Village Board Agenda Memo

Date: November 24, 2026

To: Village President & Board of Trustees

From: Dean J. Maggos, Director of Fire and Emergency Management
Julia Cedillo, Village Manager

RE: ISO Public Protection Classification – Grading Results Overview

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GENERAL BACKGROUND

On October 1, 2025, ISO conducted an on-site grading survey to review and establish an updated Public Protection Classification number for our Village. Our prior grading survey took place in November of 2018, with the Community Classification published in July of 2019. The Classification at the time was 03/3X.

Prior to the actual on-site survey on October 1, 2025, staff spent many hours over several weeks gathering information and preparing documents required for the grading. Following the actual on-site meeting, additional time was spent throughout that October gathering supplemental information, which was then submitted to our ISO field representative on October 30, 2025.

This past August, we finally received the results. We received a Final Community Classification of a 03, which technically becomes effective December 1, 2026.

We did review the details of the grading and clarified some of the results of the actual scoring with our ISO representative. Although we found a minor score discrepancy in one section in our favor, it will not modify our overall Classification number. As such, they don't republish the actual report.

The ISO Public Protection Classification (PPC) measures community fire protection capabilities and is used by many insurers in setting property insurance premiums. ISO grades fire protection areas and assigns a PPC from 1 to 10, with a 1 generally representing superior fire protection, and a 10 meaning an area does not meet ISO's minimum criteria. As such, the lower the number the better the grading. Overall, although we always strive to improve, a PPC of 3 is still a very respectable number, especially for a department with our Organizational Structure and the Operational Model we still utilize.

In comparison to our peers, state, and national averages, we scored higher in each of the four major categories used in the PPC evaluation.

There is no Staff Recommendation or Motion/Action Requested for this Agenda Item. Chief Maggos will provide a short presentation to the Board to review the PPC Summary Report.

DOCUMENTATION

- ISO Public Protection Classification Program Explanatory Information

PPC Program

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. ISO provides that information through the Public Protection Classification (PPC®) program.

What is the PPC program?

We collect information on municipal fire-protection efforts in communities throughout the United States. In each of those communities, we analyze the relevant data using our Fire Suppression Rating Schedule (FSRS). We then assign a Public Protection Classification from 1 to 10. Class 1 generally represents superior property fire protection, and Class 10 indicates that the area's fire-suppression program doesn't meet our minimum criteria.

By classifying communities' ability to suppress fires, we help the communities evaluate their public fire-protection services. The program provides an objective, countrywide standard that helps fire departments in planning and budgeting for facilities, equipment, and training. And by securing lower fire insurance premiums for communities with better public protection, the PPC program provides incentives and rewards for communities that choose to improve their firefighting services.

How the PPC Program Works

The Public Protection Classification (PPC®) program provides important, up-to-date information about municipal fire protection services in each community we survey. Our expert staff collects information about the quality of public fire protection in more than 39,000 fire protection areas across the United States.

In each of those protection areas, we analyze the relevant data and assigns a Public Protection Classification — a grading from 1 to 10. Class 1 generally represents superior property fire protection, and Class 10 indicates that the area's fire suppression program does not meet our minimum criteria.

Most U.S. insurers of home and business properties use PPC in calculating premiums. In general, the price of insurance in a community with a good PPC is lower than in a community with a poor PPC, assuming all other factors are equal.

A community's PPC depends on:

- emergency communications systems, including facilities for the public to report fires, staffing, training, certification of telecommunicators, and facilities for dispatching fire departments
- the fire department, including equipment, staffing, training, and geographic deployment of fire companies
- the water supply system, including the inspection and flow testing of hydrants and a careful evaluation of the amount of available water compared with the amount needed to suppress fires
- community efforts to reduce the risk of fire, including fire prevention codes and enforcement, public fire safety education, and fire investigation programs

Fire Suppression Rating Schedule (FSRS) Overview

The Fire Suppression Rating Schedule (FSRS) is a manual containing the criteria we use in reviewing the fire prevention and fire suppression capabilities of individual communities or fire protection areas. The schedule measures the major elements of a community's fire protection system and develops a numerical grading called a Public Protection Classification (PPC®).

Our FSRS 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. When those organizations update their standards, the evaluation changes as well. The PPC program always provides a useful benchmark that helps fire departments and other public officials measure the effectiveness of their efforts — and plan improvements.

How the FSRS works

The FSRS lists a large number of items (facilities and practices) that a community should have to fight fires effectively. The schedule is performance based and assigns credit points for each item. Using the credit points and various formulas, we calculate a total score on a scale of 0 to 105.5.

To receive certain PPC ratings, a community must meet minimum criteria. After a community meets those criteria, the PPC rating depends on the community's score on the point scale.

The FSRS considers three main areas of a community's fire suppression system: emergency communications, fire department (including operational considerations), 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.

Emergency communications

A maximum of 10 points of a community's overall score is based on how well the fire department receives and dispatches fire alarms. Our field representatives evaluate:

- the emergency reporting system
- the communications center, including the number of telecommunicators
- computer-aided dispatch (CAD) facilities
- the dispatch circuits and how the center notifies firefighters about the location of the emergency

Fire department

A maximum of 50 points of the overall score is based on the fire department. We review the distribution of fire companies throughout the area and checks that the fire department tests its pumps regularly and inventories each engine and ladder company's equipment according to NFPA 1901. We also review the fire company records to determine factors such as:

- type and extent of training provided to fire company personnel
- number of people who participate in training
- firefighter response to emergencies
- maintenance and testing of the fire department's equipment

Water supply

A maximum of 40 points of the overall score is based on the community's water supply. This part of the survey focuses on whether the community has sufficient water supply for fire suppression beyond daily maximum consumption. We survey all components of the water supply system. We also review fire hydrant inspections and frequency of flow testing. Finally, we count the number of fire hydrants that are no more than 1,000 feet from the representative locations.

Community risk reduction

The Community Risk Reduction section of the FSRS offers a maximum of 5.5 points, resulting in 105.5 total points available in the FSRS. The inclusion of this section for "extra points" allows recognition for those communities that employ effective fire prevention practices, without unduly affecting those who have not yet adopted such measures. The addition of Community Risk Reduction gives incentives to those communities who strive proactively to reduce fire severity through a structured program of fire prevention activities.

The areas of community risk reduction evaluated in this section include:

- fire prevention
- fire safety education
- fire investigation

Divergence Factor

- Even the best fire department will be less than fully effective if it has a less-than-adequate water supply. Similarly, even a superior water supply will be less than fully effective if the fire department lacks the equipment, personnel, or operational considerations to use the water. Your preliminary Fire Suppression Rating Schedule (FSRS) score is subject to modification by a divergence factor, which recognizes any disparity in the relative level of effectiveness of your fire department and water supply.
- The divergence factor mathematically reduces your preliminary scores if the fire department and water supply scores are incompatible with each other.