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New Ratings Okayed For Emergency Services District

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GRAND SALINE—The Van Zandt County Emergency Services District No. 2 is “still moving forward showing great improvements and future plans,” according to Grand Saline VFD Assistant Chief George Coffman.

The Grand Saline Volunteer Fire Department has received confirmation that the Texas Fire Marshall's Office has accepted the Class 3 ISO (Insurance Service Office) rating for the city of Grand Saline. The ISO improved the city to a PPC Class 3 rating. Homeowners living within five miles of either fire station (central station or Sand Flat) outside the city have improved to a Class 7 rating. However, any rural homeowner within five miles of a fire station but also within 1,000 feet of a certified water source, like a dry hydrant, fire hydrant or a certified pond for use with the department's TurboDraft device, can utilize the PPC Class 3 rating, depending on the insurance provider.

Previously, homeowners inside the city had a PPC of 6 and rural homeowners living past five miles of either station had a PPC rating 9/10, meaning “high-cost or no fire insurance.” Coffman stated the new rating will be effective July 1. The ISO is a private company that grades fire departments from 1 to 10 in protective capabilities based on available water supply, fire trucks and equipment, volunteer staffing and dispatch, along with other factors that reflects on fire insurance premiums. Class 1 is the best a fire department can receive. A class 10 is the worst grading a department can receive, meaning insurance companies provide insurance at high cost or none, since there is little or no fire protection. “Making the improvements could not have been accomplished without the hard work from all the citizens who voted to keep the ESD during the political battle (in 2010),” Coffman said. Having the ESD plays a major factor in keeping the ambulance service and lowering the PPC, he added. “Having proper funding that is budgeted each year for testing and maintaining hose, hydrants, equipment truck/pump testing and training is important. It is costly but plays a major roll in insurance ratings yearly that reflects on homeowners' premiums,” Coffman said.

The Sand Flat substation is about to receive a new brush truck, funded by the Federal Emergency Management Agency, to outfit the new station scheduled to be built in the following months. Next, the department will be focusing on the East Center community to place the next substation, which will benefit homeowners living within five miles of that area. “But we still need citizens who are willing to volunteer for the safety of the community in those areas,” Coffman said. He said he has been asked what the most the ESD improvements have saved for a rural homeowner. “With the improvements, we have saved one citizen 50 percent on the fire insurance premium, cutting the bill in half, but they had to change insurance companies,” Coffman said. He added that he is watching the Wills Point ESD election with interest. “Having an ESD is a positive investment for the health and safety of a community by funding fire equipment and medical services,” Coffman said. He stated the returns are high, if the citizens will support the creation of the ESD. “But there is only one disadvantage and that is asking taxpayers to pay a 10-cent tax to improve their equipment they depend on when emergency strikes. The overall goal of having an ESD is being funded to improve services when someone's life or property is in danger,” Coffman stated. “Grand Saline has set the goal in the county high and has shown having an ESD is a positive investment for taxpayers,” he added, “and we hope citizens can see having an ESD is not negative as long as you move forward planning for the furthering of the safety of your community.”