

## Fire Hydrant Proximity and ISO Rating Impact

In the La Pine Fire District (or any fire district), the proximity of fire hydrants to residences can significantly impact the ISO (Insurance Services Office) rating, which influences homeowners' insurance premiums. The ISO evaluates several factors, including the availability and distribution of fire hydrants, to determine a community's fire protection capabilities.

### Key Points Regarding Fire Hydrants and ISO Ratings:

#### 1. Distance Requirements:

- **Within 1,000 feet:** For a fire hydrant to positively affect the ISO rating, it should generally be within 1,000 feet of the residence. This distance is often measured along accessible roads or pathways.
- **Within 5 road miles of a fire station:** The residence should also be within 5 road miles of a recognized fire station to maintain a good ISO rating.

#### 2. Hydrant Flow Rate:

- Fire hydrants must provide a sufficient flow rate of water (measured in gallons per minute, GPM) to meet firefighting needs. The ISO evaluates the adequacy of the water supply system, including hydrant spacing and flow rates.

#### 3. Hydrant Spacing:

- In urban or suburban areas, hydrants are typically spaced every 300–600 feet to ensure adequate coverage. In rural areas like La Pine, hydrants may be less densely spaced, but the 1,000-foot rule is a general guideline for ISO purposes.

#### 4. Impact on ISO Rating:

- If a residence is more than 1,000 feet from a fire hydrant, it may be classified as having "limited" or "no" fire protection, which can negatively affect the ISO rating.
- A lower ISO rating (closer to 1) indicates better fire protection and can lead to lower insurance premiums, while a higher rating (closer to 10) suggests poorer protection and higher premiums.

### Specifics for La Pine Fire District:

- La Pine is a rural area, so hydrant availability may vary. If you are outside city limits, the fire district may rely on alternative water sources (e.g., water tanks, ponds, or dry hydrants) if traditional hydrants are not available.
- The La Pine Rural Fire Protection District works with the ISO to ensure adequate fire protection coverage. If you are unsure about hydrant locations or their impact on your property's ISO rating, contact the fire district or your insurance provider for clarification.

### Action Steps:

1. **Check Hydrant Locations:** Verify the distance of the nearest fire hydrant to your residence.
2. **Contact the Fire District:** Reach out to the La Pine Fire District for specific information about hydrant placement and ISO ratings in your area.
3. **Consult Your Insurance Provider:** They can provide details on how your ISO rating affects your premiums and whether improvements (e.g., adding a hydrant) could lower your costs.