

How an ISO fire rating is determined

The ISO outlines four categories that account for their scoring model no matter where in the U.S. your home resides. Each carries a specific weight and reflects a different aspect of fire prevention.

50%	Fire department: The overall health of a fire department is assessed in this category. Factors ISO assesses include: training, number of employees and volunteers and maintenance and testing of crucial equipment.
40%	Water supply: ISO evaluates the following questions; Does a community have enough water and water access for fire departments to use for fire suppression; How many fire hydrants are there; How much water is available after daily consumption?
10%	Emergency communications systems: This evaluates how well a fire department receives and responds to emergency calls.
5.5%	Community risk reduction: Any extra practices a community develops are recognized in this category. Includes fire safety education, fire prevention techniques and fire investigation (ISO considers these points to be bonus points).

The highest score an area can receive from ISO is a 1 and the lowest is a 10. While the biggest category is the fire department, which accounts for 50% of the score, the hardest to improve is an area's water supply. A lack of fire hydrants and access to an adequate amount of water cannot be easily remedied and would require extensive infrastructure development to fix.