Burst water pipes: What landlords and tenants need to know

Damage caused by burst water pipes takes time and money to rectify. Repairing structural and cosmetic damage to your property and its contents means stress, cost and hassle for everyone. It’s bad news for your buy to let business and can cause your tenants to suffer emotionally, financially and physically. But the good news is you can greatly minimise the chances of your pipes bursting by taking the right precautionary measures.

Causes
- Freezing water in pipes during cold periods
- Old age of pipes
- Wear and tear on pipes

Consequences
Burst water pipes not only result in stress and hassle for you and your tenants but can also have an adverse impact on your rental property and neighbouring properties. Possible consequences include:
- Structural and cosmetic damage to your rental property and neighbouring properties
- Damage to furniture, fittings and appliances in the rental property and neighbouring properties
- Expense of repair/restoration work and relocation of tenants
- Stress and hassle for landlord, tenants and neighbours
- Loss of rental income

Frozen pipes
If the pipes have frozen, but not burst:
- Turn off the stopcock and let nature take its course
- DO NOT use an open flame or boiling water to thaw them
- Arrange for a plumber to come and inspect the pipes for splits
PROBLEM SOLVING

What to do if your pipes burst

- There are several things that can be done to limit the damage:
  - Turn off the water supply at the main stopcock
  - Identify the source of the burst. If it’s the tank, empty the tank by running all cold taps and flushing the toilet a number of times.
  - Before draining hot water, turn off the boiler and immersion heater. Turn off the cold feed pipe to the cylinder and run all of the hot water taps to get rid of the water in the pipes.
  - Be aware of your health and safety and that of your tenants in terms of electrical dangers. DO NOT touch anything electrical. Contact an electrician.
  - Use a bucket to collect water
  - Call the plumber

Next steps:

- Contact your insurance company
- Make a list of damaged items
- Take photos of all damage
- Save all receipts connected with the water damage and send them to your insurance company

Preparation is the key to minimising the likelihood of pipes bursting and limiting the extent of any damage if they do burst. Make sure you and your tenants are clear on the precautionary steps to take and what to do in an emergency. Lastly, speak to your insurance provider to make sure you have adequate cover.