

Plumbing problems can mean catastrophe

Water's wrath wreaks havoc on the unprepared

YOU PROBABLY DON'T THINK OF BROKEN WATER PIPES causing anywhere near the damage of a natural disaster, but plumbing problems are actually the most common household catastrophes. In fact, broken pipes, worn-out hoses and malfunctioning plumbing systems rank right behind hurricanes in terms of both the number of homes damaged and the amount of claim costs in the United States.

Because it generally happens to individuals rather than whole communities, you probably won't see dramatic news footage on CNN. Yet when a pipe bursts, it can turn a basement into a lake in minutes. A one-eighth-inch crack in a water pipe can spew up to 250 gallons in a day. A broken washing-machine hose can dump 500 gallons of hot water in a single hour, wrecking floors and walls, warping cabinets and doors, ruining furniture and appliances.

Repairs of \$50,000 are common in such situations, according to the Insurance Information Network. But unlike hurricanes, busted water pipes and the woes they cause can be prevented.

Here are ways you can protect your real estate investment from water's wrath.

Maintenance

At least once a year, inspect all fittings and hose connections to water-using appliances, such as washers, dishwashers, refrigerator ice-makers, water softeners and humidifiers. Check sinks, showers, tubs and toilets for leaky pipes or dripping faucets.

Replace any faulty parts, and install new connections, faucet washers and hoses where needed. Braided stainless-steel hoses are especially durable. If you don't have the skill yourself, you may want to look for a service company that can perform these duties for an annual fee.

You should consider replacing water heat-

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Water woes

ers, dishwashers, toilets, boilers and other appliances that are more than 12 to 15 years old. Not only will they be less likely to leak, new high-efficiency, water-saving models may pay for themselves in a few years.

If you replace a toilet, consider using a new flexible toilet connector from Predco (1-800-323-6188). The non-wax seal accommodates movement and cannot be damaged by a plunger.

Precautions

Water pipes can freeze anytime the outside temperature approaches 32 degrees Fahrenheit and the house's interior temperature falls below 55 degrees.

Insulate or use heat tape to protect exposed pipes in crawl spaces, attics and other unheated areas. Be sure to use only products with UL labeling and carefully follow all the manufacturer's instructions.

Disconnect garden hoses and, if possible, use an indoor valve to shut off and drain water from pipes leading to outside faucets.

Cold air coming in through cracks can jeopardize pipes that otherwise appear protected, so look for openings around electrical wiring, dryer vents and pipes. Seal even the tiniest openings with caulking or insulation.

Preparation

The worst water woes

happen when nobody's home. Water leaks that occur when a rental unit is vacant can go unnoticed for weeks, with devastating consequences. Ask your tenants to notify you if they plan to be gone for any length of time. During the winter, instruct them to leave a trickle of hot and cold water running and to open cabinet doors to get heat to uninsulated pipes under sinks and appliances. Set thermostats above 55 degrees.

Even in warm weather you may want to shut off the water supply to unoccupied units. Burst washing-machine hoses alone wreak \$150 million worth of havoc each year.

You can turn off the water manually anytime you have an empty unit, but an automatic system might be easier. FloLogic (1-877-356-5644) and WaterCop (1-800-545-3636) make devices for about \$200 that shut off the water after a leak starts. They sense when the flow rate exceeds a preset maximum, shut the supply valve and sound an alarm.

A cheaper alternative is simple, battery-operated moisture-sensing alarms which can be installed near water-using appliances or under sinks. Of course, someone needs to be near to hear the alarm.

These and other similar devices are available at building supply centers. Taking a few simple precautions now could save you a lot of mess and stress down the road. ☞