

RESIDENTIAL FIRE SPRINKLER SYSTEMS



99% EFFECTIVE IN SAVING LIVES AND PROPERTY

ZERO INTEREST LOAN PROGRAM

0%

OFFERED BY THE

**SPRING LAKE PARK-BLAINE-MOUNDS VIEW
FIRE DEPARTMENT**

Press Release - Print and Cable Media

SPRING LAKE PARK - BLAINE - MOUNDS VIEW

FIRE DEPARTMENT ANNOUNCES

ZERO INTEREST LOAN PROGRAM

As part of our continuing effort to provide residents of our communities with the best possible protection for their loved ones and treasured possessions the fire department is offering zero interest loans to single family home dwellers for the purpose of installing a residential sprinkler system.

Despite having the best equipment and training in the world the United States continues to lead all industrialized countries in life and property loss when it comes to fire. A few staggering facts; FIRE is the leading cause of accidental death for children under the age of five, the young (under 10) and the elderly account for almost 50% of all fire deaths. The leading cause of fire death in fires where children die is the children themselves playing with fire.

Sprinklers have proven to be so effective that fire deaths and property loss have all but been eliminated in commercial, industrial, and educational properties. In fact, you are more likely to die from fire in your own home, that place you felt safest, than anywhere else as over 85% of all fire deaths occur in the home. There is not a single documented case in the entire world of a multi-fatality fire in which sprinklers were present.

Unlike the Hollywood depiction, sprinklers only activate when triggered by heat and do not all go off at once. In fact, 98% of all sprinkler-controlled fires are controlled by a single head discharging less than 15 gallons of water per minute. Compare that to fire suppression where two hand lines are usually applied for a total of 300 gallons per minute. However, of greater importance to life and property conservation is they are on duty 24 hours a day, 365 days a year, and apply water before the fire can do any real damage.

If you are building a new home in one of the three cities or planning on doing some remodeling contact Nyle or Harlan at the Spring Lake Park Fire Department (763-786-4436) to learn more about the loan program. Briefly, the program provides up to \$4,000 per single family resident with payment to be remade over 24 months. Applicants must own their own home and enter into an agreement with the fire department. Further information including brochures, videos, and tours of other homes with sprinklers are all available.

A residential sprinkler system is more affordable than you think and can be installed in a non-obtrusive manner with a single head covering most rooms. If you really want to protect the people and things you love the most, give serious consideration to a residential system.

RESIDENTIAL FIRE SPRINKLER LOAN PROGRAM

Purpose: The Spring Lake Park - Blaine - Mounds View Fire Department recognizes the significant life and property safety value of residential sprinkler systems. Working with the three cities that comprise our name the Fire Department is providing zero interest loans as an incentive to residents of our communities to equip their new homes or to retrofit their existing homes with residential sprinkler systems.

Qualifications: Residents who own their dwelling property and are located within the geographical boundaries of the cities of Spring Lake Park, Blaine or Mounds View.

Terms and Conditions: Loans will be made on a first come first serve basis with maximum amounts of \$4,000 per single family residence. Payment structure will be based upon loan amount but in such a manner as to be fully repaid in twenty-four [24] equal monthly payments. Homeowner will be required to complete an application form to begin the process to become a participant in the loan program. When it is approved, they will sign a Note which includes a lien provision. (Request a sample Note for full details).

Getting Started: If interested, please call the Spring Lake Park Fire Department office at 763-786-4436 and ask for Harlan Lundstrom or Nyle Zikmund who will provide full details of the program.

Process: After you make contact and decide to proceed, you must fill out an application to participate in the loan program. The fire department will provide you with a letter of understanding and acknowledgement of loan approval conditional upon your signature on the loan agreement. We will also provide you with a list of qualified sprinkler contractors. All sprinkler contractors in Minnesota must be licensed by the state and all systems must be designed by a certified professionals. Upon completion of a plan, the contractor must obtain a permit from the City, which will trigger a plan review by the local fire marshal. Upon approval of the plan, the contractor may begin installing the system. The contractor must call for an inspection of the system before the final completion and turning on of the system.

Along with work performed by the sprinkler contractor there will be a small amount of work to be performed by a licensed electrician to hook up the alarm bell. On retrofit systems additional work will consist of sheet-rock repair and painting. The loan program covers all of this if within the \$4,000 maximum allowed.

Upon completion of the work, we must be notified by the Fire Marshal that the sprinkler system has met all code requirements and passed inspection. We will also need copies of all invoices covering labor and materials from the contractors who performed the work. At that time the homeowner will sign a note for the cost of installation, not to exceed \$4,000, and the Fire Department will disburse the loan funds according to Option (A) or (B) below as selected by the homeowner.

- (A) Upon receipt of an affidavit from the homeowner that he/she did the installation work and submission of copies of invoices for materials, we will issue a check to the homeowner.
- (B) The homeowner may ask the contractor(s) to submit invoices to the Fire Department, and we will issue check(s) directly to the contractor(s).

The Fire Department will send monthly installment statements to loan recipients beginning 30 days after the final completion and subsequently every 30 days until repayment is made. Upon receipt of final payment a lien waiver will be sent to the applicant.

Exceptions: The Spring Lake Park Fire Department, Inc. reserves the right to deny loan grant to any applicant and/or approve applications consistent with program goals.

SPRING LAKE PARK FIRE DEPARTMENT, INC.
1710 COUNTY HIGHWAY 10
SPRING LAKE PARK, MN 55432

PHONE: 763-786-4436

FAX: 763-786-9617

RESIDENTIAL SPRINKLER LOAN PROGRAM - APPLICATION

DATE _____

MAXIMUM LOAN ALLOWED \$ \$4,000.00

NAME OF APPLICANT _____

STREET ADDRESS _____

CITY, STATE, ZIP _____

ADDRESS WHERE SPRINKLER SYSTEM WILL BE INSTALLED IF DIFFERENT FROM ABOVE:

STREET ADDRESS _____

CITY, STATE, ZIP _____

SELECT TYPE OF INSTALLATION:

SPRINKLER SYSTEM IN NEW HOME

RETROFIT EXISTING HOME WITH SPRINKLER SYSTEM

ESTIMATED START DATE _____ COMPLETION DATE _____

Upon completion of the work by a qualified contractor and notification by the Fire Marshal that the sprinkler system has met all code requirements and passed required inspections, I/we agree to sign a Note for the actual cost of installation, not to exceed \$4,000, and elect to have the Fire Department disburse the loan funds according to the option selected below:

(A) I/we, the homeowner(s) will provide an affidavit that we did the installation work and will submit copies of invoices for materials used for the sprinkler system, and the fire department will issue a check to said homeowner(s).

(B) The contractor(s) will submit invoices directly to Fire Department, and the Fire Department will issue check(s) to the contractor(s).

I, the undersigned, affirm that I am the owner of the home where the sprinkler system will be installed and do hereby agree to the terms and conditions described in the Residential Fire Sprinkler Loan Program data sheet provided to me by the Spring Lake Park Fire Dept., Inc.

Signature of Applicant

Telephone

Signature of /Co-applicant

APPLICATION APPROVED/DISAPPROVED BY: _____
(CROSS OUT ONE) Signature

Title

Date