

**IMPORTANT    IMPORTANT    IMPORTANT**

To all HOA members:

The situation has changed with the number of volunteer firefighters and EMT's attached to the Fishhawk Fire station. We have lost several and are now down to 2. What does this mean?

- Your home owner's insurance rates will at the least double.
- Any emergency matters (fire or health) will have slower response times.

Chief Crawford from the Mist-Birkenfeld Fire District has provided an explanation below.

The key issue is to be aware that to keep the current rating for the lake area, additional volunteer firefighters are needed. They can live at the lake either part time or full time. Please contact Jim or any board member if you are interested. We need your help.

The FLRC Executive Board



# Mist-Birkenfeld Rural Fire Protection District

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Memo To: Fishhawk Lake Recreation Association Board of Directors

Regarding: Potential for Rate Changes for Fire Insurance

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As you may know, the Insurance Services Office (ISO) rates fire departments and fire districts on a nationwide basis. Insurance companies use that information to set rates for fire insurance. The insurance rates for the Fishhawk Lake area are currently based on a Protection Class 5, which is very good for a rural area. That is about as good as Vernonia and Clatskanie's ratings. The rest of the district is a classification 8B, due to not having fire hydrants available. However, that rating is at risk because there are not enough firefighters left responding to the Fishhawk station. I will explain.

There are certain rules for a fire district to maintain any ISO fire Protection Class rating. The first is to have an adequate shelter for the equipment and apparatus. The Fishhawk Lake Station meets that standard. Next, there are specific rules as to the fire suppression apparatus (and equipment it carries) and it's availability on a fire scene. That requirement is met. There is a minimum water supply requirement, which is also met. There is also a minimum requirement for personnel. ISO requires a minimum of eight volunteer personnel responding to the station who's home is within 5 miles of the station. That is where we are short. Currently we have a total of two available at the lake. People have moved and some have retired. Two years ago we had nine personnel there.

What happens when a fire district cannot meet any one of the requirements? ISO simply disqualifies the station entirely. The result is a change back to an ISO rating of 10, which is unprotected. That change will more than double the fire insurance rate for most people at the lake. Some may not be able to get insurance at all.

How do we fix this problem? We need to find a minimum of six new recruits, sign them up and get them training. The district will provide the training and the equipment for these recruits. There are three that have shown an interest so far, but no one has yet committed to become a firefighter.

It takes about four months to become a firefighter through the fire academy training six weekends. It is possible to do the training in district if we have a large enough group, five of six would do it. But training here would take 12 to 18 months to complete. In either case there is no cost to the individual other than their time.

Thanks for your attention on this critical issue.

Sincerely  
Chief Dave Crawford

*"Service Beyond the Call"*