



# Champions Emergency Services District

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## Harris County ESD 29 (CESD) Receives New ISO Rating

To help establish appropriate fire insurance premiums for residential and commercial properties, insurance companies need reliable, up-to-date information about a community's fire-protection services. Insurance Services Office, Inc (ISO) provides that information through the Public Protection Classification (PPC) program. Most U.S. insurers of home and business properties use ISO's PPC in calculating premiums.

Recently, Champions ESD (CESD) was re-evaluated by ISO and received an updated PPC. The rating system is on a scale of 1 thru 10 with 1 being the "best protection" and 10 being "least protection". In 2009, CESD was rated a PPC 3 which covered the entire district. Since then, ISO has changed some of their rules, specifically those related to a community's water supply (fire hydrant locations) for firefighting efforts. Under the old rule, CESD qualified for a district wide rating of PPC 3 even though some of the properties in the district were not protected by fire hydrants.

The new ISO rule requires all properties to be within 1000 feet of a fire hydrant or be subject to a separate rating. As a result of some properties within CESD being outside the "1000 feet rule", CESD now has two separate PPC ratings. In the areas that are located within 1000 feet of a fire hydrant, the rating has improved to a PPC 2. In areas outside of 1000 feet of a fire hydrant, the rating has moved to a PPC 6. The PPC 2 areas should result in a reduction to insurance rates while the PPC 6 areas may result in an increase to insurance rates.

The location of fire hydrants is outside the control of CESD. Local Municipal Utility Districts (MUD's) control the placement of fire hydrants. Additionally, homeowners and business owners who decide to own or lease property outside the boundaries of those MUD's may have property too far from any fire hydrants. Nevertheless, CESD has taken steps to provide the highest level of service to the areas without fire hydrants with the purchase of a 3000 gallon water tanker and an aggressive mutual aid agreement with other local fire departments with similar water tanker capabilities. These and other measures prevented the possibility of a PPC 8 or 9 in areas without fire hydrants. The new ratings will take effect on January 1, 2018. Contact your insurance carrier to discuss the possible adjustments to insurance premiums.

For more information about ISO visit <http://www.isomitigation.com>

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