members listed on a department's roster are eligible for the \$25,000.00 Accidental Death and Dismemberment Policy as well as many other discounted service opportunities.

As of July 1, 2025, to be eligible for the North Carolina Firefighter Cancer Benefit Program, a retiree is required to be on a NCSFA roster. Please go to www.NCSFA.com to learn more.

If retirees are kept on the roster, do they have to get 36 hours of training each year?

No, retirees are not required to receive 36 hours of training each year. **However**, if the retiree still responds to calls and is actively engaged in emergency operations, they must have 36 hours of training annually to be eligible for the State line-of-duty death benefit.

Pension

How can a member find out how many years of service they have in the pension?

Please contact the pension office directly at (919) 814-4590, option 5.

Can years be bought back in the pension?

Yes, a member can buy back years. Contact the pension office to get the information on the process, (919) 814-4590, option 5.

Relief Fund

How can a department use their local relief fund money?

Please see General Statute 58-84-35 below.

§ 58-84-35. Disbursement of funds by trustees.

The board of trustees shall have entire control of the funds derived from the provisions of this Article, and shall disburse the funds only for the following purposes:

(1) To safeguard any firefighter in active service from financial loss, occasioned by sickness contracted or injury received while in the performance of his duties as a firefighter. **(This does not require approval by the NCSFA office. The NCSFA Office will consult on whether the injury was line of duty, but if it was line of duty (performance of their job, i.e. responding, training, working, etc.); the relief fund board of trustees has the authority to provide assistance.)**

(2) To provide a reasonable support for those actually dependent upon the services of any firefighter who may lose his life in the fire service of his town, city, or State, either by accident or from disease contracted or injury received by reason of such service. The amount is to be determined according to the earning capacity of the deceased. **(This does not require approval by the NCSFA office. The NCSFA office will consult on whether the death was line of duty, but if it was line of duty (performance of their job, i.e. responding, training, working, etc.); the local Board has the authority to provide assistance.)**

(2a) To provide assistance, upon approval by the Executive Director of the State Firefighters' Association, to a destitute member firefighter. **(The NCSFA Executive Director must review and approve these requests prior to disbursement of funds.)**

(3) Repealed by Session Laws 1985, c. 666, s. 61.

(4) To provide for the payment of any firefighter's assessment in the Firefighters' Fraternal Insurance Fund of the State of North Carolina if the board of trustees finds as a fact that said firefighter is unable to pay the said assessment by reason of disability. **(This does not require approval by the NCSFA office)**

(5) To provide for benefits of supplemental retirement, workers compensation, and other insurance and pension protection for firefighters otherwise qualifying for benefits from the Firefighters' Relief Fund as set forth in Article 85 of this Chapter. **(The NCSFA Executive Director must review and approve these requests prior to disbursement of funds.)**

(6) To provide for educational benefits to firefighter and their dependents who otherwise qualify for benefits from the Firefighters' Relief Fund as set forth in Article 85 of this Chapter. **(The NCSFA Executive Director must review and approve these requests prior to disbursement of funds.)**

Notwithstanding any other provisions of law, no expenditures shall be made pursuant to subsections (5) and (6) of this section unless the State Firefighters' Association has certified that such expenditures will not render the Fund actuarially unsound for the purposes of providing the benefits set forth in subsections (1), (2), and (4) of this section. If, for any reason, funds made available for subsections (5) and (6) of this section shall be insufficient to pay in full any benefits, the benefits pursuant to subsections (5) and (6) shall be reduced pro rata for as long as the amount of insufficient funds exists. No claim shall accrue with respect to any amount by which a benefit under subsections (5) and (6) shall have been reduced. (1907, c. 831, s. 6; 1919, c. 180; C.S., s. 6069; Ex. Sess. 1921, c. 55; 1923, c. 22; 1925, c. 41; 1945, c. 74, s. 2; 1985, c. 666, s. 61; 1987, c. 174, ss. 2, 3; 1997-456, s. 27; 2007-246, s. 4; 2008-187, s. 13.)

Contact Barry Overman (barry@ncsfa.com) or Dan Berg (dan@ncsfa.com) if you have any further questions regarding use of your department's relief fund monies.

How is it determined when a member receives assistance from the relief fund?

The member must be in good standing and meet the **destitution definition** as stated in General Statute 58-84-35 (2a). The determination of destitute shall be based on the inability of the firefighters, through no fault of their own, to provide basic provisions to themselves or their families. Such basic provisions include, but are not limited to, assistance with housing, vehicle or commuting expenses, food, clothing, utilities, medical care, and funeral expenses. Unfortunately, it does not allow assistance for what we refer to as "hard times" assistance.

You must present your request to your department's local relief fund board, and they must send a written request to our office for an approval process to be considered.

How long does a member have to be in the department before the Relief Fund board can assist them?

For Line of Duty related situations or for the whole department supplemental insurance there is no service time requirement. As of July 1st, 2017, firefighters no longer need to have 5 years of accumulated fire service in the state of North Carolina. Assistance can be requested in year 0. The members must meet the destitution definition as stated in General Statute 58-84-35 (2a) and be approved by their local relief fund board as well as the NCSFA Executive Director.

Does a department always need to ask permission to take out money from their relief fund?

Unless the situation is Line of Duty related, a written request must be submitted to NCSFA for approval. See below for further explanation from General Statute 58-84-35.

Email the NCSFA Executive Director providing – how much money from the relief fund is being requested, what the money would be used for, and confirmation that the relief fund board of trustees approved the request.

Scholarship & Grants

Who is eligible to apply for an NCSFA Scholarship or Grant?

Any active career or volunteer firefighter in good standing currently on a NCSFA roster is eligible to apply for regional scholarships and grants. **Supporting documentation is required with all applications.**

Are dependent children eligible to apply for scholarships?

Yes. The High School Graduate Scholarship application is open to any **graduating high school senior** who is a volunteer firefighter and a member of the North Carolina State Firefighters' Association (NCSFA), or who is the child of an active, retired, or deceased NCSFA member. The applicant must attend an institution that is regionally accredited by an accrediting body recognized by the US Department of Education.

Scholarships and grant applications are accepted annually from **January 1st to March 15th**. Applicants may only apply for one scholarship or grant per year and can only receive an award in each category once. Please go to www.NCSFA.com to learn more.

Advanced Firefighter Certificate

What is the Advanced Firefighter Certificate?

To formally recognize the advanced level of competence of firefighters directly or indirectly serving the governmental units within the State of North Carolina, to foster increased interest in formal college education and professional fire protection programs, and to attract highly qualified individuals into a fire and rescue department, the North Carolina State Firefighters' Association established a voluntary FIREFIGHTER'S ADVANCED PROFESSIONAL CERTIFICATE PROGRAM.

This completely voluntary program is an innovative method by which dedicated firefighters may receive statewide recognition for education, professional training, and on-the-job experience.

A \$40 fee applies to all printed Advanced Firefighter Certificates. Please make a check or money order out to NCSFA and mail the check or money order with the completed application.

Visit www.ncsfa.com for more information and to apply.

Contact Julie Hussey (julie@ncsfa.com) if you have any further questions.

SAFRE Conference

What is the South Atlantic Fire Rescue Expo and when does it occur?

The South Atlantic FIRE RESCUE Expo is the annual statewide firefighter's exposition held in conjunction with the North Carolina State Firefighters' Association and the North Carolina Association

of Fire Chiefs Annual Conference that can trace its beginnings back to the late 1800's. Through the leadership and vision of the NCSFA, the Annual Conference includes the South Atlantic FIRE RESCUE Expo, which draws over 5,000 firefighters, EMS/rescue personnel, and emergency management agencies from throughout the South Atlantic region.

Visit www.southatlanticfirerescueexpo.com for more information.



North Carolina State Firefighters' Association

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You can find out more information about association programs and benefits by visiting the NCSFA website (www.NCSFA.com).

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