

A Property Owners Guide to best defense practices against common risks.

Preventing Water Damage at Your Property

Unlike sudden disasters, water damage often creeps up unnoticed, causing significant structural damage, mold growth, and a major disruption to your life. It can also bring uninvited guests like termites and carpenter ants to make a home in damp wood. However, the good news? Most water damage is preventable, but it requires collaboration between property owners and tenants.

What is Water Damage?

Water damage is when moisture causes harm or destruction by entering areas it is not supposed to be. Common water-damage examples are:

- Roof Leaks
- Appliance Malfunctions (i.e. dishwashers, ice maker lines, washing machines, water heaters, air conditioners)
- Basement and Foundation Leaks
- Plumbing Failures (toilets, sinks, bathtubs and showers, supply and drain lines)
- Poor Drainage
- Frozen Pipes
- Condensation

And many more. While understanding the top culprits of water damage, it's also important to know what it looks like so you can watch for it and can properly educate your tenants to watch for it as well. Water damage can show itself in many different ways, the most common being:

- Water Stains
- Humidity
- Mold/Mildew (black specks or discoloration, smell)
- Dripping
- Peeling Paint
- Hairline Cracks
- Discoloration
- Swelling
- Watch your water bill for increases that are unusual

Who's Responsible?

In many areas, water damage responsibility depends on the cause and the lease agreement. However, some general principles apply:

- **Tenant Negligence:** The tenant is liable for repairs if water damage results from their negligence.
- **Property Defects:** The landlord is responsible for repairs due to property defects.
- **Natural Causes:** The landlord is responsible for repairs from natural causes

Why Timely Response is Important:

While water is not inherently dangerous on its own, when it is left to sit in areas it is not meant to be, it can quickly become a danger to a building and its tenants. The severity of the damage depends mainly on how quickly the situation is addressed. It is important that Property Owners communicate with their Tenants regularly about what to look for and what their responsibilities are in reporting any potential issue.

- **In 1-24 hours:** Water can start to permanently damage dry wall, causes building and breakage.
- **48 hours - 7 days:** Throughout the first week, the damage you see could grow exponentially. In just 2 days mold and mildew can begin to grow, creating an uninhabitable space. Doors, window and flooring all will start to show damage by swelling, warping, corroding.
- **7+ days:** If water damage is left unchecked past 7 days, you would likely see a large amount of structural damage, mold and mildew growth, and biohazards may pose serious risk to tenants. Delaying the mitigation process also greatly increases the cost of repair and may go above your insurance limits.

7 PROACTIVE STRATEGIES FOR PREVENTING WATER DAMAGE AT YOUR PROPERTY:

1. **Regular Inspections:** Schedule regular inspections of your property, focusing on areas prone to water problems. Including (but not limited to):

- **Check for leaks in supply lines, faucets, and appliances.**

Did you know: A leaky faucet that drips at the rate of one drip per second can waste more than 3,000 gallons per year. (<https://www.epa.gov/watersense/fix-leak-week>)

- **Inspect your roof** for missing or damaged shingles.
- **Check the vents and chimneys** for cracked sealants or mortar. Check for clogged gutters and downspouts, keep an eye during fall months for potential leaf build-up.
- **Change washer hoses every 5 years**, inspect annually. Upgrade to reinforced hoses (for supply lines too)
- **Inspect full property annually**, check key areas following large amounts of rainfall. Inspect irrigation systems every spring.

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2. Tenant Education: Educate tenants about their responsibility in reporting leaks or water damage promptly. Provide information on how to prevent common water-related issues, such as clogged drains and overflowing toilets.

3. Embrace Technology: Invest in smart home technology like leak detection systems. These devices monitor water usage and alert you to potential leaks, allowing for swift intervention before major damage occurs.

4. Get Winter Ready: If you live in a cold climate, take steps to prevent frozen pipes. Maintain a minimum temperature setting of 55 degrees on all thermostats and consider insulating exposed pipes in crawl spaces or garages.

Did you know? Texas was the top state for frozen pipe damage in 2022, according to State Farm Insurance. While the northern portion of the states experiences more cold weather, they are better prepared and built to handle that cold, while southern states don't have protection in place to prevent issues from occurring.

5. Strategic Landscaping: Proper landscaping can help prevent water damage. Ensure proper grading of the land around your foundation to direct water away from the property. Consider planting vegetation strategically to absorb excess moisture.

6. Be Prepared for Emergencies: Develop a plan for responding to water emergencies. Locate your main water shut-off valve and know how to shut off water to individual appliances. Keep a list of emergency contacts in case of a major leak or flood.

7. Review Your Insurance Coverage: Water damage can be expensive to repair. Make sure your property insurance includes adequate coverage for water damage. Review your policy with your agent to ensure it covers potential high-value items like artwork or electronics.

By following these proactive steps, you can significantly reduce the risk of water damage and protect your valuable investment. Remember, early detection and quick action are key to minimizing the impact of leaks and preventing costly repairs.

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Buyers decide in the first eight seconds of seeing a home if they're interested in buying it. Get out of your car, walk in their shoes, and see what they see within the first eight seconds.

Barbara Corcoran



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Our journey began in 1993 when a forward-thinking property development manager sought innovative insurance solutions. Over the years, we've transformed into a prominent E&S insurance program recognized across the market for robust coverages and unwavering service stability, consistently evolving our solutions to meet the dynamic demands of the industry, our valued partners, and our esteemed clients

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