

January 2015

Official Publication of the Eagle Springs Community Association

Volume 7, Issue 1

How Does Our Community Work?



How are decisions made regarding our community? Who is tasked with making these decisions? In an effort to educate our community about how Eagle Springs is run, The Talon will be running a monthly series highlighting Board members, Neighborhood Voting Representatives, and various deed restrictions. First off, a look at what a home owner's association is, what a home owner's association Board is, and what a management company does. Plus, an introduction to your HOA Board president!

What is a homeowner's association? A home

owner's association (HOA) is defined as "An organization of homeowners of a particular subdivision, condominium or planned unit development. The purpose of a home owners association is to provide a common basis for preserving maintaining and enhancing their homes and property. Most homeowners' associations are non-profit corporations. The associations provide services, regulate activities, levy assessments, and impose fines. Each member of the Eagle Springs Community

(Continued on Page 3)

COMMUNITY CALENDAR



1	Happy New Year!
7	Onsite Office reopens
7	Twin Villas HOA Meeting
	7-8:30 / Valley Springs Clubhouse
8	ESCA Board Meeting
	5 pm / Valley Springs Clubhouse
9	Scrapbook Club
	12 - 10 pm / Athletic Clubhouse
13	Landscape Committee Meeting
	6 pm / Valley Springs Clubhouse
13	Book Club
	8 pm / Athletic Clubhouse
15	
15	8 pm / Athletic Clubhouse
	8 pm / Athletic Clubhouse .Safety Advisory Committee Meeting
	8 pm / Athletic Clubhouse .Safety Advisory Committee Meeting 7 pm / Valley Springs Clubhouse
	8 pm / Athletic Clubhouse Safety Advisory Committee Meeting 7 pm / Valley Springs Clubhouse Martin Luther King Day No School in Humble ISD
19	8 pm / Athletic Clubhouse Safety Advisory Committee Meeting 7 pm / Valley Springs Clubhouse Martin Luther King Day No School in Humble ISD
19	8 pm / Athletic Clubhouse Safety Advisory Committee Meeting 7 pm / Valley Springs Clubhouse Martin Luther King Day No School in Humble ISD Sports Field Committee Meeting

WINTER HOURS ARE IN EFFECT!

Effective November 1, 2014 to February 28, 2015, Winter Hours will be in effect. Winter Hours are: Wednesday 3:00 PM to 8:00 PM Saturday 9:00 AM to 1:00 PM

COMMUNITY CONTACT INFORMATION

EAGLE SPRINGS COMMUNITY ASSOCIATION

Board of Directors AsktheBoard@InsideEagleSprings.com		
Crest Management Co	281-579-0761	
Community Manager	Bill@Crest-Management.com	
Clubhouse Rental	Help@InsideEagleSprings.com	
Activities	Activities@InsideEagleSprings.com	
Website Administrator	Help@InsideEagleSprings.com	
Newsletter	Help@InsideEagleSprings.com	

EMERGENCY INFORMATION

Fire, Medical or Life Threatening Emergency 9-1-1		
P-4 Constable Dispatch	281-376-3472	
Humble ISD Police (Schools)	281-641-7900	
Atascocita Volunteer Fire Dept (AVFD)		
Non-Emergency Number	281-852-2181	
Harris County Animal Control	281-999-3191	
Texas Poison Control Center	800-222-1222	

UTILITIES

Electric, (multiple providers)	www.powertochoose.org
Power Outages	713-207-7777
Street Light Outages	713-207-2222
Gas, Centerpoint Energy	713-659-2111
Gas Leaks	713-659-2111
Water, Severn Trent	281-579-4500
24 Hour Emergency Number	281-209-2100
Humble Post Office	281-540-1775
Trash & Recycle, Best Trash	281-313-2378

TELEPHONE/TV/INTERNET PROVIDERS:

Centurylink	877-290-5458
Comcast	800-266-2278
DISHNetwork	877-903-3813
DirecTV	888-777-2454

SCHOOLS

Humble ISD	281-641-1000
Website	www.humble.k12.tx.us
Eagle Springs Elementary	281-641-3100
Atascocita Springs Elementary	281-641-3600
Timberwood Middle School	281-641-3803
Atascocita High School	281-641-7500

NEWSLETTER PUBLISHER

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Community (Continued from Cover)

Association pays assessments. Those assessments or dues are used to pay for expenses that arise from having and maintaining common property." What does this mean? If you own a home in Eagle Springs, you are a member of the HOA!

What is the HOA Board of Directors? The Board of Directors consists of 5 people, which is currently 3 residents and 2 Declarant (developer) appointed members. Resident Board members are voted in by Neighborhood Voting Representatives and are in charge of making decisions regarding the budget, the landscaping and amenities within Eagle Springs, and enforcing the deed restrictions. The Board is in charge of a budget in excess of 3 million dollars. This is why it is so critical for residents to vote for your Neighborhood Voting Representative!

So what is a Neighborhood Voting Representative (NVR) and why do we have them? Due to the number of homes to be developed in Eagle Springs, the Governing Documents provide for a representative system of voting. The primary role of the Neighborhood Voting Representative is to cast all votes attributable to Units in the Neighborhood for election of directors, amending the Declaration or By-Laws, and all other matters provided for in the Declaration and By-Laws that would require a membership vote. Additionally, the NVR's and their Alternates are encouraged to attend the meetings of the Board of Directors. The NVR's play a vital role in the governance of the community, not only by representing their neighborhood in elections and votes, but also by being a voice to the Management Company and Board of Directors at the meetings.

So then what is the management company and what does it do? The management company is hired by the HOA to carry out the day-to-day business of the community. The management company finds bids for contracts, follows up on maintenance issues, and collects dues. The management company does not make decisions regarding budget, deed restrictions, etc.

All Board Meetings, agendas, minutes of past meetings and NVR contact information can be found on InsideEagleSprings. com. Also, if you have a question regarding our community, you can "Ask the Board" via the website as well.



REBEKAH SNIPP

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Better Homes and Gardens Real Estate Gary Greene

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We realize you have a choice so we appreciate the opportunity to earn your business. Building clients for life while giving back to the community in order to make a difference!

Happy New Year Eagle Springs!

SOLD

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As we enter 2015, this is an ideal time to say "Thank You" to all those who send referrals my way. Showing your vote of confidence through a referral is a much appreciated gesture. Meeting new clients this way proves how helpful relationships and friendships can be.

Whenever you need real estate assistance, I'm ready to help you, your friends, relatives, and acquaintances in any way I can. It is my objective to develop and maintain solid relationships and maintain them for the long term. So whether the need is to gather general market information or to develop a more specific real estate plan, I'm always available to help you and those you refer.

IS YOUR HOME MARKET READY?

Putting your home on the market may be the last thing you have on your mind. But as you know, life happens. Things change. You might unexpectedly find yourself in the position of wanting or having to quickly sell your home.

It happens more often than you might think. In fact, according to studies into why people sell their homes, more than a third are due to quick and unexpected changes. Something happens – job relocation, a lifestyle change – and the homeowner finds him or herself making a move.

In these situations, the biggest source of stress is caused by the need to prepare the current home for sale.

If you've lived in your house for a few years, or even just a few months, you know how quickly things can pile up. The garage, attics, closets and drawers get filled with stored items. Things needing minor repairs get put on hold.

That's why it's a good idea, every so often, to inspect your property and ask yourself, "If I had to put my home on the market this month, what would I need to do?" Then plan to get those things done. That way, if you suddenly find yourself wanting to sell your home quickly and for the best price, you'll be ready!

I'm ready to assist you and those that you know with all your real estate needs. Thank you for assisting me with being the #1 Realtor in Eagle Springs.

BETTER HOMES AND GARDENS REAL ESTATE GARY GREENE

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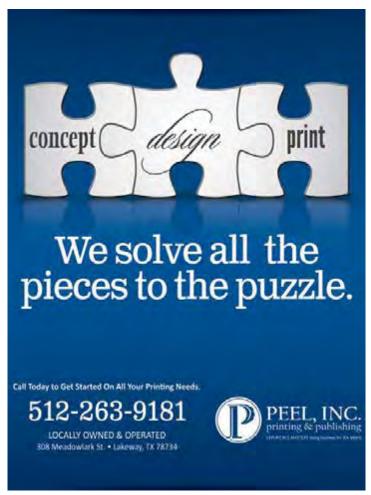
Meet your Board President

My name is Michelle Button and I serve as your HOA Board President. My parents have lived here since 2004 and I had always loved this community, so when my husband passed away in 2010, I bought a home here. Right away I became involved; I became the alternate NVR for Princeton Park that summer, and the next election, was voted in as NVR. I served as Princeton Park NVR until I was voted on to the board in June 2012.

I volunteer at the Kids Triathlon, at the BBQ Cook-off and with the pool cards. I take part in the annual Recycle/Shred Day and the garage sales. I attend as many events as I can here in Eagle Springs.

I have one adult daughter and 2 four legged daughters. I love walking my dogs along our winding sidewalks. They enjoy the wildlife we have, especially the squirrels! I have an Accounting degree from Evangel University & I work at Northeast Houston Baptist Church as their Bookkeeper.

I enjoy serving on the board because I like to help people. I want Eagle Springs to be the best place to live in Northeast Houston. I want people to be proud of our community.



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REMINDER!

Assessments are due!

Assessments are billed annually and due on January 1st and become delinquent on January 31st.

Payments received after January 31st will be subject to a \$55 late fee. Payments received after February 28th will be subject to a second \$40 late fee. Interest will accrue on any unpaid balance each month. Accounts remaining delinquent will be subject to additional collection action, including deactivation of all access devices associated with the delinquent property.

Should you have any questions about your account statement, do not hesitate to contact Joanne McIntyre at our management company, Crest Management Company, AAMC at joanne@crest-management.com or 281-945-4622. Their office is open Monday to Friday from 9:00 a.m. to 5:00 p.m. for your convenience.

Thank You Volunteers and Sponsors!

Eagle Springs would like to take a minute to thank all of our volunteers who come and spend their personal time helping to run our events. Without the efforts of student groups such as Atascocita High School's JROTC, Key Club and NHS, and Summer Creek's NHS, our events would not be possible! Another shout out to the AVFD, Harris County Precinct 2 and Humble ISD police for their efforts with Neighborhood Night Out and the BBQ Cook Off. We appreciate your support of our community!

Many groups and individuals also take the time to run event booths or perform at our events, all on donated time. Thank you Michelle Auenson, Bea Hearren, Michelle Button and Nancy Njoroge and various other residents who donated their time to help!

And finally, we appreciate our donors who help to make our events even more fantastic for residents to enjoy. Big thanks to Rebekah Snipp of Better Homes and Gardens Gary Greene Real Estate and Amanda Harris with Off to Neverland Travel for their donations to our community events. Thank you to Louis Jasso of Humble Door Refinishing and Phillip Scott of Scott's Janitorial Services for your donations as well.

If you have a talent you'd like to share with the community, a child who needs to earn service hours, or would like to sponsor an event via a donation, please email Activities@InsideEagleSprings.com for more information.

Eagle Springs From the \$190s

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*Offer valid Jan. 1 – Feb. 28.2015, on quick move-in home sales in Eagle Springs. Availability of homes is limited and subject to change without notice. Offer includes specific appliance models; see Sales Consultant for full details, including appliance model numbers. Not to be combined with any other offers. Incentive cannot exceed seller contribution limits depending on your loan program. Value of Incentive Package may affect maximum financing. Offer does not apply to previous purchases and may not be combined with any other offer. Buyer must be in contract by Feb. 28.2015, and close no later than 30 days after home completion. Prices, terms and features subject to change without not. Lot premiums and Community Association fees may apply. Offers valid for cash purchasers or buyers who finance through K. Hovanain® American Mortgage. LLCTM. 3610 (apantum Boulevard, Boynton Beach, FL 33426. NMLS# 3259. (www.nmlsconsumeraccess.org). Registered with the Texas Savings and Loan Department.

DID TOU

- 1. All Fence replacements and extensions require the submittal of an EMR (Exterior Modification Request). This can be found on InsideEagleSprings.com under the "Documents and Forms" section.
- 2. Fence Sealants, stains and/or paints are not permitted on the exterior visible side of the fence.
- 3. Holiday Decorations and lighting need to be removed by January 31st, 2015. (this includes light clips).
 - 4. Double hinged gates are not permitted.
- 5. Trash bins and/or bags (this includes lawn care bags) may be left out for trash pick-up no earlier than 6pm the day before trash day. Any other time of the day on a non-trash day the trash receptacles and/or bags (this includes lawn care bags) need to be stored out of public view, such as behind the fence or in the garage.
- 6. Please remember that there is a leash law in Harris County and to leash your pets when they are outside.

Do you have a question regarding deed restrictions that you'd like to see highlighted in The Talon? Submit your ideas to Help@InsideEagleSprings.com.

2015 - HAPPY NEW YEAR

Our hope is that 2014 was a wonderful year for you and your loved ones. It's hard to believe that 2015 is already here.

With the New Year, many of us have set new goals ranging from weight loss to finding a new career. These goals will likely be tough and require a good deal of effort to accomplish them. With a strong supportive group of friends and family you'll be on your way to achieve your most ambitious dreams.

Just as we're focused on personal achievements, the beginning of a New Year provides us the opportunity to get the exterior of our homes FIT as well. These improvements don't have to be expensive or too difficult. It's amazing the positive impact a few projects can have on your home. Following are a few ideas to get you started.

Your Homes Roofline

If you have tall pine trees around your property you likely have a roof topped in pine needles and gutters overflowing with gunk. This is a good opportunity to use that 20' ladder you purchased. If you're like me however and don't feel too comfortable that high there are many local service providers that will do this dirty work for you.

Tree Trimming

Speaking of those tall trees. The trimming of your trees will not only improve your curb appeal, but can

have a significantly positive impact on your trees health. Trees with damaged or dead limbs should be removed as quickly as possible to protect your home, your cars, and improve the core health of the trees.

Paint

Between the heat, the rain, the humidity, and sometimes frigid temperatures we reach our homes exteriors take a real beating. As advanced as today's paints are, they simply lose their luster over time. Your home builder should have left you with sufficient paint to match. If not, take a piece of the paint with you to the paint store and they'll match it for you. Few things have as significant an impact on the overall beauty of your home than a new coat of paint.

If you need help with vendors that can help with these and other projects be sure to give us a call. With years of experience in Real Estate. The Tracy Montgomery Team has built a strong network of proven service providers. We can also provide you with recommendations to get your home ready for sale. The Real Estate market continues to boom but that doesn't mean you'll automatically get top dollar for your property. If you're in the market to buy or sell call the Tracy Montgomery Team. Our experienced, award winning team will ensure you have a fantastic experience.

THE Tracy Wontgomery TEAM



Lisa Hughes Cell: 281.323.5894 **Tracy Montgomery** Cell: 713.825.5905

Sandy Brabham Cell: 713.503.8110

If you know of someone who would appreciate the level of service my Team provides, please call me with their name and business number. I'll be happy to follow up and take great care of them.



Your Neighborhood Realtors

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Humble, TX 77346

THE LANDSCAPE COMMITTEE

Red Poinsettias: A Holiday Tradition

In 1825, the US Ambassador to Mexico, Joel R. Poinsett introduced the Red plant to America. It is believed that he brought the plant back from Mexico and planted it on his farm in South Carolina. He then began giving the plants out to friends as gifts. The common name for the plant became Poinsettia named after Joel Poinsett.

Caring for the Poinsettia plant is fairly easy. During holiday time, you can leave the plant in its pot and provide it with a warm place and sunlight. Water the plant when the soil is dry to the touch. Keep the plant in a dry place until the weather begins to warm back-up. Then pick a nice sunny place in your garden to transfer the plant to. You will want to backfill with a good potting soil mixture. In late March or early April, cut off the faded leaves or "bracts" to about 4-5 inches from the main stem. You will want to dig your plant back up before the first frost. You can then re-pot the Poinsettia and give them as gifts for the holidays.

We hope you enjoyed your holiday season.





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ADVANCING HEALTH

Lake Houston Ladies Club

January Meeting and Luncheon Information

Lake Houston Ladies Club will have their meeting and luncheon on Tuesday, January 15, 2015 beginning at 10:00 a.m. at the Walden Country Club, 18100 Walden Forest, Humble TX 77346. Houston Police Officer, Dwayne Ulrich will be presenting an informative program about "Safety for Women". Lake Houston Ladies Club is a social organization that welcomes new members from all surrounding areas. Several Interest groups are available which include: Readers Choice, Bridge, Bunco, Tea Time, Lunch and Look, Movie Group, Supper Club, Mah Jongg, and Girl's Night Out. Please join us. New members are always welcome. Call Carol at 832-671-4475 for more information about the club and for luncheon reservations call by Friday, January 9th before 5:00 p.m.

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SEND US YOUR EVENT PICTURES!!

Do you have a picture of an event that you would like to run in this newsletter? Send it to us and we will publish it in the next issue.

Email the picture to *Help@ InsideEagleSprings.com* Be sure to include the text that you would like to have as the caption.

Pictures will appear in color online at www.PEELinc.com.





TENNIS TIPS

By USPTA/PTR Master Professional Fernando Velasco





The Modern Game: "The Forehand Return Serve Drop Shot"

In previous newsletters, I offered tips on how to execute the basic strokes for players who are just beginning to play tennis or who want to resume playing.

I am now offering suggestions on how to play the "modern" game mostly geared towards players who are happy with hitting the ball over the net and controlling the point with consistency. These players may already be playing for leagues or in tournaments and are looking for more "weapons" on the court.

In this issue, I will offer instructions on how to execute "The Return Serve Drop Shot." This shot is used when an opponent is expecting a deep service return and the player "surprises" the opponent with a short angle drop shot. It can be used in both singles and doubles play.

In the illustrations, Fernando Velasco, Director of Tennis and teacher at of the Grey Rock Tennis Club, shows the proper technique to execute this stroke. Velasco is presently ranked #1 in Singles and Doubles in the USTA Men's 70 Division in Texas, and #13 in Singles

and #8 and #10 in Doubles in the US.

Step 1: The Back Swing: When Fernando sees the opportunity, he makes a quick turn of his upper body and takes the racket high and back. The head of the racket is now at shoulder height, his shoulders are turned, and his eyes are focused on the incoming ball.

Step 2: The Point of Contact: The success of the drop shot is to "cup" under the ball with the strings. The grip is relaxed and ready to push the ball forward and under the ball as he makes contact with it. His left shoulder is almost opening and his weight is moving through the shot.

Step 3: The Follow Through: In order to get maximum underspin, Fernando is keeping the right hand extended as long as possible. His weight is going forward. The left hand is left leaning forward for better balance.

As the shot goes over the net, and it was successful, Fernando will run towards the net, expecting his opponent to either lift the ball short, or try to drop shot his drop shot.

Look in the next Newsletter for: "The Backhand Return Drop Shot"

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ADVANCING HEALTH

PREVENTING FROZEN PIPES

When water freezes, it expands. That's why a can of soda explodes if it's put into a freezer to chill quickly and forgotten. When water freezes in a pipe, it expands the same way. If it expands enough, the pipe bursts, water escapes and serious damage results.

Why Pipes Burst

Surprisingly, ice forming in a pipe does not typically cause a break where the ice blockage occurs. It's not the radial expansion of ice against the wall of the pipe that causes the break. Rather, following a complete ice blockage in a pipe, continued freezing and expansion inside the pipe causes water pressure to increase downstream -- between the ice blockage and a closed faucet at the end. It's this increase in water pressure that leads to pipe failure. Usually the pipe bursts where little or no ice has formed. Upstream from the ice blockage the water can always retreat back towards its source, so there is no pressure build-up to cause a break. Water has to freeze for ice blockages to occur. Pipes that are adequately protected along their entire length by placement within the building's insulation, insulation on the pipe itself, or heating, are safe.

Regional Differences

Generally, houses in northern climates are built with the water pipes located on the inside of the building insulation, which protects the pipes from subfreezing weather. However, extremely cold weather and holes in the building that allow a flow of cold air to come into contact with pipes can lead to freezing and bursting.

Water pipes in houses in southern climates often are more vulnerable to winter cold spells. The pipes are more likely to be located in unprotected areas outside of the building insulation, and homeowners tend to be less aware of freezing problems, which may occur only once or twice a season.

Pipes in attics, crawl spaces and outside walls are all vulnerable to freezing, especially if there are cracks or openings that allow cold, outside air to flow across the pipes. Research at the University of Illinois has shown that wind chill, the cooling effect of air and wind that causes the human body to lose heat, can play a major role in accelerating ice blockage, and thus bursting, in water pipes.

Holes in an outside wall where television, cable or telephone lines enter can provide access for cold air to reach pipes. The size of pipes and their composition (e.g., copper or PVC) have some bearing on how fast ice forms, but they are relatively minor factors in pipe bursting compared with the absence of heat, pipe insulation and exposure to a flow of subfreezing air.

When is it Cold Enough to Freeze?

When should homeowners be alert to the danger of freezing pipes? That depends, but in southern states and other areas where freezing weather is the exception rather than the rule (and where houses often do not provide adequate built-in protection), the temperature alert

threshold is 20°F.

This threshold is based upon research conducted by the Building Research Council at the University of Illinois. Field tests of residential water systems subjected to winter temperatures demonstrated that, for un-insulated pipes installed in an unconditioned attic, the onset of freezing occurred when the outside temperature fell to 20°F or below.

This finding was supported by a survey of 71 plumbers practicing in southern states, in which the consensus was that burst-pipe problems began to appear when temperatures fell into the teens. However, freezing incidents can occur when the temperature remains above 20° F. Pipes exposed to cold air (especially flowing air, as on a windy day) because of cracks in an outside wall or lack of insulation are vulnerable to freezing at temperatures above the threshold. However, the 20°F temperature alert threshold should address the majority of potential burst-pipe incidents in southern states.

Mitigating the Problem

Water freezes when heat in the water is transferred to subfreezing air. The best way to keep water in pipes from freezing is to slow or stop this transfer of heat.

Ideally, it is best not to expose water pipes to subfreezing temperatures, by placing them only in heated spaces and keeping them out of attics, crawl spaces and vulnerable outside walls. In new construction, proper placement can be designed into the building.

In existing houses, a plumber may be able to re route at-risk pipes to protected areas, although this may not be a practical solution. If the latter is the case, vulnerable pipes that are accessible should be fitted with insulation sleeves or wrapping (which slows the heat transfer), the more insulation the better. It is important not to leave gaps that expose the pipe to cold air. Hardware stores and home centers carry the necessary materials, usually in foam rubber or fiberglass sleeves. Better yet, plumbing supply stores and insulation dealers carry pipe sleeves that feature extra-thick insulation, as much as 1 or 2 thick. The added protection is worth the extra cost.

Cracks and holes in outside walls and foundations near water pipes should be sealed with caulking to keep cold wind away from the pipes. Kitchen and bathroom cabinets can keep warm inside air from reaching pipes under sinks and in adjacent outside walls. It's a good idea to keep cabinet doors open during cold spells to let the warm air circulate around the pipes. Electric heating tapes and cables are available to run along pipes to keep the water from freezing. These must be used with extreme caution; follow the manufacturer's instructions carefully to avoid the risk of fire, and check to make sure the product conforms to UL 2049. Tapes and cables with a built-in thermostat will turn heat on when needed. Tapes without a thermostat have to be plugged in each time heat is needed, and may be forgotten.

(Continued on Page 16)



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EAGLE SPRINGS

Frozen Pipes (Continued from Page 14)

Letting the Water Run

Letting a faucet drip during extreme cold weather can prevent a pipe from bursting. It's not that a small flow of water prevents freezing; this helps, but water can freeze even with a slow flow.

Rather, opening a faucet will provide relief from the excessive pressure that builds between the faucet and the ice blockage when freezing occurs. If there is no excessive water pressure, there is no burst pipe, even if the water inside the pipe freezes.

A dripping faucet wastes some water, so only pipes vulnerable to freezing (ones that run through an unheated or unprotected space) should be left with the water flowing. The drip can be very slight. Even the slowest drip at normal pressure will provide pressure relief when needed. Where both hot and cold lines serve a spigot, make sure each one contributes to the drip, since both are subjected to freezing. If the dripping stops, leave the faucet(s) open, since a pipe may have frozen and will still need pressure relief.

If You Suspect a Frozen Pipe

If you open a faucet and no water comes out, don't take any chances. Call a plumber. If a water pipe bursts, turn off the water at the main shut-off valve (usually at the water meter or where the main line enters the house); leave the faucet(s) open until repairs are completed. Don't try to thaw a frozen pipe with an open flame;

as this will damage the pipe and may even start a building fire. You might be able to thaw a pipe with a hand-held hair dryer. Slowly apply heat, starting close to the faucet end of the pipe, with the faucet open. Work toward the coldest section. Don't use electrical appliances while standing in water; you could get electrocuted.

Going on a Trip

When away from the house for an extended period during the winter, be careful how much you lower the heat. A lower temperature may save on the heating bill, but there could be a disaster if a cold spell strikes and pipes that normally would be safe, freeze and burst.

A solution is to drain the water system. This is the best safeguard. With no water in the pipes, there is no freezing. This remedy should be considered even when the homeowner is not leaving but is concerned about a serious overnight freeze.

To drain the system, shut off the main valve and turn on every water fixture (both hot and cold lines) until water stops running. It's not necessary to leave the fixtures open, since the system is filled mostly with air at that point and not subject to freezing. When returning to the house, turn on the main valve and let each fixture run until the pipes are full again.

Source: Institute for Business and Home Safety. IBHS is a national nonprofit initiative of the insurance industry to reduce deaths, injuries, property damage, economic losses and human suffering caused by natural disasters.

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