# Public Protection Classification

## Scope of the PPC Evaluation

The purpose of an ISO public protection survey is to gather information to determine a Public Protection Classification (PPC®), which insurers use for underwriting and to calculate premiums for fire insurance.

## 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.

In each of those protection areas, ISO analyzes 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 ISO's minimum criteria.

Most U.S. insurers of home and business properties use ISO's 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.

## Split Classifications

When ISO develops a single Public Protection Classification (PPC®) for a community, all community properties receive that classification. However, in many communities, we develop split classifications, which we revised in 2013 to reflect the risk of loss more precisely.

An example of the split classification is 4/4X or 4/4Y. The first number refers to the classification of properties within 5 road miles of a fire station and within 1,000 feet of a creditable water supply. The second number, with either the X or Y designation, applies to properties within 5 road miles of a fire station but beyond 1,000 feet of a creditable water supply. ISO generally assigns Class 10 to properties beyond 5 road miles.

## Water Class 10W

ISO has created a new water class based on our ongoing research and loss experience analysis within our Public Protection Classification (PPC®) program. Our data shows that risks located more than 5 but less than 7 road miles from a responding fire station with a creditable water source within 1,000 feet had better loss experience than those farther than 5 road miles from a responding fire station with no creditable water source. The new classification — 10W — recognizes the reduced loss potential of such properties.

Class 10W is property-specific. Not all properties in the 5-to-7-mile area around the responding fire station will qualify. The difference between Class 10 and 10W is that the 10W-graded risk or property is within 1,000 feet of a creditable water supply. Water supplies may include fire protection systems using hauled water when those systems meet our minimum criteria for mobile water supplies in the non-hydrated areas. 10W gives credit to those risks and is reflective of the potential for reduced property insurance premiums.

# Public Protection Classification

## Santa Fe County Fire Districts Public Protection Classification

| Community/Fire District | Public Protection Classification ISO Rating |
|---|---|
| Agua Fria | 5/10 |
| Chimayo | 4/4Y |
| Edgewood | 5/10 |
| El Dorado | 3/3Y |
| Galisteo | 5/5Y |
| Glorieta Pass | 4/4Y |
| Hondo | 4/10 |
| La Cienega | 5/5Y |
| La Puebla | 4/4Y |
| Madrid | 5/5Y |
| Pojoaque | 4/10 |
| Stanley | 5/5Y |
| Tesuque | 5/10 |
| Turquoise Trail | 5/5Y |

For further ISO information, visit: https://www.isomitigation.com/ppc/program-works/

For further questions, please contact the Santa Fe County Fire Prevention Office at 505-995-6523.

# Santa Fe County Fire Department – Fire Response

I.   PURPOSE

The Santa Fe County Fire Department is a combination department of paid and volunteer professionals trained in all aspects of fire, rescue and emergency medical response. The response resources of the department are divided into four separate geographical regions. These four regions are further divided into fourteen fire districts with a minimum of two and a maximum of four fire districts in one region.  Each region is identified by their primary geographic direction, north, south, east, and west. Each region is assigned full time firefighting personnel 24/7 to respond with volunteer fire district personnel to emergencies within that district. This defines the specific response parameters for response of personnel and apparatus for each fire district based on the type of emergency occurring within that fire district. The department will utilize the National Incident Management System (NIMS) to manage its emergency scenes.

II.  POLICY

It is the policy of the Santa Fe County Fire Department to dispatch the closest appropriate emergency resources to all emergencies occurring within a county fire district. Specific automatic aid algorithms within Santa Fe County are outlined within the procedures section specifying what fire apparatus will automatically respond in conjunction with the responding resources of the fire district of origin.

III.  PROCEDURE

1.  Identification of Fire Regions including specific fire districts and regional response resources.
    a.  Northern Region
        i.   Chimayo Fire District
        ii.  La Puebla Fire District
        iii. Pojoaque Fire District
        iv.  Tesuque Fire District
        v.   SFCFD Med 50
    b.  Southern Region
        i.   Stanley Fire District
        ii.  Edgewood Fire District
        iii. SFCFD Med 70
    c.  Eastern Region
        i.   Hondo Fire District
        ii.  El Dorado Fire District
        iii. Glorieta Fire District
        iv.  Galisteo Fire District
        v.   SFCFD Med 80
    d.  Western Region
        i.   Agua Fria Fire District
        ii.  La Cienega Fire District
        iii. Turquoise Trail Fire District
        iv.  Madrid Fire District
        v.   SFCFD Med 60

# Santa Fe County Fire Department – Fire Response

B.      Automatic Aid

The fire districts of the Santa Fe County Fire Department provide automatic aid to adjoining county fire districts for the specific purpose of ensuring adequate response of fire suppression apparatus and personnel to structure fires, medical and rescue calls within a given fire district <u>at the time of dispatch</u>. This is commonly referred to as a First Alarm. The Santa Fe County Fire Department does not wait until confirmation of a structure fire is made before supplementing additional resources of the responding fire district. The following tables (on the last page) outline the specific fire district response and automatic aid resources to be deployed. (at original time of dispatch).

C.      Mutual Aid

In addition to automatic aid algorithms the Santa Fe County Fire Department also provides mutual aid assistance to adjoining county and municipal fire departments in the City of Santa Fe, San Miguel County, Village of Pecos, Rio Arriba County, City of Espanola, Torrance County, City of Moriarty and Bernalillo County. Santa Fe County Fire Department Fire Districts will never deplete their individual fire district resources to provide mutual aid services to an out-of-county jurisdiction without the prior approval of the County Fire Chief and the implementation of a station back-fill plan to ensure adequate resources are available to protect the residents and property of Santa Fe County are protected.

D.      Santa Fe Regional Emergency Communications Center

The resources of the Santa Fe County Fire Department are dispatched by the Santa Fe Regional Emergency Communications Center (RECC) a consolidated governmental authority organized by and through a joint powers agreement between the City of Santa Fe and Santa Fe County to operate the public safety answering point for all emergencies occurring within any governmental jurisdiction in Santa Fe County. As such the RECC is responsible for dispatching the public safety resources of the City of Santa Fe Fire and Police Departments, the Santa Fe County Fire Department and the County Sheriff's Department.

E.      Scene Command Structure

Typically the first arriving officer of the fire district will establish Incident Command for the incident. The Santa Fe County Fire Department utilizes the National Incident Management System (NIMS). As such large scale, multiple/mass casualty, multi-agency or multijurisdictional response will require a unified Command approach to incident management and may also require activation of the City/County Emergency Operations Center. As such, the command staff from county fire administration will be notified of all such emergencies (other than pre-defined automatic aid algorithms) occurring within Santa Fe County and prior to sending county resources to out-of-county incidents.

# Santa Fe County Fire Department – Fire Response

Santa Fe County Fire Department
Resource Deployment Table A
Fire Response

## Fire Related – First Alarm

| Incident | | Structure Fire | Non-structure Fire | | Smoke or Alarm Check | |
|---|---|---|---|---|---|---|
| | Amount | Type | Amount | Type | Amount | Type |
| Send | 2 | Fire District Engines & Tenders | 1 | Fire District Engine | 1 | Fire District Engine |
| Send | 4 | 1 additional Tender from each adjoining Fire District | | | | |
| Send | 1 | Regional Med | 1 | Regional Med | 1 | Regional Med* |
| Send | 1 | Regional Aerial | For brush or wildland fires the County Wildland Team and additional regional brush and tenders may be requested as 2nd alarm | | *Only in the districts that house regional Meds, Edgewood, Hondo, La Cienega & Pojoaque | |
| Send | 1 | Air Truck | | | | |
| Send | 1 | County Investigator | | | | |

## Fire Related – Second Alarm

| Incident | | Structure Fire | Non-structure Fire | |
|---|---|---|---|---|
| | Amount | Type | Amount | Type |
| Send | All | Fire District Resources | All | Fire District Engine |
| Send | 2 | Additional Tenders or Engines & Personnel from adjoining Fire District | All | Regional Type 3 and Type 6 Engines and Tenders |
| | | | All | For brush or wildland fires the County Wildland Team and additional regional brush and tenders may be requested as 2nd alarm |
| Notify | All | County Fire Admin Command Staff | All | County Fire Admin Command Staff |

Fire Related – Third Alarm. Countywide Fire Administration Page requesting all Chief Officer response. A County Chief Officer will decide the appropriate level of additional response after conferring with the Incident Commander.

The average water brought to the scene by First Alarm responding units is 10,000 gallons. When a Second Alarm is issued, an average of 5,000 additional gallons of water is brought to the scene.  Once on scene a tender shuttle operation will be put into operation to maintain 250 gallons of water per minute for 2 hours.