



Phelps Volunteer Fire & EMS Dept.

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Jeremy Ryan - Fire Chief

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Subject: Improved Fire Protection Classification and Potential Insurance Savings

Dear Phelps Property Owners,

We are proud to share exciting news regarding fire protection services in the Town of Phelps. Through the dedication of our volunteer Fire & EMS members, the responsible use of tax dollars, and the generous support of our community, the Phelps Fire & EMS Department has achieved an important improvement in our fire protection classification. As a result, many homeowners may now be eligible for lower insurance premiums. Because of significant progress in remote water supply capabilities, training, equipment, and operational readiness, properties that were previously classified differently due to water limitations are now recognized at a higher level of protection.

What this means for homeowners

Properties that are:

- Within five (5) road miles of either Phelps fire station, and
- Outside the sanitary district with municipal water service (those within the district already get this savings)

You may qualify for insurance premium savings, often in the range of 5–10% annually, depending on the insurance carrier and policy. For some households, this may amount to hundreds of dollars per year. This improved classification will take effect May 1, 2026. Homeowners are encouraged to contact their insurance agent at that time to request a policy review. While not all insurance companies state they use ISO ratings directly, many major carriers incorporate ISO fire protection data into their internal rating models, making it worthwhile to discuss this update with your insurer.

To check whether your property falls within the five-mile response area, you can use Google Maps to measure driving distance from your Phelps address to

- 4499 Town Hall Road, Phelps, WI, or
- 930 State Highway 17, Phelps, WI

While the potential insurance savings are meaningful, this achievement more importantly reflects the commitment, professionalism, and pride of the men and women who serve on the Phelps Fire & EMS Department. Our members volunteer countless hours training, preparing, and responding with your safety and wellbeing as their top priority.

On behalf of the men and women of the Phelps Volunteer Fire & EMS Department, we thank you for your continued support and generosity. We hope you can benefit from this improvement and share in the pride of what we have accomplished together.

With gratitude and pride,

Jeremy Ryan
Fire Chief - Phelps Volunteer Fire & EMS Department

Serving with Pride, Dedication and Courage – Every Day, Every Hour