



# DOUGLAS COUNTY FIRE DISTRICT No. 2

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[www.dcf.org](http://www.dcf.org)

## Fire Protection Coverage / Annexation

General Information Guide  
GIG-2

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### Purpose

The purpose of this publication is to assist the reader in determining if a property is inside the protective boundary of Douglas County Fire District No.2; whether or not said property has fire protection coverage; and how to obtain fire protection coverage if a property is unprotected.

### Need To Know If A Property Has Fire Protection Coverage?

There are two steps involved in determining if a property has fire protection coverage:

- The first step to determine if a property has fire protection coverage is by looking at a boundary map of the District to ascertain if the property is inside its protective boundary (see attached boundary map).
- The second step is to verify if any of the District's Codes for Assessment and Taxation have been assigned to the property by the Assessor's Office. The following codes identify properties inside the District boundary that are paying fire protection taxes:

1.17

4.02 4.03 4.06 4.07 4.14 4.18 4.24 4.25 4.40 4.42 4.55 4.57

4.59 4.61 4.62

12.01 12.05 12.09

45.02 45.05

116.18

130.04 130.20 130.21

## **Need To Know the Assessment and Taxation Code Assigned to Your property?**

Visit the Douglas County Assessor's web site at [www.co.douglas.or.us/puboaa](http://www.co.douglas.or.us/puboaa). Click on the Assessment Search button on the box to the left of the screen to go to the search field box. On the Search Field box you may use the default search Owner Name (Last, First) and enter said information on the Search Value box to the right and click on the search button at the bottom of the screen. A row of text with your property information will appear at the bottom of the screen. Click on the number shown on the Property ID box. A page with the information details for the property will appear. On the column with information to the right of the page there is a row of text titled Code Area with different numbers to its right (i.e. Code Area: 00403). That would equate to 4.03 on the table above; therefore confirming that the property owner is paying fire protection taxes to the District and that the property has fire protection coverage.

## **What if my property is unprotected?**

If a property is within the District's protective boundary but not paying fire protection taxes this property is unprotected and the following should be considered:

### Emergency Services (Fire & Rescue)

The District protects over 34,000 citizens within 84 square miles Fire Service Area. The response of District resources to emergencies on unprotected properties is as follows:

- District resources do not knowingly respond to emergencies at addresses where properties are unprotected
- District resources may not respond to life threatening emergencies on unprotected properties; specially if other emergencies are reported simultaneously on properties that are paying fire protection taxes to the District
- In the event that District resources respond to an emergency on a property that is unprotected Oregon Statutes authorize the District to bill the property owner for the recovery of the costs associated with the service/s provided in order not to incur a financial burden on those property owners that pay fire protection taxes to the District. The amount of the bill depends on the number of personnel and fire apparatus that respond to the emergency, the equipment used, and the time needed for its mitigation and it is based on a fee schedule established by the Oregon Legislature.

### Emergency Services (Medical Emergencies)

The District protects over 80,000 citizens within 2,600 square miles Ambulance Service Area. The response of District resources to medical emergencies is as follows:

- Because of contractual agreements associated with the adjudication of one or more of the Ambulance Service Areas in Douglas County by the State of Oregon Health Division; District resources will respond to all emergency medical calls within the designated Ambulance Service Areas. Medical emergency calls are billed to the patient.

### Non-Emergency Services (Fire Prevention)

The Fire Prevention Division covers a diverse and unique area of responsibilities as related to fire prevention. Among them are widespread and diverse activities of commercial, industrial, and residential development reviewed and inspected for:

Land use projects (subdivisions, land partitions, conditional use permits)

Building construction (new construction, remodels, alterations)

Fire protection systems (automatic sprinkler systems, alarm systems)

Annexations of territory to the jurisdictional boundaries of the District.

### Homeowners Insurance

Insurance practices vary among different carriers; however, the most common effects our staff witnesses when insurance carriers contact our office to confirm fire protection coverage and we inform them that a property is unprotected are as follows:

- Denial of insurance coverage on new homes
- Denial of access to home loans for new construction or remodels
- Denial of renewal of existing policies or exorbitant increases in their monthly premiums
- Assessment of much higher insurance premiums in comparison to equal or similar homes on the same area that have fire protection coverage

### **What are the benefits associated with having fire protection coverage?**

The benefits associated with having property fire protection coverage both direct and indirect are as follows:

### Emergency Services (Fire & Rescue)

Approximately 50 years ago when the District was first formed, the primary mission of our agency was to prevent and combat fires to serve the needs of a small rural population. Today, the District's capabilities have grown in response to the population increase and diverse needs of the citizens we serve. With 23 specialized units and 49 highly trained fire fighters the District is capable of responding to everything from the smallest animal rescue to a major structure fire or a complex over the bank rescue to maintain the public's safety and rescue them from harm when disaster strikes.

Owners of protected properties requiring District resources to respond to an emergency on their property are not billed for any costs associated with the services provided because they already pay for said services in taxes.

## Emergency Services (Medical Emergencies)

Along with excellent patient care provided by 41 highly trained paramedics; 14 ambulances are capable of providing Advance Life Support (ALS) emergency transport round the clock.

As mentioned before, because of statutory mandates and also due to certain medical insurance industry requirements the District is obligated to bill the patients for medical emergency calls. In order to assist in keeping ambulance calls under control, the District offers its residents the opportunity to join FIREMED. FIREMED is an ambulance membership program for those residents of Douglas County who reside within an ambulance service area. FIREMED members receive emergency ambulance care and transportation. In cooperation with other agencies, FIREMED memberships are honored in most of Oregon. The \$52 annual fee per household covers the balance of the cost of ambulance service not covered by the patient's insurance. For example, if the cost of an ambulance trip is \$891 and the patient's insurance covers \$400, FIREMED covers the balance if the patient is a FIREMED member. The membership covers all persons who reside in the same single occupancy non-commercial residence, or a household member living in substitute care (nursing care or foster care home) within Fire District No.2 service area.

## Homeowners Insurance

Owners of protected properties are more often than not granted access to home loans by banking institutions.

Owners of protected properties whether new or existing are more often than not granted access to new insurance policies or renewal of existing ones by insurance carriers without experiencing high increases in monthly premiums or paying significantly more than equal or similar homes on the same area.

Owners of protected properties are able to benefit from the ISO rating awarded to the District to have access to reduced insurance premiums.

## Other

Dollars paid in concept of property taxes may be claimed as deductible expenditures when filing federal taxes; while insurance premiums may not.

## **What is the ISO Rating and How It Affects My Insurance Premiums?**

To help establish appropriate fire insurance premiums for residential and commercial properties, insurance companies rely on the information about a community's fire protection services provided by the Insurance Services Office, Inc. (ISO) through its Public Protection Classification (PPC) program.

ISO is an independent statistical, rating, and advisory organization that serves the property/casualty insurance industry. ISO collects information on a community's fire protection and analyzes the data using the Fire Suppression Rating Schedule (FSRS). ISO then assigns a Public Protection Classification from 1 to 10. Class 1 represents exemplary public fire protection and Class 10 indicates less than minimum recognized protection.

Insurers determine insurance premiums for commercial properties after analyzing construction type and materials; occupancy type hazards; available fire protection systems such as fire extinguishers and/or automatic fire sprinklers; and exposure to adjacent structures. For individual properties, either class rating or specific rating applies. Class rating groups similar types of buildings, such as small churches, schools, or motels. Specific rating includes an on-site survey and analysis for manufacturing buildings, sprinklered properties, buildings with specific hazards or processes, or other properties that do not meet the criteria for class rating. Both class rating and specific rating procedures consider Public Protection Classification at the property.

When compared to commercial properties, dwelling properties generally require less water and equipment to suppress a fire. Therefore, insurers group such properties by protection class to calculate property insurance premiums. For example, under ISO's homeowners program, one state's groupings may be Public Protection Classification Classes 1 to 6, Classes 7 and 8, Class 9, and Class 10. Each grouping would have a different premium. The groupings may vary from insurance company to insurance company.

Douglas County Fire District No.2 was re-evaluated in 2001, and was awarded a "split" ISO Public Protection Classification. Class 4 for any properties within 1,000 feet of a fire hydrant; and Class 8B for any properties more than 1,000 feet from a hydrant, but within five (5) road miles of a District fire station. Properties that are more than five (5) road miles from a District fire station are Class 10.

This ratings apply to all areas currently served by the District including; the communities of Dixonville, Green, Melrose, Winchester, Wilbur, Garden Valley and Umpqua; and unincorporated areas of the City of Roseburg.

Services are provided from stations at the following strategic locations:

Headquarters – Roseburg	1290 NE Cedar Street, Roseburg, OR 97470
Station 1 – Dixonville	1400 Buckhorn Road, Roseburg, OR 97470
Station 2 – Green	4200 Carnes Road, Roseburg, OR 97471
Station 3 – Melrose	2830 Melrose Road, Roseburg, OR 97471
Station 4 – Winchester	6536 Old Highway 99 North, Roseburg, OR 97470
Station 5 – Garden Valley	6000 Garden Valley Road, Roseburg, OR 97471
Station 6 – Umpqua	125 Iverson Road, Umpqua, OR 97486

To know the distance between your property and the District fire station near you? Visit [www.MapQuest.com](http://www.MapQuest.com) to obtain total estimated travel time, total estimated distance, maps and more. Enter your property address in the box "Starting Location" and then enter the address of the District fire station near you on the box "Ending Location", then click the "Get Directions" button.

For more information about ISO, visit their website at: [www.iso.com](http://www.iso.com), call ISO Customer Service at 1-800-888-4476 or your local ISO representative.

For more information on ISO's Public Protection Classification ratings, call 1-800-444-4554, or read ISO's PPC program: Helping to Build Effective Fire Protection Services,

To obtain a copy of the Fire Suppression Rating Schedule (FSRR)? Click the "Talk to ISO" button or call ISO Customer Service at 1800-888-4476.

### **How Can I Obtain Fire Protection Coverage For My Property?**

Access to fire protection coverage by property owners is available at any time through annexation of territory into the protective boundary of the District.

Annexation is the ongoing process by which properties are brought into the protective boundary of the District for fire protection. Fire protection costs can be determined by knowing the value of your home/property and multiplying the District's current tax rate of \$3.16 x \$1,000 of assessed value.

As an example, the fire protection cost in taxes of a home with a \$100,000 assessed value would be:  
 $\$3.16 \times 100 = \$316.00$ .

Lands paying forest patrol assessments will be exempt from the District's levy unless those lands include structures in which case up to five (5) acres may be included in the District levy (ORS 478.010). Forest lands will continue to be assessed forest patrol assessments.

For more information about annexation call our Fire Prevention Bureau at 1-541-673-5503 or visit our website at [www.dfcd.org](http://www.dfcd.org).