



Cordillera Valley Club Risk Management Checklist

Provided by: McNeill Property Management

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This checklist is compiled by McNeill Property Management and provided to you, the homeowner. Please read through each section carefully so that you can minimize risks to you, your family, other residents and your property due to fire, frozen pipes, slips and falls or any type of unexpected occurrence that could do damage to your home and its occupants. We've also included items that can help you reduce personal energy costs, along with being kinder to the environment. If every owner completes this checklist the chance of insurance claims are greatly reduced. Please feel free to contact McNeill Property Management with any other useful tips so that we can pass these ideas along to other owners. Thank you!

Homeowner Education

Read your Governing Documents carefully so that you are clear as to what your personal responsibility is and what the responsibility of your association is.

Your Governing Documents include the Declaration, Bylaws, Responsible Governance Policies and the Rules & Regulations.

These are posted on your website:

www.cvcpoa.org

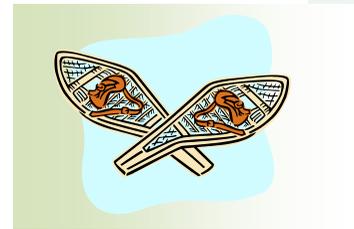
Or you can contact management if you do not have access to a computer.

Unit Check Service

If you are a second homeowner, or if your home sits vacant for extended periods, it is wise to get on our Unit Check list, especially during the winter months. Contact Management for details at 970-479-6047.

Weekly inspections include checking for roof leaks, proper heating, leaky faucets and toilets, unauthorized entry and more.

Management provides a written log of each inspection to the homeowner.



Consider installing heat tapes in your gutters and downspouts, and along north-facing eaves of your roof if you have trouble with ice dams. Call Management to arrange for snow removal services such as plowing, shoveling and roof shoveling at 970-479-6047.

Fire Safety

Fire is responsible for most of the property losses in the US annually. Here are some steps you can take to minimize the risk of fire in your home:



If you have a wood burning stove, use only paper or kindling, not flammable liquid to start fires. Make sure the fireplace has a sturdy screen to prevent sparks from flying into the room. Keep the damper or flue shut when the fireplace is not in use in order to prevent heat loss. Have your wood stove and stovepipe, chimney and flue professionally inspected and cleaned annually.

If you have a gas fireplace, make sure the outside vent is unobstructed and that the exit point is properly sealed around the vent to prevent the buildup of carbon monoxide.

Make sure you **change the batteries in all your smoke detectors annually**. An easy way to remember to do this is when you turn the clocks back in the Fall or forward in the Spring. Make sure there is a smoke detector installed on each floor of your home and in each bedroom.

Have a working **fire extinguisher** in your home. The kitchen is the most useful place to store the fire extinguisher.



- **Never leave unattended candles burning in your home.** 54% of home fires occur when some form of combustible material is left too close to lit candles (www.cauinsure.com). 25% of deaths due to home fires are due to residents falling asleep with a candle lit. Make sure you extinguish all candles before going to sleep or leaving the home. Keep all pets and children away from lit candles.
- **Don't leave pots on the stove unattended.**
- **Dryers:** Keep dryer vents clean of lint build up. **Remove lint** from the lint filter before or after each load and wash the lint filter with soap and water every couple of months (especially if you use dryer sheets as they leave a waxy residue). Inspect and clean the **outside wall damper** and filter. Vacuum lint from behind your dryer on a regular basis. Call Management to have your **dryer duct professionally cleaned** at least once every two years. Have your **dryer professionally cleaned** and serviced on a regular basis to ensure that it works as efficiently as possible. Lint builds up between the drum and the frame of the machine and should be removed.
- **Flammable Substances.** Never store any flammable substances near the water heater or in the boiler room. Any paint, aerosol spray cans, propane tanks, etc. should be stored in a safe dry space away from pilot lights. The mechanical room should also be free and clear of all clutter.
- **Outdoor Grills.** Multi-family residences in Eagle County (including all condominium and townhome complexes) are NOT permitted to have solid fuel grills (charcoal or wood) on decks. Propane and electric grills are permitted. To maintain a safe grill, check propane hose couplings for leaks by applying a light soap and water solution to reveal any gas bubbles. Always turn off the gas supply or unplug your grill when you are done grilling. Never store propane containers inside of buildings or garages.
- **Space Heaters.** If you use a space heater, turn it off when you leave the room or go to bed. Place the heater in a well-lighted area and out of high-traffic areas.



Each home should have a **water shut off valve** where the water main line enters your home (in the mechanical room by the water heater). Identify it and shut it off when you are not using unit. This should shut off all water to all bathrooms, kitchen and washing machine. In case of a hot water heater malfunction, a freeze line break in the walls or a washing machine line leak, the water loss and subsequent damage done will be greatly reduced.

Make sure all heating units in your home are working. Keep the thermostat set at 60 degrees when you are not home to ensure that pipes do not freeze. **DO NOT TURN OFF YOUR HEAT DURING THE WINTER MONTHS.**

Regularly inspect and replace hoses. All washing machines, dishwashers, kitchen sink sprayers, water softeners and humidifiers should have their hoses replaced every 5 years. Water heaters should be checked regularly for corrosion and possible leaks.

Water Damage Prevention

Toilets and Garbage Disposal. Do not put anything but SOFT toilet paper down your toilet (NEVER any feminine products, Kleenex, Puffs or towelettes); use your garbage disposal sparingly and do not put coffee grounds or fibrous material down your drain in order to keep sewer lines clear.

Place a catch pan under your clothes washer and water heater. Using the catch pan along with a drain connected to a waste line will help prevent damage in the case of a leak. The pan and the drain should be large enough to keep water from rising and contacting any electrical or gas controls and should allow for access to the controls mounted on the water heater.

Regularly inspect and clean all drains. Eliminate the possibility of drain back-up problems and overflowing toilets.

Repair any drip in a sink, bathtub or shower and any running toilets immediately. Dripping faucets and leaky toilets greatly increases association water costs.

Extreme cold weather conditions. When the temperature is forecast to fall below zero degrees, allow drip or slight flow in sinks to keep water moving and prevent freezing. Make sure to shut back off when conditions allow. Also, leave cabinet or vanity doors open to expose water and drain pipes to the heated air.

Drain your hot water heater annually to prevent the buildup of sediment and corrosion.

Safety and Standing Water. Never enter rooms with standing water if the electricity is still on.

Roof Leaks. Notify management immediately if you notice any type of roof leak. Any discoloration in the ceiling or wall could be the beginning of a roof leak. The sooner management is notified, the soon the roof problem can be fixed and damage minimized.

Insulation and Heat Tape. Add insulation or heat tape to any water lines that are in cold or poorly heated areas. These include under kitchen sinks, utility room or vented areas.

Caulking and Weather Stripping. Caulk any pipe holes where lines enter your unit and cold air may enter. Repair any window or door cracks and use weather stripping to keep cold air out.

Remove hoses from exterior spigots during winter months.

Press "Test" and "Reset" buttons on all GFCI receptacles and special circuit breakers monthly. These are found in bathrooms, hot tubs, kitchens, laundries, basements, outdoors and power panel on special breakers for heat tape.

Learn where the main electrical disconnect switch for your home is located. This is often in the power panel.

Know where the main gas shut off for your home is located.

Consider installing a home alarm monitoring system. If your home sits vacant for extended periods, an alarm system can notify you of unauthorized entry, low temperatures, water leaks and more. Call management for more information. Check out www.nest.com.

Other Safety Considerations

Carbon Monoxide Detectors

IT'S THE LAW!! Every home that has fuel burning appliances, fireplaces or an attached garage should have CO detectors installed on every level of the home and in a central location outside each sleeping area. You should test each detector monthly.

Colorado law now requires all owners that rent or sell their homes to have CO detectors installed within 15 feet of the entrance to every room that is lawfully used for sleeping. In addition, you must have a CO detector installed near the garage and near the furnace/hot water heater equipment.

Visit <http://www.cohoalaw.com/from-capitol-hilllegislation-carbon-monoxide-alarms-and-colorados-new-law.html> for details.

Never leave children unattended in common areas.

Safety latches. If you have young children, install and keep safety latches on all accessible closets and storage areas where poisons, flammables, detergents and paint are stored.

Tips to Discourage Burglars: Install double-cylinder, dead-bolt locks on exterior doors. Install bars or lock pins on sliding doors and windows. Give a key to a neighbor or Management instead of hiding one outside your home. Don't leave notes about the time of your return on the door. Use lights on timers if you leave your home unoccupied for long periods of time. Contact Management to do Weekly Unit Checks at 970-479-6047.

When replacing light bulbs in your home, use **compact fluorescent bulbs** (CFLs). They typically use 75% less energy than incandescent light bulbs and last about 10 times longer. Because CFLs contain a small amount of mercury, when disposing of these bulbs, you'll have to recycle them properly. The Home Depot in Avon has a CFL bulb recycling program.

Recycling. Please use the recycling service provided by Honeywagon. You can recycle plastic, aluminum and glass containers along with newspaper. For larger items, such as appliances, furniture and fixtures, call Habitat Home Outlet at 970-328-1119 or the Thrifty Shoppe at 970-926-7134. They pick up!

Water Conservation. Use your garbage disposal (in the kitchen sink drain) sparingly. It uses a lot of water. Run dishwashers only when full. Rinsing dishes before washing is not necessary. Set the water level on your washing machine to match the size of your load. Keep a container of water in the refrigerator for cold drinks. Install low flow toilets or place a plastic bottle filled with water in the tank. Install low flow showerheads. Turn off the tap when you brush your teeth.

Energy Conservation. Keep the doors inside your home open (unless you turn off the heat in a particular room that is not in use) to improve circulation and the efficiency of your heating system. Use cold water when you wash your clothes. Set your water heater to 120 degrees Fahrenheit. Install a programmable thermostat. Purchase ENERGY STAR® appliances in order to save up to 20% in energy costs annually.

Use Bio-friendly Antifreeze in drain traps and toilets. If you are going to be away from your unit for extended periods during the winter months, it may be helpful for you to use antifreeze to keep your pipes from freezing.

Substitute Natural Cleaning Products for products with dangerous ingredients. Products to avoid include those containing phosphates (in dishwasher and laundry detergents), chlorine bleach, naphthas and mineral spirits (in furniture polish), formaldehyde, solvents and sulfuric acid. Instead, use baking soda, borax, cornstarch, lemon juice, mineral oil and vinegar for household cleaning chores. A great on-line resource for how to make natural cleaning products: <http://www.charityguide.org/volunteer/fifteen/natural-cleaning-products.htm>