

Association of Condominium,
Townhouse, and
Homeowners Associations



28 E. Jackson Blvd., Rm. 910 • Chicago, IL 60604 • 312-987-1906 • actha@actha.org • www.actha.org

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Frozen Sprinkler Pipes

By: Michael McLaughlin of
Community Association Underwriters of Illinois

Every winter thousands of sprinkler pipes freeze and burst due to a lack of heat or inadequate insulation. When a frozen sprinkler pipe bursts, the result is always extensive water damage. A typical loss for a burst sprinkler pipe can involve two or more units and have an average repair cost exceeding \$30,000 after the deductible. Nationwide, these losses account for hundreds of millions of dollars of unnecessary property damage each winter. This article will discuss how sprinkler piping can freeze and burst resulting in water damage and ways that an association or unit owner can protect their sprinkler system from freezing.

Impact of Building Codes

There are approximately 3000 residential fire deaths each year. Statistics compiled by the National Fire Protection Association (NFPA) conclude that the chance of dying in a home fire decreases by 80% when residential sprinklers are present. Many municipalities already require sprinkler systems in new one and two family homes, townhomes and condominiums. The 2009 edition of the International Residential Code (IRC) requires sprinkler systems in these homes.

As more municipalities adopt this edition of the building code, the number of systems will increase and so will the potential for water damage from burst sprinkler pipes. Building and fire codes are regulatory requirements that establish minimum standards for construction of safe and habitable buildings. The code requirements for residential sprinkler systems seeks to minimize fire deaths by controlling heat, smoke and flames so occupants have time to escape.



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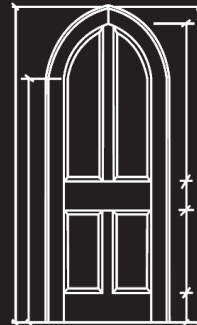
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TIP OF THE MONTH

Sustainable Cost Cutting for Associations

As an accounting firm we are frequently asked to identify areas where a cost-cutting approach will provide savings that endure, as opposed to something providing a big flash, gradually withering away to the same old bad habits. Following are some ideas.

Identify association functions. Before you can make changes you have to fully understand and document the functions the association currently performs. List the main expenditure categories contained in your annual budget and break them down into the more significant component parts. This would be true for both operating, administrative and replacement.

Focus on adding value. While looking at the various functions, identify steps where the process can be improved without adding additional (or minimal) cost. Non-value-added elements include redundant, inefficient or badly designed items. Once the entire process has been divided into these elements, the work to design the future can begin.

Envision the future. Eliminating waste entirely from a function is very hard to do. However, focusing on the “must-haves” or value added steps will bring waste to light. Once value is identified, waste in a function can be more readily minimized. In addition, once waste is removed, it will potentially be harder to add back to the process.

For example, replacing light bulbs in common areas can add up to a lot of maintenance time. Consider replacing all the bulbs at one time (toward the end of their estimated useful life). This will be more efficient and reduce labor time. And don't forget compact fluorescent bulbs and motion activated switches.

Another area is professional management. If you're a small association, just having financial management professionally done (eliminating operating management) can save you some money. This works with my homeowners' association board because of a committed group of people and because our activity (primarily landscaping) is minimal compared to some associations.

Measure the financial impact. Before any revision to a function is implemented, take the time to document the desired financial impact. This can help justify the time and effort expended to make the revision and also provide sufficient information to monitor it over time to ensure that costs and inefficiency do not creep back in.

People respond to incentives. Engaging owners in this process not only provides “buy-in” but can provide some really innovative suggestions. Residents should be recognized and rewarded if their suggestions are adopted.

*By: Michael Majewski of Selden Fox, Ltd.
619 Enterprise Dr., Oakbrook 60523
630-954-1400 • majewski@seldenfox.com*

GET INVOLVED! JOIN AN ACTHA COMMITTEE

Have an interest in marketing? Legislation? Education programming? Event planning? Technology? Something else? Then ACTHA would like you to consider joining one of our committees. We are looking to recruit association members as well as individuals from our commercial member side for various committee activities. If interested, email gael@actha.org or call 312-987-1906. Let us know your interest so we can put your talents to good use!

Congratulations!

Congratulations to Donald Evans of LHV Condominium Association (Willowbrook) and Peter Donalek of Pattington Condominium Association (Chicago). They won respectively a free registration to ACTHA's Spring Conference and a free one-year membership to ACTHA for completing our expo survey. Thanks to all who attended the Expos and for providing input for future expo events.

Continued from page 1

There is minimal emphasis on preventing frozen pipes and water damage. While one cannot equate the value of a human life to water damage, you cannot overlook the extensive damage caused by accidental discharges from faulty systems and burst piping, which is often more extensive than fire damage.

When Pipes Freeze

When water freezes at a temperature of 32°F or below it expands up to 10 percent in volume. Sprinkler pipes tend to freeze before other water pipes because the water is not moving. Most sprinkler systems are wet systems that contain water all the time. Sprinkler systems include check valves and backflow preventers to separate the sprinkler water from the potable water supply. These valves create a closed system in which the pressure cannot escape. When water freezes inside a sprinkler pipe, it creates an obstruction that can render the sprinkler system useless in the event of a fire. As the ice expands, it increases the internal water pressure in the pipe and causes the pipe to burst. Interestingly, the burst is often in a section of pipe that did not actually freeze. Alternatively, the expanding ice can cause a pipe, fitting or sprinkler head to crack but the ice will block the flow of water while it is solid.

In this case, the actual water damage will not be apparent until the ice melts and water flows out of the burst section. Where the pipe bursts and the time it takes to shut off the water will influence the amount of water damage to the unit. Most residential sprinkler systems use 1" pipe, which, at a typical street pressure of 70 pounds per square inch (psi), will flow about 30 gallons per minute (gpm). In as little as fifteen minutes, almost 500 gallons of water will saturate the unit and adjoining units.

Preventing Frozen Pipes

The best way to protect a residential fire sprinkler system from freezing is to provide sufficient insulation and maintain adequate heat during the winter months. The type and amount

of insulation must be suitable for the coldest local temperatures.

During construction, sprinkler systems are usually in place before the insulation so there is a possibility that the installer could place the insulation on the wrong side of the pipes thus exposing them to freezing temperatures.

Insulation helps block the flow of heat or cold from one space to the next. Most sprinkler pipes are within the walls or ceilings of a home. Cold air can enter these concealed spaces through small gaps in the exterior sheathing and insulation and find its way into pipe chases and soffits that focus the air directly onto the sprinkler piping and accelerate freezing. It is important to verify that sprinkler piping in walls is located between the heated interior space and the insulation. In attics, piping should be as close to the ceiling as possible with insulation placed over the pipe in the shape of a tent to trap heat around the sprinkler pipe.

When sprinklers are required in unheated spaces such as attics or crawl spaces, the use of a dry system, or special dry sprinkler heads are required. A dry system has no water in the piping. The pipes contain air or nitrogen under pressure and when a sprinkler head activates, the pressurized gas escapes and allows water to flow. Dry sprinkler heads have a short, length of pipe with a seal mechanism installed to prevent water from entering the unheated space until the sprinkler head activates. The sprinkler piping is in a heated space and the sprinkler heads extend into the unheated space.

As of August 2010, the NFPA has banned the use of antifreeze in all new sprinkler systems. For existing systems, NFPA recommends draining the antifreeze and filling the pipes with water then providing additional insulation along with other measures to prevent the pipes from freezing.

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If you have sprinkler systems that contain antifreeze, contact your sprinkler contractor immediately to drain the antifreeze and refill it with water then verify that there is sufficient insulation, installed correctly, to prevent the pipes from freezing. The contractor should also install any additional protection needed to prevent the pipes from freezing.

Recommendations:

If your association has experienced water damage because of frozen sprinkler pipes, this is the first indication that you need additional freeze protection to prevent this from happening again. The following points will help reduce the risk of frozen sprinkler pipes.

- Maintain heat in all buildings and units
- Require an annual service and maintenance contract on all fire sprinkler systems
- Provide additional insulation for pipes in unheated areas such as attics
- Install water flow alarms to alert occupants that water is flowing in the sprinkler system
- Install freeze alarms to warn of potential freezing conditions before the pipes freeze

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Question of the Month

By: Charles VanderVennet of Law Office of Charles T. VanderVennet
85 W. Algonquin Rd., Suite 425, Arlington Heights 60005 • 847-593-8240 • chuck@ctv-law.com www.ctv-law.com

Q. In a townhome association, if the governing documents do not specify, would a chimney be considered a common or limited common element?

A. If the townhome is not a condominium unit, the chimney likely would be part of the townhome (sometimes called "unit") itself and not part of the common areas of the townhome association. How that portion of the unit is to be handled (maintenance-wise, for instance) will be addressed by the governing documents - even if by the lack of a specific reference, leaving it to the general maintenance, repair and replacement provisions to control.

If the townhome is a condominium unit, then we get to the concepts of common elements and limited common elements. The chimney generally would be part of the Common Elements (except for those unusual situations when the boundaries of the "unit" extend beyond the "box of air and a coat of paint" concept). The Illinois Condominium Property Act defines "Limited Common Elements" as those portions of the Common Elements "so designated in the declaration" as being reserved for exclusive use such as "but not limited to balconies, terraces, patios and parking spaces". A number of factors would play into how chimneys are to be designated in the absence of a particular reference in the governing documents. That is not an answer that can be provided in a vacuum or as general information.

As always, legal counsel should be consulted for the application of this general information, the association's governing documents and applicable law to the specific circumstances of the situation.