

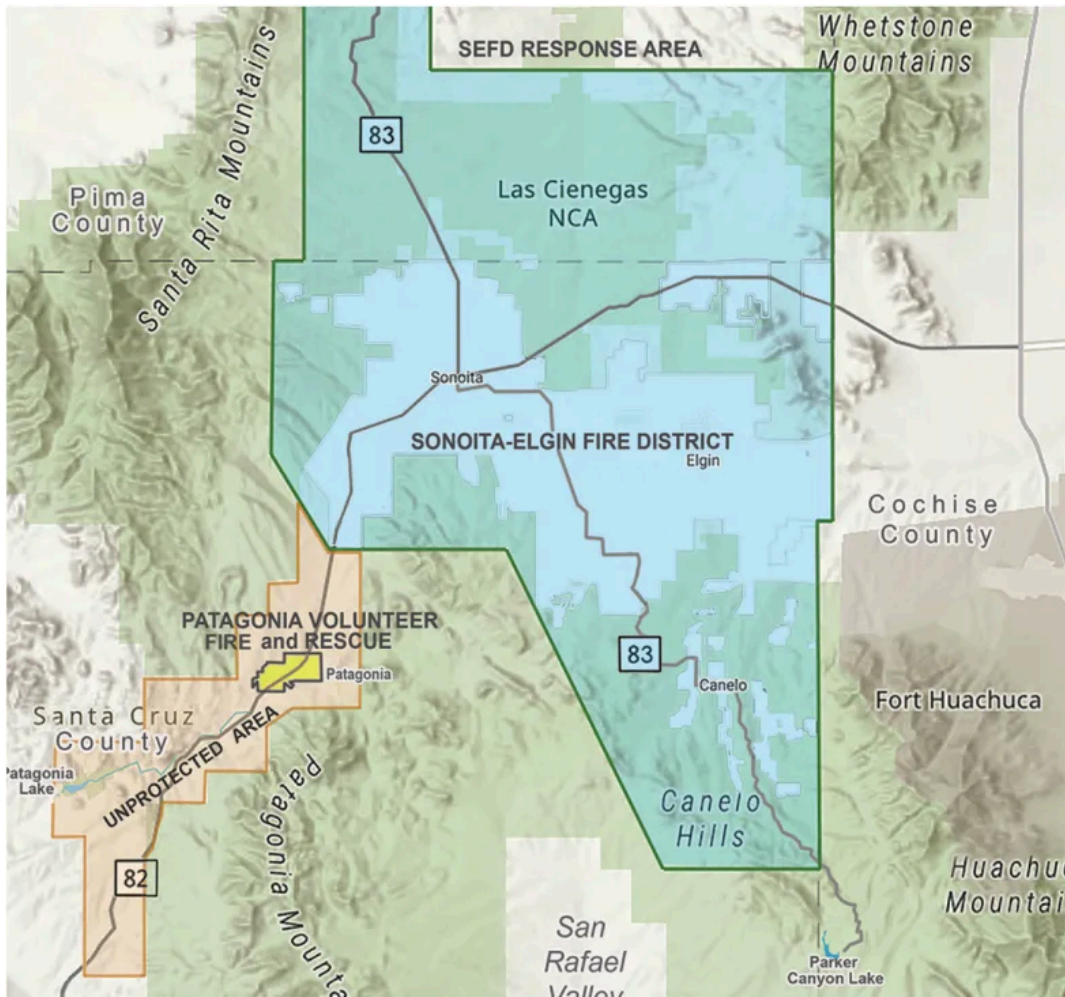


COLUMNS

Notes From SEFD: Not Everyone Has Assured Fire Service



by Eddie McArthur
November 6, 2025



Map of Eastern Santa Cruz County showing coverage areas for Sonoita-Elgin Fire District (blue), Patagonia Volunteer Fire & Rescue (yellow) and areas with no fire coverage (tan). Map by Robert Gay

Fire protection in Arizona is provided by municipalities, fire districts or subscription services. People in those areas are assured of a response to fires and other emergencies.

But what about outside of those areas? In Eastern Santa Cruz County, in 2025, there are large pockets of land where there is no assured fire service. On the map to the right, the large green areas are public lands that surround us. Both [Sonoita-Elgin Fire District](#) (SEFD) and [Patagonia Volunteer Fire & Rescue](#) (PVFR) are tinted. The tan areas are those that are not part of any fire district or department.

While local fire districts and agencies currently do all they can to service these pockets, this becomes more challenging as changing weather has led to a year-round “fire season” and the cost of fire service has skyrocketed. Response depends on the ability and willingness of the surrounding agencies to provide service without compensation.

SEFD and the PVFR are not compensated for fighting fires in these ‘pockets’ because property owners in these uncovered areas don’t pay fire district taxes beyond the minimal statewide Fire District Assistance Tax.

Fire districts, like SEFD, are special taxing districts formed under Arizona law which exist where property owners have created one and agreed to fund it via taxes. In some rural areas, there are not enough people to fund a district, or residents never agreed to either form a district or join an existing one. Other areas are covered by a group of volunteers or rely on a subscription to an existing district. Some areas have no real plan.

It might seem like a good deal to not have to pay taxes for fire protection, but [as we wrote in last issue’s column](#), property insurance is becoming increasingly expensive to obtain in rural areas. If a property falls outside the 3-to-5-mile radius of a responding agency, as do most of the pockets without assured coverage, obtaining or keeping affordable fire insurance is more difficult.

So what can property owners who find themselves in these pockets do to obtain assured fire protection going forward? There are three alternatives:

- 1) They can form their own fire district with other non-covered property owners in their area. The new district must be made up of contiguous parcels in an unincorporated area, and must be capable of supporting services. The process to establish a new district includes submitting a petition to the County Board of Supervisors to form a new fire district, which must be signed by at least 50% of the property owners, and represent at least 50% of the assessed value of the area. The petition has to include a map and a legal description of the proposed new district. As a practical matter, any proposed new district must be able to fund equipment and personnel from scratch—a very difficult and expensive proposition.
- 2) They may join an existing fire district that is willing and able to service the additional area. Property owners must file a petition for annexation signed by at least 50% of the owners, and representing at least 50% of the assessed value. This petition is submitted to the existing district’s board of directors. After a public meeting, the board may vote to approve the annexation. The documents are then submitted to the county board of supervisors to formally record the annexation. That area will then begin paying the tax rate of the existing district and receive services through that agency.
- 3) They may seek subscription services from an existing district. This can be even more complicated as it is dependent upon an agreed-upon rate for such services and the willingness of individual property owners to pay that rate. Unlike the first two options, there is no vote of the area, so conceivably one home might “buy” coverage and the next door neighbor opt out.

In addition, individual property owners that are contiguous to an existing fire district can ask to join that district or subscribe to the district’s services. This is contingent upon the policies of that district and their ability and willingness to absorb individual properties.

In the past, our area has been spared the major wildfires seen elsewhere, but our risk is very high and is complicated by the large amount of public land around us.

Santa Cruz County government is currently working to develop a [“wildfire protection plan”](#) that will discuss vulnerabilities, fire prevention and response, and related issues such as evacuation routes. While not designed specifically to deal with pockets without coverage, those areas in particular are among those most affected by issues such as only one route in or out, hampering both fire responders and residents’ ability to evacuate promptly.

In small rural districts, annexation of an additional area by an existing district might fund more personnel and/or equipment to better serve the communities. Those property owners would also be eligible to become members of the board of directors of that district and influence decision making. Increasing wildfire danger and year-round fire season make it imperative that we all work together to protect not just our own property but our entire communities.