

# Preventing Water Damage in Condominiums Through Smart Planning and Innovation

## THE SITUATION

An approximately 60-unit condominium community managed by CAMS was facing a growing risk common to many condos: water leaks. Several factors made the issue more urgent:

- Ongoing insurance challenges, including tighter coverage requirements.
- Aging infrastructure, with some main water shutoffs no longer functioning properly.
- Some units that are not primary residences, increasing the risk of undetected leaks.
- The potential for one leak to damage multiple units, especially in multi-story buildings.

Insurance carriers increasingly expect communities to demonstrate proactive risk management, and the board wanted to take visible, practical steps to protect both the property and residents.

## THE SOLUTION

CAMS worked closely with the board to explore preventative options and implement a multifaceted approach:

- During the annual meeting, a representative from Moen presented the Moen Flo Smart Water Monitor and Shutoff, a system that detects leaks (even small ones), monitors water pressure and the temperature of the area, and automatically shuts off water to prevent damage.
- Board members installed the system personally to better understand how it works and to lead by example.
- The board and CAMS worked together to establish a checklist for preventative maintenance and to clearly tag main water shutoffs and ensure the system was set up for success. The board also hired the CAMS maintenance team to tag the shutoffs.
- CAMS and the board focused on clear, intentional communication with homeowners, providing the right information without overwhelming owners.

This collaborative effort reinforced the importance of maintaining infrastructure and regularly testing systems that are often overlooked until something goes wrong.

## THE RESULTS

The impact was immediate and measurable:

- The Moen system has already prevented multiple water leak incidents, identifying issues before they escalated.
- Eight potential leaks have been detected to date, including one instance involving only a few water droplets that could have worsened if left unnoticed.
- The system's learning capability helped residents better understand their water usage and avoid false alarms.
- About 25% of homeowners have voluntarily installed the system so far. While not mandatory, widespread adoption could potentially lead to lower insurance premiums.

## THE TAKEAWAY

This community's experience shows how CAMS and HOA boards can work together to find practical, innovative solutions to today's challenges. Preventative maintenance, smart technology, and thoughtful communication can significantly reduce risk, protect property, and help communities stay ahead, rather than react after damage is done.

## WHY THIS MATTERS

Water damage remains one of the most expensive and disruptive risks in condominium communities, often affecting multiple units from a single issue. With rising insurance costs and stricter coverage requirements, boards are expected to take a more proactive approach to risk management.

This case shows that meaningful prevention doesn't always require large-scale projects. By combining smart technology, professional guidance, and clear communication, boards can reduce risk, control costs, and better protect both property values and residents' peace of mind.

## CONCLUSION

Preventing water damage starts with being proactive. This CAMS-managed community demonstrates how the right mix of technology, professional support, and thoughtful planning can reduce risk and protect residents.

With a forward-thinking approach, HOA boards can avoid costly issues, strengthen their communities, and face today's insurance challenges with greater confidence.

**Facing a similar challenge? Let's talk about what's possible for your community.**



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