

**Town of Peshtigo Fire Department  
W2435 Old Peshtigo Road  
Marinette, WI 54143**



**Fire Protection Facts to Consider when Exploring Annexation Options**

Recently, Tyco Fire Protection Products reached out to approximately 169 Town of Peshtigo residents within Tyco's Private Well Sampling Area (PWSA) to initiate conversations about four options being proposed by Tyco for long term clean water supply. Fact sheets included with Tyco's correspondence detailed each of the four proposed options and included explanations of benefits, costs and challenges for each. One of these fact sheets indicated that, by annexing to the City of Marinette, property owners would see a tax increase, however that increase would pay for **professional fire protection** among other services. Tyco's fact sheet further explained that, because a property will have professional fire protection, it is anticipated that homeowners' insurance costs would decrease as a result. This statement is actually misleading and requires further explanation.

This paper is intended to provide additional facts and to address questions that Town of Peshtigo residents may have about their fire protection when considering whether annexing their property to the City of Marinette is in their best interest.

**Fact:** Both the City of Marinette and Town of Peshtigo currently offer professional fire protection services. However, these services are provided using two entirely different models with the City of Marinette employing a fully staffed career department and the Town with a volunteer or paid per call fire department. This model of fire protection is not unusual, and certainly not unprofessional. According to the National Volunteer Fire Council, 67% of all firefighters in the United States are volunteer. Both Marinette and Town of Peshtigo Fire Departments are well organized, well equipped and are staffed by well-trained firefighters that meet or exceed state and national standards.

**Fact:** The Marinette Fire Department, employs a staff of 16 personnel that are available for immediate response 24 hours per day, seven days a week and 365 days each year. As a result, Marinette Fire Department can provide a much faster response time and is guided by the National Fire Protection Association Standard (NFPA) 1710 for the organization and deployment of career fire departments. The Town of Peshtigo Fire Department has a staff of up to 25 volunteer firefighters available 24 hours per day, seven days per week and 365 days each year through an emergency paging system. The Town of Peshtigo is guided by NFPA 1720, the organization and deployment standard for volunteer fire departments. Each of these standards address functions and performance objectives for service delivery, response capabilities, and resources. Each standard includes minimum requirements for managing resources and systems, such as health and safety, incident management, training, communications, and pre-incident planning. Both departments strive to meet their respective NFPA

standard and are within substantial compliance of each. In addition to NFPA requirements, both departments are also required to meet the minimum standards of Wisconsin Administrative Code Chapters SPS 330, and SPS 332 as related to safety and health.

**Fact:** Insurance Services Office (ISO) is a private, third-party organization that develops a Public Protection Classification (PPC) to gauge the ability of a local fire department to respond to fires. A community's public fire protection information is collected and analyzed by ISO using its Fire Suppression Rating Schedule. A classification of 1-10 is then assigned based upon the results of the survey. Class 1 is the best rating and Class 10 is basically an indication of no fire protection. Any property that is located beyond five (5) road miles from the jurisdictional fire department automatically receives a class 10 rating from ISO. The ISO Public Protection Classification plays an important role in the underwriting process at insurance companies. A better (lower) rating usually results in a lower property insurance premium.

**Fact:** The City of Marinette is currently assigned an ISO **Class 3** rating for all properties within the City. The Town of Peshtigo is assigned an ISO **Class 6** rating for all properties within five (5) road miles of the fire station. Properties within the Town of Peshtigo that are beyond 5 road miles from the Town of Peshtigo Fire Station are rated as **Class 10**.

A community's Public Protection Classification (PPC) depends on:

- Fire Alarm and Communication Systems, including telephone systems, telephone lines, staffing, and dispatching systems.
  - Both Marinette and Town of Peshtigo Fire Departments utilize the same county 911 dispatch system resulting in negligible difference that affects the PPC between the two entities.
- The Fire Department, including equipment, staffing, training, and geographic distribution of fire companies and stations.
  - Marinette Fire Department is staffed with full-time career firefighters. As a result, response times to a call are much quicker than that of a volunteer department.
  - All properties within the City limits of Marinette are currently located within five (5) road miles of the single fire station.
  - A significant number of areas within the Town of Peshtigo, including all properties on Shore Drive, are farther than 5 road miles from the Town of Peshtigo Fire Station. This results in those properties automatically being classified as PPC Class 10.
- The Water-Supply System, including the condition and maintenance of hydrants, and a careful evaluation of the amount of available water compared with the amount needed to suppress fires.
  - The availability or lack of an established municipal water system including fire hydrants greatly influences a community Public Protection Classification (PPC) rating.
  - Any property having a fire hydrant or other creditable water source within 1,000 feet, even if over five miles from the fire station, may be awarded a better rating than the overall community PPC.
  - Communities without a municipal water supply and fire hydrants generally receive a higher PPC rating and must rely on alternative water delivery systems. The Town of

Peshtigo utilizes water tenders to bring water to a fire scene in order to meet its fire water flow requirements.

**Other Considerations:**

- Any property being annexed to the City of Marinette would automatically gain the benefit of an ISO Class 3 PPC rating as long as those properties are located within 5 road miles of the City of Marinette Fire Station. For those Town of Peshtigo properties currently classified as a Class 10, this could amount to a significant reduction in property insurance costs. Properties within the Town of Peshtigo that are now classified as Class 6 should also see a reduction in insurance premiums but not nearly as much. Contact your insurance provider for more information on actual or estimated cost differences.
- Without annexation, any establishment of a municipal water system within the Town of Peshtigo, whether it is provided by the City of Marinette or City of Peshtigo, will have a positive impact on the Town's current Class 6 rating. At its last ISO evaluation in 2021, the Town of Peshtigo PPC rating was close to being a Class 5. Having a water distribution system in place could easily tip the scale with the Town being able to achieve a Class 5 or even better rating.
- Without annexation, or the establishment of a municipal water system, those Town properties currently located farther than 5 road miles from the Town of Peshtigo Fire Station but within 5 road miles of the Marinette Fire Station could be brought up to a Class 6 rating with the establishment of an automatic aid agreement between the City of Marinette and Town of Peshtigo Fire Departments. An agreement was actually drafted and proposed several years ago but never acted on by the Peshtigo Town Board at that time.
- The establishment of individual property deep wells would have no impact on fire protection services or ISO ratings.
- The Town of Peshtigo Fire Department is actively taking steps to maintain and potentially improve its ISO rating. Through the periodic and planned purchase of new apparatus and equipment, aggressive training and education programs, the department is striving to achieve a Class 5 rating during the next ISO evaluation period.

**Town of Peshtigo Fire Protection Map:** The attached map highlights all road distances that are within 5 miles from the Town of Peshtigo Fire Station. Properties within these highlighted areas are classified by ISO as Class 6. Properties located along roads that are not highlighted are farther than 5 miles so are rated by ISO as Class 10. Any creditable water source within 1,000 ft of any Class 10 properties could be rated with a special designation of Class 10W.

**Summary:** It is true that, by annexing property to the City of Marinette, property owners would see a tax increase. However, that increase may be partially offset by reduced homeowner insurance premiums. That decrease has nothing to do with the professionalism of fire protection services currently being offered. There are many factors to consider and those considerations should be made based on factual information. Please contact your fire chief, city or town officials or your insurance agent for any additional clarification, information and/or to ask questions as you consider which options are most important to you.