



OFFICE OF THE FIRE MARSHAL

SANTA CRUZ COUNTY FIRE DEPARTMENT

PAJARO VALLEY FIRE PROTECTION DISTRICT

JED WILSON, FIRE CHIEF
6059 HIGHWAY 9, P.O. DRAWER F-2, FELTON, CA 95018, (831) 335-6748

County Fire ISO Update 2025

Public Protection Classification (PPC) survey results, effective September 1, 2025. Replaces the 2018 ISO update.

PUBLIC INFORMATION

The Insurance Services Office (ISO) issues ratings to fire departments throughout the country for the effectiveness of their fire protection services and equipment. The ISO rating is a numerical grading system and it is one of the elements used by the insurance industry to develop insurance rates. ISO gathers information on fire protection services and assigns a Public Protection Classification (PPC) number from 1 to 10. A PPC of Class 1 is superior fire protection and a Class 10 rating is unprotected.

The PPC rating is based on three components: emergency communications and dispatching capabilities, the fire department (personnel, equipment, training, and deployment), and water supply, with additional credit available for community risk reduction programs.

Current classification

The Santa Cruz County Fire Department (Santa Cruz County Fire Protection Service Area, CSA 48) has obtained a split class rating of 4 / 4Y, effective September 1, 2025.

Issued by ISO following its most recent Public Protection Classification survey, completed May 2025. This rating replaces the split 4 / 8B classification shown in the 2018 ISO update.

What the split classification means for a specific property:

- **Class 4** applies to properties within 5 road miles of a recognized fire station and within 1,000 feet of a fire hydrant or alternate creditable water supply.
- **Class 4Y** applies to properties within 5 road miles of a recognized fire station but beyond 1,000 feet of a creditable water supply. The "Y" suffix is ISO's current designation for what was formerly published as Class 8B, so the second half of the rating is the successor to the "8B" shown in the 2018 update.
- **Class 10** applies to properties more than 5 road miles from a recognized fire station.
- **Class 10W** is property-specific and may apply to properties between 5 and 7 road miles from a recognized fire station that have a creditable water supply within 1,000 feet.

Each insurance company independently determines the premiums it charges its policyholders. How an insurer uses ISO's information on public fire protection may depend on the company's fire-loss experience, ratemaking methodology, underwriting guidelines, and marketing strategy. Questions about how the PPC classification affects a specific insurance policy should be directed to your insurance agent.

This classification applies throughout the Santa Cruz County Fire Protection Service Area, including areas that prior ISO updates listed separately, such as the Pajaro Dunes District (CSA 4).

For additional information on ISO ratings, please refer to the ISO mitigation website at www.isomitigation.com.

*****NOTE*****

Do not contact the Santa Cruz County Fire Marshal's Office or any of the County Fire stations for ISO information. That is the responsibility of your insurance agent. This includes ISO ratings, closest fire hydrant, closest fire station, response times, staffing levels, water flow, and similar requests. If you are an insurance agent, you need to contact ISO directly for any of the above listed information. ISO can be reached at 1 (800) 444-4554 or www.isomitigation.com.