

# ATLANTIC HOME WARRANTY

## ON THE LEVEL



Vol. 1, No. 1, Spring 2019

Warranty News for Atlantic Canada

### What's New?

- Articles: Frost Heave and Proper Drainage, Skirting and Condos
  - On-Line Payments
- Benefits Of AHW Membership
  - AHW Scholarship



*Our Warranty....Your Peace of Mind*

# Skirting: Let it Move!

House skirting is needed along the bottom of homes, particularly mobile homes, in which the underside of the home is exposed to rain, snow, excesses amount of air and animals. Skirting can be defined as the wall that encloses a crawlspace of a surface foundation. Typically a vinyl- or metal-type material gets attached to the side of a 2x3 in. framed structure, extending to the ground. This “structure” should not act like one, instead, it should allow for movement of the soil.

Especially in the winter of 2018/2019 with its long and cold periods far below 0°C. , the Technical Managers of AHW have witnessed issues on skirting in relation to frost heave. Here are just a couple of many pictures taken this winter divided into two categories:

A) The skirting “structure” was built directly on the ground, not allowing for movement and therefore is lifting the entire home from its surface foundation. This causes deflection in the actual house structure which is resulting in cracking of the interior finish.

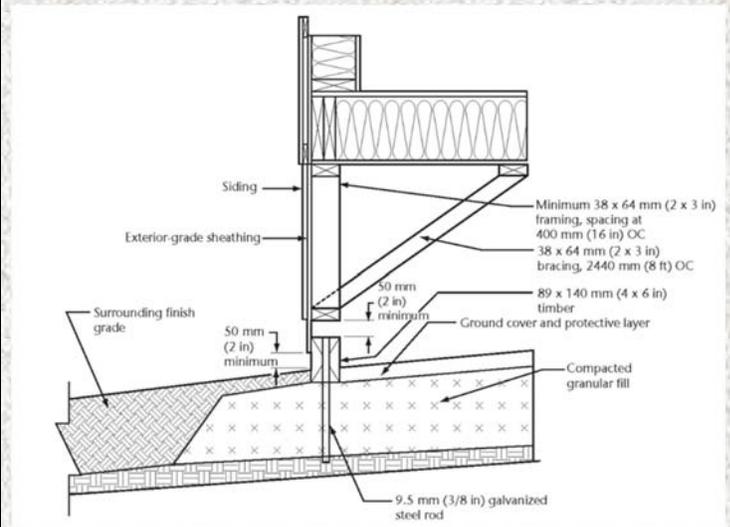


B) The skirting is not acting as a structure but because the siding panels are in direct contact with the ground they are deflecting when the ground freezes. Result: Unattractive bows and cracks in the siding panels.



There are several options in preventing the above mentioned. The rule is to allow for clearance of approx. 2” (50mm) to prevent frozen ground from lifting either the siding or the framing of the skirting.

The CSA Standart Z240.10.1-16 “Site preparation, foundation, and installation of buildings” that applies to manufactured homes provides some good options on how to properly get the job done. Here is one example:



On another note: It shall not be forgotten that crawl spaces require a certain amount of ventilation. Typically skirted, non-heated foundations are “naturally” vented. This means there needs to be some opening in the siding and sheathing (if used). 9.18.3.1 of the National Building Code stipulates:

“Where an unheated crawl space is ventilated by natural means, ventilation shall be provided to the outside air by not less than 0.1m<sup>2</sup> (1ft<sup>2</sup>) of unobstructed vent area for every 50m<sup>2</sup> (540ft<sup>2</sup>) of floor area.”

In other words, screened (or perforated) openings equal to about 0.2% of the floor area are required in the skirting walls.

For example, a home with a floor area of 1,200 ft<sup>2</sup> requires a 2.4 ft<sup>2</sup> unobstructed vent area. This area should be divided into several uniformly distributed vents on opposite sides of the building.

Oliver Henninger- Technical Manager Nova Scotia

## NEW AHW SCHOLARSHIP

In 2019, Atlantic Home Warranty will 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.

## *Condominium Warranty*

I met with a builder a while ago who was considering a condominium townhouse type project. His first comment was, “guess I will have to go elsewhere to get a warranty on my project”. This is not the first time I have heard this comment, so I think it is time to summarize our policy on condominium (condo) projects.

First, a condominium is not a type of housing but a type of ownership. A condominium project could consist of single units, semi-detached, town houses or a multi-unit building (or buildings).

**Atlantic Home Warranty** has always accepted single units, semi-detached and townhouse condominium projects the same as if the units were not in a condominium development. Based on our experience, these types of condominiums pose no greater risk than if they were not part of a condominium project. Since there are no common building elements, the warranty enrollment cost is the same as similar non-condo housing.

When it comes to larger building, we may not be able to hold the single unit warranty enrollment price, but we have been doing much better with that. Once you go higher than two storeys for an apartment type building, the risk associated with defects increases. Such things as common areas, balconies, elevators, building height, etc. are all risk factors.

To mitigate some of the risks we have tweaked the warranty coverage so that we can offer the best warranty price and still provide coverage and our superior warranty service to our builders and their homeowners.

As you can understand, every condominium ownership building is different, so call our office to get a quote on your next condo-building project. If the project consists of singles, semi-detached or townhouses, just enroll them the same as you would do for non-condo units.

Victor Rowe—Technical Manager,  
Newfoundland

## FROST HEAVE and proper DRAINAGE...!



**Above ground surface water and roof water around the perimeter of the HOME needs to be managed properly. You as a BUILDER will have to educate the new homeowner, if not structural damage can occur!**

This past winter 2018-2019, we have seen very harsh weather conditions in certain parts of Atlantic Canada and as **Technical Managers** in each province we have seen structural damage resulting from FROST HEAVE on supposedly what are frost depth foundations or piers.

The damage caused by FROST HEAVE is usually significant and it impacts the load-bearing elements of the home in such a manner that it can render it unliveable. For example, if frost heave impacts the entrance door area of the home and you can no longer use it to get in or out of your home... that is a problem to say the least!

In most cases, FROST HEAVE is always associated with improper surface water DRAINAGE around the area impacted (concrete pier, foundation wall, etc.). In order to avoid problems, proper landscaping with positive slopes (8% or



greater) to divert water away from the foundation or pier is a must... Other areas of concern such as roof gutter drain spouts should always be properly piped & diverted to prevent the soil adjacent to them from saturating in the fall and causing FROST HEAVE next to the foundation and/or pier.

## FROST HEAVE and proper DRAINAGE...! (cont.)

As **Builder Member** with **Atlantic Home Warranty**, you have responsibilities for the **Warranty Coverage** of the **First Year** of occupancy, but also it includes preventing any structural damage from occurring to the home in the years ahead.

Good building practice would suggest discussing any possible problem areas such as concrete piers supporting buildouts, porches, decks, etc. with the owner beforehand. Budgeting for proper drainage and frost protection (rigid foam) is critical in assuring the permanent frost depth foundation will stay intact and not be impacted by FROST HEAVE...

Adding rigid foam to areas potentially problematic with FROST HEAVE is a good solution to preventing structural damage to occur in the foundation and/or pier. Placing the foam in a slanted position will shed the water away and placing sufficient soil on top of it will let grass grow.



Landscaping is usually a homeowner responsibility, but as **Builder Member** you should discuss with them the importance of keeping the surface water away from the home's foundation and piers. It usually involves creating swales, ditches and in some cases a "French Drain" to divert and keep the water from getting too close to the home. FROST HEAVE is limited when the soil has a good drainage capacity and no surface water ponds or accumulates next to the foundation. Keep it dry and prevent problems!

**FRENCH DRAIN CAN HELP REDUCE THE WATER PONDING OR ACCUMULATING NEXT TO THE PROBLEMATIC AREA.**



Good Drainage will prevent Frost Heave!  
Hector Doiron—Technical Manager, NB & PEI

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