

Your Home: Your Choice

Congratulations on deciding to purchase a new home!

With the purchase of your new home, you get to make an important decision for your family. Do you want a fire sprinkler system installed in your home?

Before making that decision, we recommend that you find out more about what a residential fire sprinkler system will mean for you and your family. To find out more information, you could:

- ask your builder about system options, maintenance requirements and costs,
- ask your local fire department and water purveyor about regulations in your area, and
- ask your insurance company about possible benefits.

Homes today are constructed with more stringent fire safety standards than ever before. Each house comes equipped with interconnected smoke alarms that have batteries to work in any power outage, construction techniques to slow the rate of burning and with emergency exits on all levels of the home. Modern building codes and product innovations have greatly improved building safety over the years.

Some individuals and organizations believe a residential fire sprinkler system should be included in all new construction. And, the Home Builders Association of Central Missouri agrees that there is an added layer of fire protection that comes with the installation of a fire sprinkler system.

But, the State of Missouri has assured that you have the right to choose whether or not fire sprinklers are appropriate for you and your family. Explore your options and enjoy the great features of your new home!

Additional Resources

Local Contacts:

HBA of Central Missouri
www.hbacentralmo.com
vickie@hbacentralmo.com
573.635.6001

St. Louis Fire Sprinkler Alliance
www.stlfsa.org

Your local fire protection district or water purveyor is a great resource for additional information on fire sprinkler regulations in your area.

National Contacts:

National Association of Home Builders
www.nahb.com

National Fire Sprinkler Association, Inc.
www.nfsa.org

Home Fire Sprinkler Coalition
www.homefiresprinkler.org

Consumer Information on Residential Fire Sprinkler Systems



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Basic Information on Residential Fire Sprinklers

How Fire Sprinklers Work:

A residential fire sprinkler system is activated when the ambient temperature surrounding the sprinkler head reaches 160° Fahrenheit . At this time, the sprinkler detecting the severe heat, and only that sprinkler, will activate and potentially extinguish the fire. Depending on the intensity of the fire, a sprinkler head can be activated in as little as one minute after the fire has begun.

System Design:

Sprinkler systems are custom designed for each home. This assures that sprinkler heads are placed in a coordinated fashion and that plumbing systems are designed for maximum effectiveness for fire protection.

The layout of a fire sprinkler system varies, and what type of system can be installed in your home will vary depending on the requirements of your fire protection district, municipality, water purveyor, and what you find to be the best fit for your new home. Fire sprinklers require an interconnected plumbing system that is similar to the existing plumbing system in your home. For more information on what type of system is permissible in your area, ask your builder, local municipal building official or fire marshal.

Basic Information Continued...

Costs:

Installation of residential sprinklers in your home will add to the base cost of your home, as with any other option. These costs can vary and are directly related to the specifications of each municipality, insurance provider, water purveyor and design of the home. However, it is far less expensive and more convenient to install sprinklers during construction than it is to have them installed after the home is complete.

Insurance Savings:

The exact amount of insurance discounts and requirements to receive those discounts varies with each insurance company and with the insurance plan you find appropriate for you and your family. When you inquire about insurance savings, be sure to ask about maintenance requirements.

System Maintenance:

As with all home appliance systems, a residential fire sprinkler system may require an annual maintenance and an annual test that will ensure your system is fully operational. System contractors for your model of sprinkler system and your insurance provider will be able to provide you with maintenance recommendations. Maintenance and inspection prices vary with each sprinkler contractor company. Ask your builder representative, sprinkler system manufacturer, insurance agent or local fire department for more information.

Myths and Facts on Sprinklers

Myth 1:

When one sprinkler head is activated, all sprinkler heads are activated.

Truth 1:

Properly functioning fire sprinklers are activated independently of one another. The idea behind this design is to assure the fire is suppressed efficiently and minimize water damage incurred from a functioning sprinkler.

Myth 2:

Sprinkler heads are large metal objects like those found in commercial buildings and hotel rooms.

Truth 2:

Sprinkler heads come in a variety of forms for residential installation. There are sprinklers that can be installed that are less than an inch in diameter, sprinklers with concealing plates and even recessed, concealed sprinklers.

Myth 3:

I must have a sprinkler system installed in my home according to the current residential building code.

Truth 3:

The international building codes are established by a group of building officials and set a standard for the building industry. However, it is the prerogative and right of each political body to adopt or amend portions of the code as it deems appropriate for its constituents. Fortunately, the State of Missouri has mandated that a sprinkler system is a great safety feature that should be brought to the attention of all its consumers considering a new home, but it has also recognized the consumer's right to choose whether or not to have a sprinkler system installed at the time of initial construction.