**Howell Area Fire Authority receives a Class 3/5 ISO rating**

**For Immediate Release:**

The Howell Area Fire Authority has received the Insurance Services Office (ISO) rating of Class 3/5. The ISO currently evaluates over 50,000 Fire Departments Nationwide with very few earning the Class 3/5 Rating. This rating reflects the hard work and dedication of all the Howell Area Firefighters and their commitment to save lives and property. The new Public Protection Classification (PPC) rating will become effective September 1, 2018.

Areas within 5 road miles of a fire station and within 1000 feet of a fire hydrant will receive a class 3 and areas without hydrants but within 5 miles of a fire station even if it is from another neighboring fire department will receive a class 5 rating.

Fire Departments across the Nation are rated by the ISO to determine a PPC for individual Cities or Counties. This rating is published by the ISO and used by Insurance Companies to determine insurance rates. The ISO Schedule develops a PPC number on a relative scale from 1 to 10, with 1 being the very best and 10 representing less than minimum recognized fire protection. Most U.S. Insurers of Homes and Business Property use the PPC in calculating premiums. In general, the price of fire insurance in a community with a good PPC is substantially lower than in a community with a poor PPC.

When the ISO evaluates a Fire Departments capabilities it uses a system called the Fire Suppression Rating Schedule (FSRS) which employs nationally accepted standards developed by such organizations as the National Fire Protection Association (NFPA), the American Water Works Association (AWWA) and the Association of Public Safety Communications Officials (APCO) International. The FSRS considers 3 main areas of a community’s fire suppression capabilities including Emergency Communications (911 Call Center), the Fire Department, and Water Supply. In addition, it includes a Community Risk Reduction section that recognizes community efforts to reduce losses through fire prevention, public fire safety education and fire investigation.

Key elements considered when evaluating a Fire Department include Response Capabilities (Deployment Analysis) which includes adequate staffing of Fire Service Personnel on Engine Crews and Ladder Companies, Fire Station Distribution (Location and Coverage), Appropriate Apparatus and Equipment, Training, Water Supplies, Organizational Structure, Communications and Building/Fire Prevention Codes and their enforcement.

The Fire Department’s improved PPC Classification is a reflection of the Howell Area Fire Authority’s commitment to provide quality Public Safety Services to the citizens of the City of Howell, Howell Township, Oceola Township, Marion Township and Cohoctah Township.

An ISO Class 3/5 rating will save our residents significant money on their home owners insurance.  It will result in an even greater savings to our commercial businesses and our industries.  This is one more reason for business owners to locate in the Area.

Chief Andrew Pless, Howell Area Fire Department