

Policy Brief

Lowering Property Insurance & Addressing the Affordability Crisis Through Fire Station Expansion & ISO Improvement

Purpose

This proposal uses Florida's budget surplus (ONLY) to expand fire station capacity statewide to improve emergency response times and lower homeowner and commercial insurance costs.

The Problem

Many Florida communities, particularly high-growth suburban and coastal areas, face fire station shortfalls that increase response times and contribute to higher insurance risk.

Insurance companies use **ISO Public Protection Classification (PPC)** ratings when pricing homeowners and commercial property policies.

Lower-rated fire protection systems often result in higher premiums.

The Solution

Create a **statewide matching grant program** to help counties and municipalities build new fire stations and modernize existing facilities. Reinvesting our surplus into 30-50 years long-term emergency infrastructure investment is an optimal use of state capital and an investment that will benefit Floridians for up to 50 years.

Proposed Funding Formula

$$\text{State Share} = 70\%$$

Example for a **\$10 million fire station at 10,000 sq ft per station**:

- state contribution: **\$7 million**
- local contribution: **\$3 million**

With a **\$1 billion appropriation**, Florida could help fund approximately 142 new fire stations across the state:

$$\frac{1,000,000,000}{7,000,000} \approx 142$$

In Hillsborough County alone, there is currently a shortfall of 20 to 25 fire stations. 142 new stations can be funded at 70% of the cost by state surplus, which could allow for about 5 to 10 new stations in Hillsborough out of the total statewide. This will drastically reduce the shortfall by up to 40% in the first year.

Florida is projected to have a [\\$3.8 billion surplus](#) during the 2026-2027 fiscal year. We can begin this process in the 2027 legislative cycle.

Insurance Impact

Improved station placement and faster response times can improve a community's **ISO classification**.

A stronger ISO score may help reduce:

- homeowners' insurance premiums
- commercial property insurance
- multifamily housing insurance costs

This directly supports Florida families and business owners by lowering the cost of living doing business.

Proposed statewide initiative: Florida Emergency Response & Insurance Relief Act

A one-time surplus appropriation:

- **\$1B fire station capital fund**
- grants prioritized by ISO-improvement potential
- growth corridor priority
- underserved rural county priority

Grant scoring criteria:

1. population growth
2. current response gap
3. projected ISO improvement
4. insurance affordability impact

This ties infrastructure directly to household costs.

Legislative Implementation (One area of possible implementation)

Implemented under Statute 633 under the authority of the state fire Marshall, with funding appropriated pursuant to Chapter 215 and coordinated with statewide emergency preparedness goals under Chapter 252.

Public Benefit

This proposal delivers:

- faster emergency response
- better public safety coverage
- stronger disaster readiness
- long-term insurance relief
- strategic use of surplus funds

Safer communities and lower insurance costs through smart infrastructure investment.

Proposal Drafted by Angel Ramos, Candidate for State House Representative, District 64.