

## **Sprinklers in women's greek housing**

*Excerpt from the July issue of [Campus Firewatch](#)*

Campus fire safety has received more attention over the past few years and this has translated into more fire safety education programs ([www.igot2kno.org](http://www.igot2kno.org)), more national awareness (National Campus Fire Safety Month) and legislation (Campus Fire Safety Right-to-Know).

More attention is also being given to the level of fire safety in student housing including residence halls, off-campus housing and Greek housing. A number of women's national fraternities and sororities have shown the leadership to move forward with providing a higher level of protection in their houses by mandating the installation of automatic fire sprinklers in all of their chapter-owned houses.

MJ Insurance, the largest insurer of women's Greek housing, has played a key role in helping encourage the use of sprinklers in their client's properties. "It started with a client, Kappa Alpha Theta," said Cindy Stellhorn, vice president for MJ Insurance Sorority Department.

"They chose to step forward and take a leadership position and mandate sprinklers in all of their facility houses," and this helped to push the envelope, according to Stellhorn. Pi Beta Phi followed and now there are a total of five national women's organizations that have mandated sprinklers in all of their houses that they own.

"MJ Insurance is also one of the major reasons (for the movement towards sprinklers)," said Buddy Dewar, the National Fire Sprinkler Association's director of regional operations. "They are providing a significant reduction on insurance if you have a sprinkler system installed."

"A lot has to do with MJ Insurance," added Joe Renie, national account manager for SimplexGrinnell. "They really push it."

"We were the first to mandate that every Theta-owned property that housed members, be it one or a hundred, be sprinklered," said Jeff Risser, director of finance and administration for Kappa Alpha Theta, a woman's fraternity. "We did this in 2000 and gave them two years to do it," which covers 61 properties. What drove Kappa Alpha Theta to do it was the fire in 1996 that killed five students in the Phi Gamma Delta fraternity at the University of North Carolina Chapel Hill on Mother's Day and graduation day. "We heard Fire Chief Dan Jones speak about the fire and that was it," said Risser. "We went back to the board and said 'we need it' and the board supported it unanimously."



The Pi Beta Phi fraternity for women had a strong motivation to install fire sprinklers in their houses. In 2005, Julie Turnbull, a descendant of one of the founders of Pi Beta Phi, was killed in an off-campus house fire at Miami University in Ohio.

"We started (looking at installing sprinklers) right after Julie Turnbull's death in Ohio," said Karen Price, past grand vice president finance for Pi Beta Phi. "We recognized that we were housing many women and even though we had banned open flames in the houses, we couldn't always be there to police that. We didn't want to be in a situation where an illegal open flame caused a fire that killed one of our members. We felt that the sprinkler initiative was the best way to guarantee our members safety."

Debbie Evans, vice president for finance of the Delta Gamma fraternity, said that she had seen a video produced by Campus Firewatch that demonstrated how fast a fire in a student room could spread. "I showed it to the Council and said that it is really imperative, first and foremost, that we keep our people safe. They were astounded," she reported and the Council made the decision to require all 33 houses be

sprinklered by 2011. Seven houses have been completed and only one had to be given a waiver because they are in the process of selling the building.

Pi Beta Phi owns 65 chapter houses across the country and called for the installation of sprinklers by fall 2007. While most of the houses met this goal, a few of them had to get extensions because of the availability of contractors to do the work over the summer months when the buildings are not being used.

## **Funding**

Funding is always an issue and Price said they addressed this by providing loans to house corporations that did not have the funds. "We offered loans at the lowest rate available, well under the market," said Price. The payback on these loans varied from five years to longer, depending upon the financial picture of each house. "We didn't have to loan out that much, however," reported Price. "Many of the house corporations had reserves that could afford to do this on their own with funds from their investments."

The cost of the sprinkler installations can vary depending upon location, municipal fees, condition of the building and a number of other factors. Price gave a rough estimate of \$100,000 per property, but that was an average over all of the houses. In addition to improving fire safety, "The benefit of the sprinkler system is that for a number of the groups it has inspired them to reconnect with the alumnae base," said Stellhorn.

Another aspect of the finances are the cost savings on insurance. MJ Insurance will provide a 30 to 40 percent reduction in their premium, which significantly reduces the payback period for the installation of a sprinkler system.

## **Developing the project**

Each organization relied on the work being handled by the local level housing corporation board with information on resources being provided by the national organization. This did create a problem in that sprinkler contractors are often used to working for a general contractor, not directly with the client. The women on the housing corporation boards at the local level are alumnae and volunteers and may not always have the expertise needed to run a project such as installing a sprinkler system.

"The women who are serving these roles are volunteers and in many cases have not done anything major to the properties other than a new roof or boiler," said Stellhorn. "They are not equipped to tackle such a major issue (as installing sprinkler systems) and as a result we created the Sprinkler Toolbox where we could provide them with a reference tool. They could follow this as their "sprinkler bible" and make the project a little less overwhelming."

The Sprinkler Toolbox that Stellhorn referred to has become an invaluable resource for many of the organizations looking to install sprinklers. "It is a living, breathing document and a great reference," said Stellhorn, who created the toolbox – a sentiment echoed by many others.

Stellhorn went on to explain that the volunteers don't always understand the technical requirements and that the contractors are used to working in the commercial environment.

"Those that are doing residential sprinkler work are better equipped in some respects. Dewar agrees with this assessment. "Sprinkler contractors generally deal with general contractors on a job," which can create some problems when they are dealing directly with a volunteer of a house corporation who does not have the knowledge or expertise needed. As a result, the NFSA has offered to look over Requests for Proposals (RFPs) or any responses to RFPs to try and identify any problems that might arise. "For example, if the sprinkler contractor puts on the plans 'underground installation to be done by others,' the project leader at the house corporation may not understand what that means or will entail." By picking up on language such as this, Dewar has been able to help avoid problems before they occur.

While this is a great service, it has become a bit overwhelming with having reviewed 75 plans so far this year, reported Dewar. "It will slow down now that summer is here but it will then pick up again in the winter."

"Buddy has been instrumental in achieving the maximum cost savings for our clients," said Stellhorn. Dewar reviews the plans make recommendations not only on the language but also possible alternatives that could save the client significant money. In one case, instead of tapping into the water main the house installed a water tank in the basement resulting in a cost savings of \$20,000.

To help provide a resource to its contractors, SimplexGrinnell has developed a checklist or model proposal that their local offices can use when looking at a proposed sprinkler installation in a Greek house. "We are wholly responsible for the installations that are done," reported Joe Renie, national account manager for SimplexGrinnell.

"Because of the needs of this particular client I promote that our people take a holistic, turnkey approach, from covering up the furniture to painting and patching the walls. We serve as the general contractor and get the painter and have it done." Renie estimates that SimplexGrinnell has done approximately 200 programs since they started focusing on this market in 2001.

It is also vitally important to get multiple bids when considering installing sprinklers, said Renie. "I always tell people that information is power."

Aesthetics is also a vital part of a successful project which is something that SimplexGrinnell takes into account on their projects by trying to conceal the piping behind crown molding or using other techniques to minimize the visual impact.

### **Where do the risks lie?**

Since 1973, there has been only one reported fatal fire in a women's Greek house – all of the rest have occurred in men's fraternities. One would think that this would drive a call for sprinklers in these occupancies but, unfortunately, that is not the case.

"The sororities, they just step right up there," reported Dewar. "They are doing the right thing, they know it, they are getting the benefit from their insurance and they can sleep at night."

### **Lessons Learned**

For someone starting out on this project, "Definitely have more information regarding regulations at the local level," suggested Price, referring back to the Sprinkler Toolbox as a resource for this type of information.

The timing of the installation is important as well. Summer is generally the best time since most of the occupants, if not all, are gone and the contractor has the ability to work more easily. Renie encourages people to "start taking a hard look at things no later than January and it is important to decide by the first of April if you are going to do it or not." That will provide the client with four to five weeks to get the engineering work done, acquire the permits, begin work and then be finished in time for the students to come back.

Mandating the installation of fire sprinklers is something that takes foresight and commitment, but the benefits can make it all worthwhile.

"Sprinkler mandates are often based on a tragedy and I'm proud that my clients are looking from an offensive point of view instead of a defensive one," said Stellhorn, "which is what a leader should do."

What is our responsibility as a Council?" said Evans. "To keep our people safe."

"In the 17 years that I have been here, this s the best thing I have done," added Risser.

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**For your information:**

As of August 2009, for the clients of MJ Insurance:

- 63 percent of our total insured values are sprinklered
- 48.5 percent of the buildings insured with MJ are sprinklered

If you haven't already, check out the [Automatic Sprinkler Installation Toolbox](#). As Cindy mentioned, we are always updating and improving the *Toolbox*, so please check our [website](#) for the most up-to-date version.

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