ATLANTIC HOME WARRANTY

ON THE LEVEL

Vol. 1, No. 1, September 2018 *Warranty News for Atlantic Canada*

What's New?

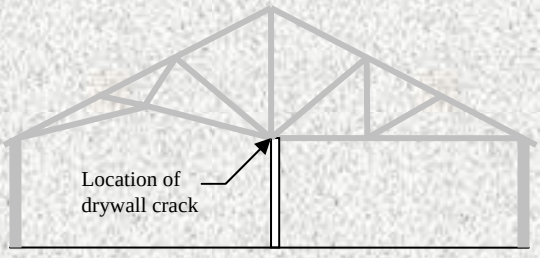
- New Renewal Dates
- Enroll Homes and Renovations On-Line
- On-Line Payments
- Benefits Of AHW Membership
- AHW Scholarship
- Johnson Insurance Partnership
- Technical Support and Training

ATLANTIC HOME WARRANTY
PEACE OF MIND

Our Warranty....Your Peace of Mind

A Missed Detail

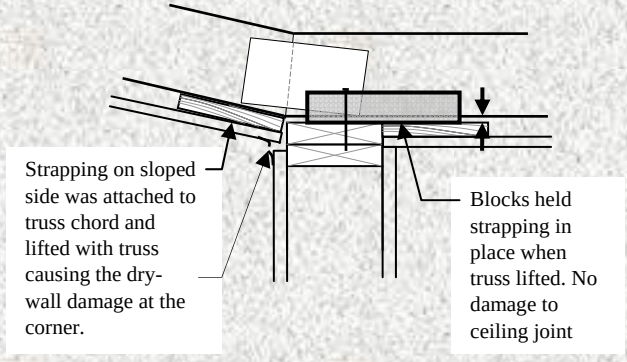
Sometimes a condition is encountered where the builder is scratching his head trying to explain the reason for a defective condition. Cracking at the wall/ceiling joint of cathedral ceilings or where a ceiling changes elevation is one of those times.



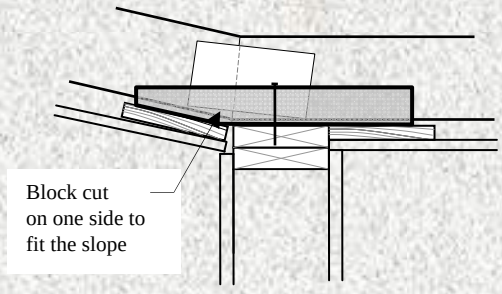
We recently encounter one of these situations. After the investigation confirmed the reason, we thought it would be of interest to all builders. This particular condition surfaced when a homeowner reported cracking and movement at the wall/ceiling joint on one side of an interior partition.

A - space between truss and top of partition
B – Strapping tight to truss on sloped ceiling side

The homeowner said the crack showed up in late November or December. The builder confirmed that his people floated the ceiling at the interior walls, so truss uplift cracking would be avoided. The trusses had a cathedral ceiling detail and the crack was on the sloped side of an interior partition (not load bearing).



After the attic insulation was removed in the area above the partition, it was obvious the top of the partition on the flat ceiling side was properly detailed to prevent the ceiling crack (from truss uplift). The blocks did their job and the strapping stayed in place when the bottom chord of the truss lifted.



However, on the sloped ceiling side, the strapping was not blocked so the strapping and ceiling lifted, cracking the drywall ceiling joint in the room below.
Blocking on a sloped ceiling is a little harder to install so the trade either didn't know what to do or just ignored it and hoped for the best.

Blocks with one side cut on an angle to support the strapping would have prevented the cracking. If you need further explanation, call the technical manager in your province.

Victor Rowe—Technical Manager, NL

NEW AHW SCHOLARSHIP

In 2019, Atlantic Home Warranty will be introduce a scholarship program for each of the Atlantic Provinces for students of our member families who are entering the construction trades.

Our goal is to support excellence and loss prevention in the building community in Atlantic Canada and we believe education is the first step!

Applications will be available online in August 2019.

Continuing Education 2018-19

It has been requested, primarily by our Nova Scotia members to have training in the Fall of 2018. For those of you requiring courses, the dates have been provided below.

Fall 2018

October 8, 2018—Financial Management

October 16, 2018—Business Management

October 23, 2018—Project Management

October 30, 2018—Water Penetration

November 5-8, 2018—
National Building Code, Part 9, The House (4 Day Course), Fredericton, NB

November 22, 2018—National Building Code 2015 Technical Update

Course Prices
Webinars $150.00 Members, $175.00 Non-Members
Better Built House $725.00 Members, $825.00 Non-Members
National Building Code $750.00 Members $850.00 Non-Members
****Please note that the prices do not include HST**

Winter 2019

January 8, 2019—Foundations

January 15, 2019—Water Penetration

January 21-25, 2019—Better Built House, Sussex/Monton, NB

January 29, 2019—National Building Code 2015 Technical Update

February 5-8, 2019—National Building Code, Part 9, The House (4 Day Course), Moncton, NB

February 19-22, 2019—National Building Code, Part 9, The House (4 Day Course), Halifax, NS

March 19, 2019—Business Management

March 26, 2019—Project Management

New Home's Interior Air Ventilation & Moisture Management:

(Continued…)

The moisture level in the home needs to be maintained within the normal range (30% to 50% RH) to reduce shrinkage or expansion of wood cabinets & hardwood floors, drywall buckling or cracking, finished casing cracking, ceramic tiles popping, etc.… Excessive moisture can also lead to the presence of mildew and mould growth. Proper moisture level will prevent health issues to the occupants…!

In winter, spring and late fall, the homeowner must be vigilant because the Relative Humidity (RH) in the home will drop below the comfort zone – (less than 30% RH). The use of wood heat, air conditioning (AC) and the extremely low exterior air temperatures will eventually reduce the moisture level (RH) inside the home and will require that the homeowner elevate it by putting more moisture back in the air with a "humidifier" or "steamer".

In summer, the homeowner must be vigilant because the HRV system does not have the ability to reduce the Relative Humidity (RH) in the air being brought-in from outside. If the home is equipped with an air conditioner (AC), it will reduce the temperature and help dry out to some degree the air inside. However to maintain a moisture level as close to 50% (RH) as possible, a "dehumidifier" will be needed, especially in a basement.

Understanding and implementing these simple strategies will help you reduce cracking defects and/or swelling of the finishes and provide a healthy home with proper Relative Humidity (RH) levels. Opening windows and doors in summer can bring-in too much moisture and have a very negative impact, be careful. It is critical to measure and know how much moisture is present in a new home!

The ***Construction Performance Guidelines*** as adopted by **Atlantic Home Warranty** and the relevant Appendix A1 below is an example to the issue of shrinkage cracking in hardwood floors:

Appendix - A1 Moisture in Wood and Laminate Floors
The National Wood Flooring Association and the North American Laminate Flooring Association reference the following relative humidity readings for their products.
This information is intended as a guide only.
WOOD AND LAMINATE FLOORING COMFORT LEVELS
Wood and laminate flooring will perform best when the interior environment is controlled to stay within a relative humidity range of 30 to 50 per cent and a temperature range between 15°C and 27°C. Fortunately, that's about the same comfort range most humans enjoy. Note that equilibrium moisture contents in the recommended temperature/humidity range coincide with the 6 to 9 per cent range within which most hardwood/laminate flooring is manufactured. Although some movement can be expected even between 6 and 9 per cent, wood/laminate can expand and shrink dramatically outside that range.

Please see **Construction Performance Guidelines** to this effect at the following website:
http://www.ahwp.org/construction-performance-guidelines/

Hector Doiron— Technical Manager, New Brunswick

New Home's Interior Air Ventilation & Moisture Management:

As Technical Managers, we get asked questions in respect to different aspects of the operation & maintenance of a new home... A particular question that comes up continuously is:

1. "How or where do I set that CONTROL on the wall that operates the ventilation (HRV) box? and

2. "Can I turn it "off" at certain times of the year?"

I will start with the second question first:

The Heat Recovery Ventilation "box" or (HRV) is the lungs of the home and so it should NEVER be turned "off". Homes are built today to be more energy efficient and are well sealed to prevent air leakage. To provide the necessary fresh air to the occupants, a mechanical ventilation system is required. In Atlantic Canada, it is common for this system to be a heat recovery ventilator (HRV) system.
In some instances, when the weather is warmer, homeowners will open windows and/or doors to bring fresh air inside the home and that can be OK under certain conditions. However, I would not recommend turning "off" the HRV because the windows & doors can be closed without remembering to turn the system back on, thus leaving the home without any fresh air. If you want a healthy home… DO NOT TURN OFF the HRV! The amount of electricity used by the HRV fans is minuscule on a yearly basis and is likely less than $10.00.

The question of "HOW" to operate the wall control that manages the operation of the HRV system is very simple. The humidistat control will trigger the HRV into high-speed operation when the humidity level inside the home exceeds the pre-set level. Once the desired level is achieved, the system resumes at its chosen settings. I would recommend setting it at the "COMFORT ZONE" on the control (for other types of controls set it between 30% & 50% of Relative Humidity - RH) during the fall, winter and spring. During the summer, relative humidity is generally high outside and if your control has a "Summer" setting you can set it there (for other types of controls set it between 65% & 75% of Relative Humidity (RH). In "Summer" setting, the HRV runs at a reduced rate and brings in less moisture from the warm air outside

Inside any home, the moisture level, Relative Humidity (RH) should be monitored and measured by the homeowner. The control setting of the HRV must be set to maintain it within the normal range (comfort zone) of: 30% to 50% Relative Humidity (RH). To measure the moisture level in the home, I strongly recommend to the homeowners that they use a Moisture Monitor (Hygrometer) similar to the sample picture below) and monitor it on a daily basis.

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Cracks in Concrete

Cracking in concrete is a frequent cause of complaints to the Warranty office. Cracks in foundation walls and slabs are a common occurrence but can create a big concern for an uninformed Homeowner. They can be unsightly but many Homeowners feel that if a crack develops in their wall or floor that the product has failed. In the case of a wall, if a crack is not structural, is not too wide and is not leaking water, it should be considered acceptable. The majority of cracks found in concrete structures aren't usually a problem from a structural perspective; however they can allow water to get into the home, which is a problem.

The Warranty coverage within the first year after possession (within the "Builder's Warranty") is regulated in the Construction Performance guidelines and can be summarized as follows:

- Cracks in foundation walls and slabs resulting from normal shrinkage are acceptable; however cracks in excess of 1/8 inch (3 mm) in width are not acceptable and require repair.
- Where lateral or vertical movement is evident, further investigation is required.
- Water penetration through the basement wall or foundation wall requires repair.

In year 2 to 7 the Warranty only covers structural cracks that where caused by a condition that substantially impaired the building component's load-bearing function.

Causes of Cracks

Some of the most common causes for cracks in residential construction are:

- Drying Shrinkage: Shrinkage cracks occur when concrete reduces in volume as a result of natural curing. These cracks usually occur early in the life of a building depending on the rate of drying (usually within four years after casting). They are most often vertical to diagonal and they typically appear at stress concentration points where the concrete has the smallest cross-sectional area (e.g. at a corner of a window or other openings). They are by far the most common types of cracks in concrete and unless they leak or show significant lateral displacement, are of no concern.
- Settlement: Settlement occurs when the weight of the building exceeds the bearing capacity of the soil underneath the footings. Normal, uniform settlement of a building typically does not cause cracking. But when one part of the house settles relative to another, differential settlement cracks may develop. Severe differential settlement is typically caused by poor soil conditions or changes in soil moisture but can also be caused by undersized footings or external loads.

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Cracks in Concrete (Continued)

- Differential Bearing Capacity: Subgrades with higher bearing capacity under a certain section of the foundation can cause stresses as the structure settles. An example is cracking of a slab in the location of interior footings that are located beneath.

- Heaving: Heaving cracks are caused by an upward movement of the structure or a part thereof. Causes for heaving cracks may be frost heave, adfreezing where the ground beside the foundation freezes to the foundation, expansive soils or hydrostatic pressure. All the above areinfluenced by a high soil moisture content or by insufficient frost protection. Heaving cracks are typically vertical, diagonal or horizontal with signs of displacement/ movement.

- External stresses: Caused by forces such as for example lateral hydrostatic pressure, large rocks next to the foundation or heavy equipment too close to the house (e.g. during back filling). Those cracks often are horizontal.

Minimizing cracking

Cracking often cannot be prevented but it can be significantly reduced or controlled when the causes are taken into account and preventative measures are taken. Builders should take several steps to reduce the occurrence and width of cracks:

- Use a low water-cement ratio. Try to prevent overwatering the concrete.

- Controlling of proper curing conditions and shielding of the concrete while the concrete is green. Rapid water loss and extreme temperature differences while the concrete is curing causes shrinkage cracking.

- Ensure the subgrade has proper and uniform bearing capacity (not less than 75 kPa or structural fill).

- Backfill cautiously. The use of heavy equipment near a foundation should be carefully considered.

- Add control joints which are intentional weak spots designed to induce shrinkage-related cracking in pre-determined locations.

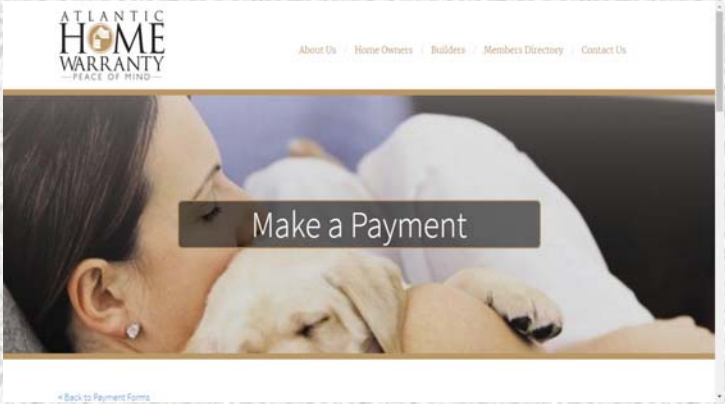
- Add rebar to concrete in some situations to improve its low tensile strength.

- Take actions to reduce soil moisture in order to prevent soil heave.

- Protect all footings against freezing.

Oliver Henninger—Technical Manager, Nova Scotia

New Ways to Pay On-Line
www.ahwp.org



We have recently had a series of forms developed in order to make the enrollment process and all other payment processes easier for our members. You now can go to our website and click on the Builder tab, the Payment Forms, to access the forms.
All of the forms are connected to the PayPal payment portal, however, you do not have to join PayPal in order to use this payment process. You may check out as a Guest by clicking below the blue PayPal button, where is says "Pay by Debit or Credit Card".

Here are the directions:

- Go to the "Builder" tab on our website at www.ahwp.org
- Pull down the tab by clicking on it and select "Payment Forms"
- Select "Unit Enrollment" (or one of the 3 other options)
- Fill out the information required
- Attach your Engineering and Site Validation, if required and you are enrolling a home
- Select your unit type **(Detached – Probationary, Detached Regular, etc.)**
- Click on submit

Once you have completed these steps, you will be redirected to our PayPal website. **You do not have to join PayPal**.
You will see, under the blue PayPal button "Pay by credit card". You can use this method to check out as a guest.

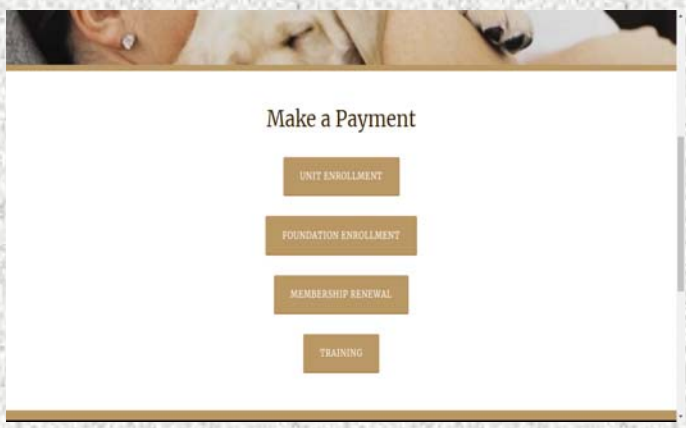
You will have to perform a separate transaction for each home you wish to enroll, each foundation enrollment or training session. As always, if you should encounter any problems, please give us a call at the office.

New Renewal Date

We are moving to ONE renewal date for all members.

Effective April 1st, 2019, all members of Atlantic Home Warranty will pay their renewals at the same time. Currently, those who are receiving their 2018 renewals will notice that they are less than their usual rate. This is not a sale, but your pro-rated amount for the remaining months of 2018. Please call the office to pay by credit card until the end of December 2018.

All renewal invoices will be sent by email prior to April 1, 2019. Once received, members can go to our website and select "Membership Renewal"



Some More Benefits of Membership

- Scholarship, open to member's immediate and extended families.
- Johnson Insurance—Exclusive savings for Atlantic Home Warranty Members
- Technical Support for your building questions. We have a Technical Manager in each of our provinces, ready to help answer technical questions you may have.
- Consistent, reliable customer service available to our members, when you need it.

Contact Us…

ATLANTIC HOME WARRANTY PEACE OF MIND

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