

Disaster Prevention

Fire, Floods and Freezes -

Helpful Tips and Preparation Suggestions

Fire Safety and Precautions

Test your smoke detectors. Replace the batteries. Many people make this a regular Halloween/Thanksgiving season practice. Do you want to be doubly safe? Buy a can of test smoke at a hardware store to test the functionality of the smoke detector.

Chimney Cleaning - Do you have a chimney, especially a wood burning one? If so, when was the last time you had it cleaned? Old combustion build up, bird's nests, you name it, it can be found in a chimney - and it can start a home fire.

Heating System - A furnace is an easy thing to forget, but regular service has saved many lives by uncovering defects before they become tragedies. It's easy and cheap to have a professional check. If you have electric heat, the most common risk is electrical fire. If you have gas heat, the risk is fire AND carbon monoxide poisoning. A professional can detect and fix problems with your system.

Holiday Decorations - Some people like candles. Some like Christmas lights. Both are hazards if not dealt with correctly. If you use candles, never leave them unattended. But if you forget a lit candle, we hope you placed it in a fireproof stand or location so that it does not start a fire as it burns down. Extension cord electrical shorts are the common culprit with holiday light fires. Be extra sure your cords are in good condition and not in locations where they can be abraded and develop shorts. Cords under carpets and in doorways are extra likely to wear and fail.

Do you have a fire extinguisher? Yes? Fantastic. No? Get one, or better yet two or three. They are lifesavers. And as we should all know by now, much, much safer to use in a kitchen fire, especially one involving cooking oil. We suggest you keep one by your bed and one in your kitchen.

Stovetop Fires – Never, never, never throw water on a cooking fire! A cup of water on a grease or oil fire can cause a fireball over 10 feet high! If the fire is small, cover the pot or pan with a lid. Turn off the heat. If you have a chemical fire extinguisher, it can be used on this type of fire. Check first – never use a water based fire extinguisher in a grease fire. If all else fails, call 911 and evacuate the area.

Water Emergencies and Floods

This is the most common type of disaster we see each year. They occur when pipes freeze, faucets fail, hoses break or plumbing backs up. With water and water fixtures, it's 'when' not 'if' you will experience a leak or flood - if you do not take precautions. Below are suggestions on how to avoid thousands of dollars in damages, wasted time and heartache.

Maintain Inside Water Cut offs - Know where your water cut offs are and how to test them. There are water cut offs under or next to each fixture in your home. The best maintenance and test you can do is: While water is running in the fixture, slowly turn the cut off valve clockwise to the off position. Do this several times. You will be cleaning the valve and testing to ensure it will work in the future when you really need it. If a valve is stuck and you cannot test it, or it leaks, it will be of no use when a disaster hits. Get it fixed.

Replace Washing Machine Hoses - Whether you have laundry equipment in-home, or you use a laundry facility, hoses should be replaced at least once every three years. Why? Two reasons – they age and weaken over time and every winter when we have a hard freeze many hoses are damaged. The damage is caused by ice build-up where the hose is nearest to an outside wall. The hose rarely bursts right away. Sometimes it takes weeks or months before it fails. You can avoid this type of flood easily. 1. If you have a washing machine in your home, replace the hoses regularly. 2. TURN OFF the two (Hot/Cold) water supply faucets behind the washer when not in use and while you are away.

Locate Your Master Water Cut off - Know where the master/main water cut off is for your home. Some homes have them in the front lawn area, some are in the back and some buildings have a single set of cut offs for multiple homes. Each home is different. Ask a neighbor who knows, or call Nolan Management.

Backed-Up Drains - We could write a 20-page article on this class of flood, including how they are caused and how to prevent them, but we do not have the space here. Below are key points and steps that you should know.

- Never put oil or grease OF ANY KIND down a drain. (The City of Dallas now recognizes this as the most common reason drains fail to work).
- Never place food waste, especially expandable foods into a drain or disposal. Pasta and rice are common sources of clogs. Sink disposals are for small scraps, not for disposing of old side dishes.
- If it's not designed to go down a toilet, don't flush it down a toilet! This includes disposable diapers, plastic bags, sanitary napkins and anything not specifically designed to go into a toilet.

Freeze Precautions

AT THE START OF COLD WEATHER

- Disconnect all hoses from outside faucets if you have any. Wrap or cover all exposed faucets and pipes located outside on your porch or backyard (if applicable). Faucet covers are

available at most grocery and all hardware stores. (Frozen outside faucets are the #1 cause of frozen pipes in the walls.)

- If you have a washing machine located against an exterior wall, turn off the two valves behind the washer **after every use**.

IN SUB-FREEZING WEATHER (Defined as: *a temperature drop below 32 degrees over night, and where the temperature is not predicted to rise above 32 during the following day*)

- Let all faucets in your home drip. A few drops per second are plenty.
- Leave cabinet doors under kitchen and bathroom sinks open to allow heat to get to the pipes.
- Heat your home to at least at 60 degrees at all times, even when you are away.
- If you ever turn on a faucet during freezing weather and no water comes out, you may have a frozen/broken pipe that will cause a flood when it thaws. Contact Management immediately.

IN YOUR ABSENCE

If you are going to be away for several days, have someone watch over your home and make sure they follow these Freeze Precautions.

COOPERATION

Compliance protects both you and your immediate neighbors. These precautions are mandatory and essential to the whole community. Call Management if you need help.

INSURANCE

The homeowner association policy (or the owner's insurance policy if you lease) DOES NOT cover much damage to your personal property. You must have your own owner or renter's contents insurance policy to cover your damages if you or a neighbor suffers a loss.

NOTICE

Please understand that when you live in or own a condominium you have an important responsibility to prevent damage to you and your neighbor's property. Neglecting to take the required precautions above may open you to considerable heartache and liability for any damages that occur due to your neglect.

The Importance of Insurance

We cannot tell you how many times we have been called by a owner reporting a small fire or flood in their home – only to later learn that the seemingly minor incident resulted in thousands of dollars in damages to their home and a neighbors. It's worth bearing in mind that with today's construction methods it is much more expensive to repair a home than it is to build one.

Check with your insurance agent about what coverage you have if you or a neighbor causes an accidental flood. Check also if you have coverage if a sewer or drain line backs up - (Many insurance policies exclude this).

A Note About Coverage - Interestingly we have had owners tell us that when the agent/adjuster asks if they were responsible for the flood coming from their home, they run into a strange Catch 22. If they answer with "*I am a very careful person and have no culpability in this*", policy coverage is denied! However, if the answer admits to a mistake or carelessness, coverage is approved!

It's worth talking this '*covered if I'm careless, not covered if I'm careful*' issue over with your insurance agent when you buy your policy.