

Warranty Scene

SPRING 2016

Celebrating 40 Years

1976 to 2016



• FIRST NEW HOME WARRANTY PRESENTATION
• IN THE ATLANTIC PROVINCES
TRENTON, NOVA SCOTIA • AUGUST 20, 1976 •

J. BERNAL SAWYER
EXEC. DIRECTOR
HOME WARRANTY
PROGRAM

H. BRUCE LAFFIN
HOME OWNER

G.W. "RAY" AUSTIN
EXEC. DIRECTOR
N.S. HOUSING
COMMISSION

RANDY ARSENAULT
BUILDER
RANDY ARSENAULT
CONSTRUCTION LTD.

HON. WALTER FITZGERALD
MINISTER OF HOUSING
NOVA SCOTIA

Welcome to Our New Website!



For Home Owners

Your home is an important investment. At Atlantic Home Warranty, our team provides a premier warranty



For Home Builders

Our team's goal is to accommodate our members, keeping paperwork and processes to a minimum while making

Have you visited our new WEBSITE? We can be found at www.ahwp.org .

Our new website was designed with our Members in mind. Now, you can easily access all of the documents you need to enroll a new home or a renovation without having to call our office.

When you sell a home, the homeowner is given access to our website by password so they can access their warranty documentation 24/7, download and print what they want, or, if they don't want paper, leave it safe and sound on the website to access as they wish.

Members, please remember, our website is free advertising for you. We are very proud to showcase pictures of your homes so if you have not taken advantage of this offer, please send along your pictures (Jpeg, landscaped format 1000 – 1500 pixels) to info@ahwp.org and we will put them on for you. Potential customers are always searching for information – make sure yours is there to be seen!

You can find the following forms on the site by accessing "For Home Builders" ,Learn More and from the top menu select the "Builder" drop down menu to find:

- Unit Enrollment Form (New Home Construction);
- Renovation Warranty (Enrollment and Certificate of Completion Forms)

Also, use our website as part of your marketing plan for potential clients so they can view your company in our membership directory.

We hope these changes will be beneficial to you, our Members. .

We Appreciate Your Business

Congratulations!

Atlantic Home Warranty is celebrating 40 years in 2016! Please join us in congratulating the following Members who are celebrating a milestone anniversary with our organization this year!

40 Years

Clayton Developments Ltd.
Kiel Developments Limited
Redden Brothers Dev. Ltd.
Bayswater Construction Ltd.
U. & A. Contractors Limited
Scott Brothers Limited
Queen Construction Ltd.
G.I.A. Limited
Prebilt Structures Limited
MacLean Construction Ltd.
Nuport Holdings Ltd.
Rona - Newfoundland

35 Years

J. Waugh Construction

30 Years

Hugh J. Gillis Construction
J. Bungay Construction Co. Ltd.
A.V. Construction Limited
Kal Construction Limited
Fox & Phillips Const. Ltd.
Twin Mountain Construction Ltd.
Viking Ventures Ltd.
GLD Construction Company
Blackhawk Construction Ltd.
Cardinal Homes & Consult. Inc.
Lakewood Builders Ltd.
E-Z Builders
D.M.S. Holdings Ltd.
Top Quality Builders Ltd.
Du-Rep Enterprises Ltd.
Bouchard & Frères Construction
Betts Enterprises (1983) Ltd.
Larry Stewart Construction

Blue Heron Construction Inc.
Kavanagh's Construction Ltd.
Sun Construction (1985) Ltd.

25 Years

Cash & Carry Building Supplies
D.J. Maclean & Sons
William Meyer
Wood Masters Construction Ltd
Birchwood Enterprises Ltd.
Comfort Home Builders Ltd.
R. John McKinley
Brumac Construction Ltd.
Philip Power & Son Repair

20 Years

K. Langille Developments
Whitestone Developments Ltd.
Van Veld Construction Ltd
Moore & Cormier Contracting. Ltd
R.D. Gillis Bldg. Supp. Ltd.
Tim Smith Construction
Omaray Developments Ltd.
Melendy Homes Limited
Bedford Buck & Sons Ltd.
L & L Concrete Forms Ltd
Keenan Construction Inc.
B & W Contracting Ltd.
Rivac Construction Inc.
Better Renovation Co. Inc.
Henri Godin & Fils Ltee.
Cobblestone Developments Inc.
McInnis & Rix Construction
J. MacDonald's Quality Housing Ltd.
Eastern Siding Systems Inc.
Jeff Hughes
S.E.R. Contracting Ltd.

Universal Construction And Manufacturing
Classic Contracting Ltd

15 Years

R. Bowes Construction
Ken Giberson Building. & Renovation
Wilde Custom Homes Inc.
B.M.E. Construction Ltée.
Thompson Homes
Vince Dunn Construction Inc.
L & L Home Improvements Ltd.
Brian Murphy Contracting Ltd.

Guardian Homes Inc.
Gibraltar Development Ltd.
Skyline Contracting Ltd.
Balnafad Co. Ltd.
Paul Dunne

10 Years

Harmony Grove Home Sales Inc
Caper Concrete Limited
Gaetz Custom Homes Ltd.
D & S Contracting Limited
Built By Bill Inc.
Savvy Homes Construction Ltd.
Dreamgate Homes Ltd.
Kivotos Developments Ltd.
Star-Lite Construction Ltd.
Roland LeClair Construction
County Line Contractors
Rocan Construction (2006) Ltd.
Leblanc Custom Homes Inc.
J.G. Carpentry
Satinwood Home Creations Ltd.
Doyle Feehan Construction Ltd.
Clayton Penney Contracting Ltd.
John Roberts The Trimmer Inc.

2010 National Building Code – Section 9.36: Energy Efficiency

By now you are likely aware that the **2010 National Building Code (NBC) of Canada** adopted in most jurisdictions in Atlantic Canada contains a **Section 9.36** on **Energy Efficiency**. The key issue that brought about this added section for residential housing in the code (Part 9) is **thermal bridging**. Heat loss by “conduction” through various materials in the building assembly (studs, plates, concrete) was significant enough and required attention by regulators to reduce the energy loss through poorly insulated components of the building.

With this added section, the new buzzwords to keep in mind now are “**Effective R-Value**” versus “**Nominal R-Value**”. Looking at insulation values for houses in the old world, we only took into account the products R-Value as stamped on the insulation bag (ex: R-20). This was the “Nominal R-Value” we placed in the wall cavity, but not the real effective value of the whole wall structure. Now the industry is moving forward and the NBC wants us to take into account all the materials that make-up the building envelop of the home. By doing this, we are now referring to the “**Effective R-Value**” and/or the **Effective Thermal Resistance (ETR)** of the wall assembly which takes into account **thermal bridging**.

In Atlantic Canada, the NBC separates our region in **four (4) Zones** by Heating Degree Days:

- **Zone 6** – includes most of New Brunswick, all of Nova Scotia, all of Prince Edward Island and the southern part of Newfoundland.
- **Zone 7A** – includes northern New Brunswick and central Newfoundland.
- **Zone 7B** – includes the northern tip of Newfoundland and southern Labrador.
- **Zone 8** – includes northern Labrador.

In **Zone 6** which captures a good proportion of our membership, the minimum requirements for the **Effective R-Value** are indicated below for the Building Assembly:

Building Assembly (Zone 6)	RSI	R
Ceilings below attics	8.67	49.1
Cathedral ceilings and flat roofs	4.67	26.5
Walls (including Floor Joist Headers)	2.97/3.0 8	16.8/17. 5
Floors over unheated spaces	4.67	26.5
Foundation Walls	2.98	16.9
Unheated floors below frost line	-	-
Unheated floors above frost line	1.96	11.1
Heated floors	2.32	13.1
Slab-on-grade with integral footing	1.96	11.1

For example: if we use the basement foundation wall numbers in the table above, the minimum **Effective R-Value** of the basement wall must be **R-16.9**. To get that level of **Effective Thermal Resistance**, the wall can be built as per the example on page 5. (Article continued on next page)

2010 National Building Code – Section 9.36: Energy Efficiency - Continued

Walls below grade:

Effective R-Value per item:

Air film (interior)	0.68
1/2" gypsum board	0.45
Polyethylene vapour & air barrier	0.00
2"x6" stud/ cavity (frame)	15.2 (R-20 Batt Insulation)
<u>10" concrete foundation</u>	<u>0.57</u>
Code Requirement	16.9

This wall assembly would meet the NBC **Section 9.36.2.8.A. & B.** for **Effective Thermal Resistance (ETR) of Assemblies Below-Grade.** The two tables A. and B. take into account if there is a **Heat-Recovery Ventilator (HRV)** or not. In **Zone 6**, both Tables require the same amount of insulation value to meet the requirement!

As always the NBC is a minimum and you can look at other options which will provide greater **Effective R-Value** which will bring the building assembly to be much more **Energy Efficient**. Using one (1) inch rigid foam, such as Expanded Polystyrene (EPS) against the concrete foundation wall and then building your wood studded assembly with an R-20 Batts, you can obtain an **Effective R –Value** of R-20.3...

A very good source of information to help you with all the R-Value calculation for a variety of wall assemblies is the **Canadian Wood Council** web site: www.cwc.ca/wtd .

Section 9.36 on **Energy Efficiency** will require rigid insulation under basement concrete floor slabs located above the frost line and for heated floors. It also dictated the efficiency requirements of **Windows, Door** and **Skylights**. Your **Heating, Ventilation, Air Conditioning** and **Water Heating** equipment efficiency requirement is also included. Please review the NBC section to get all the details and/or talk to your local inspector.

Hector Doiron, Warranty Service Representative, New Brunswick

Atlantic Home Warranty Presents Lifetime Achievement Award



Pictured above are AHW CEO Cindy Locke, award recipient, Norman Simmons and AHW Warranty Service Representative, Hector Doiron.

On May 17, 2016 Atlantic Home Warranty was invited to attend CHBA PEI's Monthly Networking Dinner. Hector Doiron presented our new Renovation Warranty to the PEI members in attendance and the first ***Lifetime Achievement Award*** was presented to Builder Member **Norman Simmons** upon his retirement from the home building industry. Norman has been a builder with Atlantic Home Warranty since 1994. We would like to thank Norman for his contribution to the Industry and the Warranty Program and most importantly a long and healthy retirement.



CustomerInsight Chosen to Survey Homeowners for Customer Choice Awards



We are very proud to offer our membership an opportunity to be recognized by their customers annually, with the presentation of the **Customer Choice Awards**.

This year, we have entered into an agreement with CustomerInsight™ to conduct customer surveys on our behalf. To qualify to complete a survey, the customer is identified as one who has been in their home for 12 months and we have asked CI to complete these surveys monthly so our members can have an overview of their customer's opinions on a monthly basis, not just once a year.

CI has been provided with survey questions that get to the heart of the building and after sales service process. The monthly results, by builder, will NOT be sent to AHW, but as an added value of membership with us, we have arranged for CI to send them directly to you.



Remember, as a member, this service is provided to you at no cost.

If you do not wish to participate in this Program, simply email us at info@ahwp.org and ask to opt out of the customer service program.

Two weeks before the AWARD presentation, AHW will receive a total score for builders in each category and the decision to award will be based on that cumulative score. We think this is a transparent way of deciding how the Customer Choice Award recipients are decided.

Customer contact information and data collected will remain the property of Atlantic Home Warranty will not be distributed or shared with any other party by CustomerInsight™, or used for any purpose other than as required for the Awards.

CustomerInsight™ has a proven track record with other reputable Warranty providers across the Country such as the Alberta New Home Warranty, and are also used by other industry leaders such as the Professional Home Builder Institute.

This is an important project for us at Atlantic Home Warranty. It gives us an opportunity to give you, our Member builders important feedback in order to benefit and help your business grow. We also think CustomerInsight™ is the right partner to provide this service and are pleased to be associated with them.

Customer Choice Award Winners 2015-2016

Nova Scotia

D & S Contracting Limited

Less than 10 Homes



Picket Fence Homes

11 to 20 Homes



Cresco Construction Limited

More than 20 Homes



Featured in the pictures above our three 2015 Customer Choice Award Winners: Robert J. Deveau of D & S Contracting Ltd., Stephanie Palmer of Picket Fence Homes and Jessica MacLennan of Cresco Construction Limited.

Newfoundland

Bartlett Development Inc.

Less than 10 Homes



Reardon Construction and Development

11 to 20 Homes



New Victorian Homes

More Than 20 Homes



Featured in the pictures above are our three 2015 Newfoundland Customer Choice Winners : Sean Bartlett of Bartlett Development Inc., Bill White of Reardon Construction and Development Ltd and Ian Sullivan & Melissa McGrath of New Victorian Homes.

New Brunswick

Featured in the pictures to the right are our two 2016 Customer Choice Award Winners: Joel Levesque of Gérance de Projet Résidentiel Levesque and Maurice & Marcel LeBlanc of MoeMar Homes Inc.



*Gérance de Projet Résidentiel
Levesque*

Less than 10 homes



MoeMar Homes

More than 10 homes



40TH ANNIVERSARY

ATLANTIC
HOME
WARRANTY
— PEACE OF MIND —

Visit www.ahwp.org to see all of the home builders registered with Atlantic Home Warranty as well as the details of our new
Renovation Warranty

(902) 450-9000 • 1-800-320-9880

Don't Let Your Paperwork Let You Down

Excessive paperwork, it just takes time away from building houses. Many builders can relate to that statement, but all know that some paperwork can save your "behind". Our field guys can certainly attest to that fact when it comes to filling out the Certificate of Possession (COP).

One area that is often left blank on the COP is the box marked type of warranty, materials and labour supplied by the homeowner. If the home is a turnkey with everything supplied by the builder, the "full" box is ticked with no comments. However, sometimes at conciliation (10 months later) the builder says the element in dispute was the homeowner's responsibility. If it is not documented on the COP as partial with details, it is difficult to establish if that is the case.

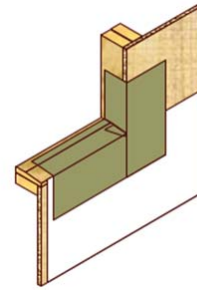
A builder could be instructed to make repairs because there is no evidence to show he is not responsible for that element. To avoid this problem, make certain that the box marked "partial" is ticked and detail is provided to show what is not under warranty.

A reminder, the builder is responsible for everything required to produce a weather tight shell. After that, anything can be left to the homeowner. For further clarification, give your warranty team a call

Victor Rowe

Warranty Service Representative
Newfoundland

Sub-Sill Drainage for Windows and Doors



Background

The Warranty is seeing a continuing water penetration problem with window and door installations in Atlantic Canada. It has resulted in Major Structural Defect (MSD) claims in all four provinces. Water leakage has resulted in rotted structural components in the walls and floors of homes. In some cases the leaking has not progressed to the point where it is considered an MSD claim, so in those cases the homeowner is left to repair the condition on their own.

Atlantic Home Warranty feels this problem will only get worse as the number of MSD claims for this type of repair is on the rise.

Door and window leaking can be broken down into two sources:

- 1.) Leaking around the perimeter of doors/ windows as the result of a breakdown of the sealing/ flashing detail between the unit and the rough opening in the wall.
- 2.) Leaking of the door/ window itself as the result of a breakdown in the door/ window components.

Information

All doors/ windows suffer a decline in water resistance over their service life through normal use, factory defects, shipping damage, job-site damage and the deterioration of seals and weather stripping. Measures should be taken by the Builder to prevent the damaging effects of unintentional water entry.

Section 9.7.6.1 of the National Building Code of Canada 2010 outlines that the installation of windows and doors shall comply with CAN/ CSA-A440.4 "Window, Door, and Skylight installation". Section 10.3 of this standard requires the provision for sub-sill drainage underneath all windows and doors.

The primary intent is to provide improved resistance against water penetration into the adjacent wall assembly at a window or door through the use of sill pan flashing. Sub-sill drainage is very important and can be thought of as providing an additional plane of protection under the window/ door sill. Any water that might penetrate the window or door frame will be captured and drained out of the enclosure below the sill. There are different approaches and materials that can be used (e.g. peel-and-stick membranes, liquid-applied WRB, plastic sill pans...).

Recommendation

In order to counteract defects in relation with water penetration and damage around windows and doors, it is strongly recommended that sub-sill drainage in conjunction with proper established flashing details be provided for all windows and doors.

Loss prevention saves time and money!

Oliver Henninger

Warranty Service Representative, Nova Scotia

A First Look at Some of the Changes to the 2015 National Building Code

The 2015 NBC is now available in print or for download. However, because some jurisdictions have only recently started enforcement of the 2010 NBC, the new changes in the 2015 code may be slow in being adopted in some parts of Atlantic Canada. You should check with your municipality as to when they will start the enforcement of the 2015 Code.

No matter when that happens it is good to know what is coming in the future. It can give you a chance to make adjustments early on. This is a first look at a few of the changes in Part 9 and how it may affect how you build.

Stair Dimensions

The minimum run dimension for stair treads is increased from 210mm (8 ¼") to 254mm (10"). That will have an impact in several ways. On the design side, the length of the stair opening will have to be increased. The space needed for the stairs will increase by about 24" (longer). In smaller compact homes, it could be a challenge to find the extra space needed, along with possible headroom conflicts.

Stair Configuration

Some additional stair configurations are permitted. Rectangular and tapered stairs are allowed in the same flight. Spiral stairs are also acceptable under certain conditions. They can be used as secondary stairs or where the stair serves three persons or less. While this change will not affect most houses, it does provide flexibility in design.

Climbable Guards

In the past, there have been many discussions regarding the issue of climbable guards and how to apply the requirements. This code cycle recognizes that it is not the safety concern once thought and has relaxed the requirements.

9.8.8.6 is revised to eliminate the requirement for a guard not to facilitate climbing where there is a one storey or 4.2m difference between levels.

Now, in most homes, builders can take advantage of railing designs that were previously not code compliant.

Handrails

There are some changes to handrails. One to note is the change in the maximum height permitted for handrails, it goes from 965mm to 1070mm. This will allow a smoother transition between handrails and guards (where a guard height of 1070mm is required).

Sound Transmission

For builders who build multi-family homes or attached homes, this will be of interest.

Up to now the airborne Sound Transmission Class (STC) was the rating assigned to various floor and wall assemblies listed in the code. Such ratings did not take into account the connections at the floor/wall intersections, where the sound could "go around" the assembly (flanking sound). Controlling flanking sound transmission has been an issue, but it was not mandated in previous code cycles. This code cycle has introduced the concept of Apparent Sound Transmission Class (ASTC), which will take into account both the direct and flanking paths. This gives a more realistic approach of what is audible across a sound separation.

The assembly (including the flanking paths) now has to achieve a minimum ASTC rating of 47, or the construction must follow the details in the code tables.

So compliance can be verified by measurements and calculations or building to the detail in the code.

Similar to the STC, the ASTC rating for a house with a secondary suite is reduced to ASTC 40.

Victor Rowe

Warranty Service Representative, St. John's, NL

Webinars regarding the 2015 Technical Update are to take place October 13, November 17 and December 1, 2016

Our New Renovation Warranty

For Members Only

Non-Structural Renovation Warranty

Non-Structural warranty covers renovations without a structural component. This is a two year warranty and covers the renovation as set out in the scope of renovation that the builder submits.

As with our new home warranty, the first year is considered the Builder's Warranty. During this 12 month period, AHW will support the process with Conciliation Services should the need for an independent review of issues with the renovation be required. The Conciliation Service is included in the fee and all parties receive a written decision based upon the Program's findings upon inspection. Decisions will be based upon the AHW Construction Performance Guidelines.

Year 2 of the warranty covers defects arising from improper workmanship/labour. At eleven months, AHW will provide a complimentary inspection of the renovation to activate year 2 coverage. Defects arising in the second year will be covered by AHW.

Coverage is as outlined in our wording. Please review these carefully. Amounts of coverage are in the aggregate \$30,000 for all losses that occur over this 2 year period. For water penetration arising from improper workmanship/labour, \$10,000 is the maximum payable by AHW. This sublimit of \$10,000 forms part of the \$30,000 limit and is not to be considered in addition to the aggregate limit.

Structural Renovation Warranty

The structural warranty covers renovations that have a structural component. This is a five year warranty and covers the renovation as set out in the Scope of Renovation that the builder submits.

As with our new home warranty, the first year is considered the Builder's Warranty. During this 12 month period, AHW will support the process with Conciliation Services should the need for an independent review of issues with the renovation be required. The Conciliation Service is included in the fee and all parties receive a written decision based upon the Program's findings upon inspection. Decisions will be based upon the AHW Construction Performance Guidelines.

In years 2 to 5 the warranty is limited to major structural defects.

Coverage is as outlined in our wording. Please review these carefully. Amounts of coverage are in the aggregate \$30,000 for all losses that occur over this 5 year period. For water penetration arising from improper workmanship/labour, \$10,000 is the maximum payable by AHW. This sublimit of \$10,000 forms part of the \$30,000 limit and is not to be considered in addition to the aggregate limit.

For further details contact us at 1-800-320-9880, info@ahwp.org or visit our website www.ahwp.org



Continuing Education Fall Line Up

September 13—**Foundations 1**

September 15—**Doors & Windows**

September 20—**Foundations 2**

September 27—**Drywall Installation**

September 29—**Moisture Problems**

October 4—**Ventilation**

October 13—**2015 NBC Tech Update**

October 18—**Marketing & Sales - AHPS**

October 20—**Heating Basics (Part of BBH)**

October 25th to 28th—****NBC 4 Day Course** (Nova Scotia, New Brunswick & Newfoundland—Please watch our on-line calendar and your email for availability)

November 1—**Construction Law**

November 3—**Wood Heat & Renewable Energy (Part of BBH)**

November 8—**Financial Management**

November 15—**Project Management**

November 17—**NBC 2015 Technical Update**

November 22-24—****Better Built House** (Nova Scotia, New Brunswick & Newfoundland—Please watch our on-line calendar and your email for availability)

December 1—**NBC 2015 Technical Update**

(**)Indicates classroom session. All other courses are completed via webinar.

As we wind up our Winter/Spring Continuing Education season, there are a few things that you, as a Builder member, should know about our Training Program.

Atlantic Home Warranty provides webinar (on-line training) to our members so that we can reach our members in outlying communities, which saves time away from the work site, expenses related to travel and time away from your families.

We also offer the opportunity for any of our members to **Challenge** the exam for the **National Building Code 4 Day course**. The charge for the course is the same as if you were to take it in person, as we provide you with a current copy of the National Building Code, a Student Manual and the information used by the instructor to teach the course. We also have other ways for you to catch up and remain a Member in Good Standing.

Please contact me at 1-800-320-9880 ext. 104 in order that we may discuss the options that can be tailored to meet your busy schedules!

Jennifer Howard—Continuing Education Manager, Halifax Office

Contact Us...

Address: 15 Oland Crescent
Halifax, Nova Scotia
B3S 1C6

Telephone : 902.450.9000
Or 1-800-320-9880

Fax: 902-450-5454

Email: info@ahwp.org

Website: www.ahwp.org



ATLANTIC
HOME
WARRANTY