

August 7, 2023

To: St. Croix Owners

From: Board of Directors

Subject: Reminder and Tips to avoid Water & Mold Hazards

Dear Owner,

In the last two weeks there have been three incidents involving water damage that impacted multiple families at St. Croix. These issues could have been avoided if the owner had been proactive and managed the situation properly. Below are some reminders and tips to ensure your condo stays dry and you minimize the risk of water/AC hazards.

Did you know?

From defective water heaters to problems with pipes and leaks, water damage accounts for most claims by condo associations. Every loss represents a cost to all those involved: compensation for the insurer, deductibles for the insured, more construction waste for the environment, and depreciation of your property's resale value.

Given all the potential causes of water damage in condos, good risk management and active prevention can save you a lot of hassle in the long run. Here are a few steps owners can take to avoid water damage in a condo, as well as some valuable tips on managing the three areas below.

<p>Plumbing: Make sure you check it often and document repairs! Pipes and fittings under sinks and floors around toilets, washing machines, dishwashers and water heaters should be dry. Pipes and drains should not have any swelling or cracks. It is recommended that you replace the rubber washing machine and dishwasher hoses <u>every five years and braided steel hoses every ten years.</u> Keep an eye on the shower and bathtub caulking, which should be replaced as needed. Repair leaky faucets. Water flowing to the wrong place or a faucet leaking into clogged drain can cause water damage. In the fall, purge exterior taps to prevent burst pipes. Pay particular attention to submersible pumps (if any) and backwater valves. Check every year to make sure they are working properly. It's crucial for tenants or guests to know how to find and shut off the water main if needed. When you leave your property for vacation – TURN THE WATER OFF! Contact a licensed plumber right away if you see any signs of trouble.</p>	<p>Water Heater: An old water heater that gives up the ghost can cause a major spill damaging apartments below or even next door. Pay close attention to water heaters: They must be replaced every ten years, or sooner if there are signs of deterioration (oozing, rust, etc.). They must be installed according to the manufacturer's standard and by a licensed professional. Have a drain pan set underneath the water heater and connect it to a floor drain if there is one. Always turn off the HOT WATER BREAKER when you turn off the water. Water heaters don't last forever! Document when you replace your water heater. Warning: Some insurers no longer ensure damage caused by water heaters more than 10 years old. Check with your insurance provider. Contact a licensed plumber right away if you see any signs of trouble.</p>	<p>Air Conditioner/Heating System: Your air conditioning (and heating) system uses vents to collect warmer air in your home and after passing through a filter, cool it through an evaporation process using coils, drain the condensation produced, and recirculate the cold air again in the house. However, this process is dependent on good maintenance to keep your house cool and to prevent excess moisture and leaks, which, in humid climates (like South Florida), can lead to mold. Here are essential tips to follow to maintain your condo unit's A/C system: Always replace your filters according to the filter instructions. Your filters gunk from building up on the A/C coils. In addition, they help the air you breathe and make your house cleaner. One of the most common reasons an A/C unit breaks down is because of dirty coils, <u>which stresses the system.</u> Check your condensate line and drain regularly. The condensation from your A/C goes into your drain pan, and then drains through a small pipe. Sometimes this pipe can become clogged. An easy way to prevent this is to add A/C tablets to your drain pan to flush the line. Once a year, have an A/C specialist check your A/C system and refrigerant levels, and clean your ducts and coils if necessary to maintain cooling efficiency and have fresh, clean air. At least once a year, check your A/C closet for any leaks, musty smells, or visible mold. Contact a licensed HVAC professional for all your repairs/replacement</p>
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Make sure you have homeowner insurance to deal with unexpected damage to your property.

Owners are only to use licensed professionals to perform repairs/replacements.

For additional information refer to the St. Croix Official Documents <https://thesaintcroix.com/>