Oconee fire chief plans to lower home insurance rates

BY NORMAN CANNADA
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WESTMINSTER — In predominantly rural counties such as Oconee, residents often pay the price – literally, in fire insurance premiums — for living away from local services.

But county officials are working to bring more fire stations on line and to meet other requirements that will result in better service and lower insurance costs for residents.

"I took a call from a lady that lives in Salem, and her homeowner's insurance had went up to about $2,800 per year and she really couldn't afford to pay it," said Oconee Fire Chief Charlie King said. "When the substation outside the Cliffs on Highway 11 comes on line, we expect (insurance) to come down by about two thirds, probably paying around $800. It's huge."

King, who moved to the county just more than a year ago has set a goal he calls "Five and Five."

"That's the entire county served by an ISO (Insurance Services Office) Class 5 in five years," he said. "I think we're well on our way. We feel it is attainable. Abbeville County is a county-wide Class 6 with nowhere near the resources we have available to us."

One of biggest efforts in the fire protection plan is to put in fire stations that will make most every resident in the county within five miles of a fire station. Currently, homes that are not within five miles of a fire station are listed as an ISO Community Protection Score of 10, which treats them as if they have no fire protection at all.

Two of eight fire substations – Foxwood Hills and Holly Springs – have already been built. County Council approved land acquisitions for the next two last week – Cherokee Lake near Pickett Post and Highway 11 near the Cliffs. King said the additional substations brought residents down from a Class 10 to a Class 9, significantly reducing rates.

"So far with the two stations we've seen a drastic decrease in lots of folks – all of Foxwood Hills, the Holly Springs area, kind of between Westminster and Long Creek," King said. "The two stations that we've completed so far have put just short of 1,000 residents within a five-mile range of a fire station. We have probably 10 to 15 calls a day from residents or insurance companies wanting letterheads on a statement saying they live within those areas."

In addition to proximity to a fire station, the Community Protection Score also looks at communication services in the county as well as water delivery.

"It looks at your water system about a third, fire department is a third of the grade and your communication system is the other third of that," King said. "We've got the fire department; we've got the communications. Now, we need to work on water."

Since fire hydrants are too expensive to place in many areas of the county, King said efforts are being made to change many fire districts to rural water districts, where firefighters can meet the requirements for transporting water to a fire scene.

The Fair Play Fire Department has already completed its certification as a rural water district, earning it an ISO Class 6 Community Protection Score.

"We expect to do that in many other districts this summer," King added. "You can get the same grade as if you had a hydrant system. The trouble is when you go to a rural water supply system, it ups your manpower, it ups the ante a little bit. And we think we can fill that. We think we can provide the additional trucks and manpower."

ncannada@upstatetoday.com | (864) 972-6684
Follow on Twitter @NormCannada



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The Holly Springs fire substation was one of two substations opened in the past year in Oconee County. The county is planning to build a total of eight substations over the next few years in an effort to provide better service and help residents lower their homeowner's insurance premiums.