**PRESS RELEASE**

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FOR IMMEDIATE RELEASE

**ISO RATINGS**

Columbia River Fire and Rescue and Scappoose Rural Fire Protection District participated in Insurance Service Office (ISO) public protection classification rating. ISO is an organization that collects statistical data, promulgates rating information, develops standard policy forms, and files information with state regulators on behalf of insurance companies that purchase its services.

What does that mean for you, the consumer? ISO grades an area based upon three categories: Fire Department, Emergency Communication Center (911), and the Water System (Pipes, hydrants, and community water supply) and combines those scores into a protection rating for a given area. This is a lengthy process that requires information from all three department (Fire, 911, and Water Department) areas of responsibility. That information is gathered by the Fire District responsible for the protection area in questioned and is submitted during the inspection conducted by an ISO agent. The score an area receives is used by most insurance companies as a way to determine the cost of Fire Insurance for a structure (building), whether it is a home or business. The score an area receives is based upon a number from 1 to 10. A fire protection rating of 1 is the best possible score an area could receive and is generally only seen in large metropolitan areas, a score of 10 is the least desirable. A score of 10 relates to an area with little to no fire protection and has the highest insurance quotes for that area.

Scappoose Rural Fire Protection District and Columbia River Fire and Rescue had several areas within their fire districts that had a score of 10. The goal of the ISO grading requested by both agencies was to reduce that score and thereby reduce insurance costs to our citizens. Following the ISO inspection Scappoose Rural Fire Protection District received points for the two volunteer stations in Chapman and Holbrook. Those stations staff apparatus and provide volunteer firefighter response. Previously those stations were not counted towards the SRFD district ISO score. ISO gave the Scappoose Rural Fire Protection District a total score of 3. **The score for the entire District including the Chapman and Holbrook areas now have a Fire Protection Rating of 3, except properties past 5 road miles of a recognized Fire Station have a score of 10.**

Columbia River Fire and Rescue had two stations that were not given points in the previous ISO grading in 2012. Those stations were Deer Island, and Fernhill. In the 2017 ISO inspection Columbia River Fire and Rescue received points for Deer Island and Fernhill Fire Stations. Those stations house Fire Apparatus and have volunteers responding to assist within the district.**Columbia River Fire and Rescue received a total score of 4 for the entire Fire District, except properties past 5 road miles of a recognized Fire Station have a score of 10.**

Areas in both districts that had previous scores of 10 now have Fire Protection Ratings of either 3 or 4 that should improve the insurance rates for those residents. This was a monumental effort of both Districts staff and personnel to gather this information and ensure that we have the personnel, equipment, and stations to meet the ever increasing demands for service.

The ISO scores for both SRFD and CRFR will go into effect on March 1, 2018. Property owners should contact their insurance representative after that date and inquire about their insurance rate for their building(s).

Scappoose Rural Fire Protection District and Columbia River Fire and Rescue strive to improve service and reduce insurance costs to our citizens. By working with our community partners at Columbia County 911 and the Water Districts within our response areas we hope to continue to improve our ability to provide the stellar service our citizens and visitors have come to expect.