

WARRANTY SCENE

April 2020

NEW FORMS:

For Updated, printable Enrollment Forms, Foundation Enrollment Forms, Renovation Warranty Forms and Site Validation forms, please go to: <https://ahwp.org/builders/download-forms>



*By Cardinal Homes Limited
2019 Customer Choice Winner*

Support for Business During COVID 19

Temporary wage subsidy program

- Temporary wage subsidy for eligible small employers of 10% of remuneration paid for a period of three months to a maximum of \$1,375 per employee and \$25,000 per employer.
<https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html>
 - The new Canada Emergency Wage Subsidy that would cover 75 per cent of salaries for qualifying businesses, for up to 3 months, retroactive to March 15, 2020.
https://www.canada.ca/en/department-finance/economic-response-plan/covid19-businesses.html#wage_subsidies

Employment Insurance – additional programs

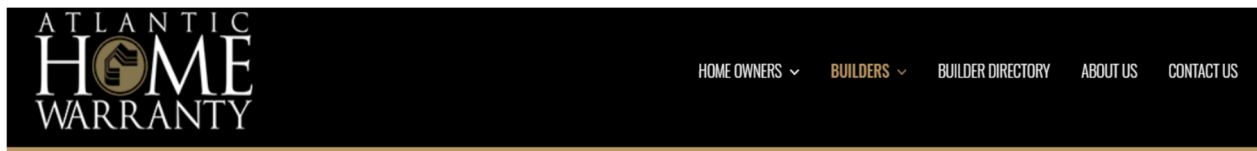
- Supplementary unemployment benefit program
 - This program enables the employer to top-up the EI benefits paid to your staff to keep their earnings close to what it would otherwise be, but EI covers a portion.
 - See the attached documents for additional information and the link below.
<https://www.canada.ca/en/employment-social-development/programs/ei/ei-list/ei-employers-supplemental-unemployment-benefit.html>
- Avoiding Layoffs - Employee work sharing with EI Benefits
 - This program is designed to help employers avoid layoffs/maintain a workforce while improving cash flow for employees by supplementing reduced employment income with EI when there is a temporary reduction in normal business activity
 - Employees work a temporarily reduced work week while their employer recovers
 - Please see attached summary of key terms and conditions
<https://www.canada.ca/en/employment-social-development/services/work-sharing.html>

Interest Free Loan – Canada Emergency Business Account

- Provides interest-free loans of up to \$40,000 to small businesses and not-for-profits through their financial institutions. Up to 25% of the loan will be forgiven if repaid by December 31, 2022. More details to follow.
https://www.canada.ca/en/department-finance/news/2020/03/additional-support-for-canadian-businesses-from-the-economic-impact-of-covid-19.html#_New_Loan_Programs

ATLANTIC
HOME
WARRANTY

AHW Website Shopping Cart



Make a Payment

Our new store is set up with a Shopping Cart that will now allow you to enroll multiple units at one time and have one Transaction at the Check Out.

Unit Enrollment

CAD488.75 each

Select Type of Unit

Detached - Regular

Company Name

Member Number

Phone

Civic Number of Unit

More Forms

Unit Enrollment

Foundation Enrollment

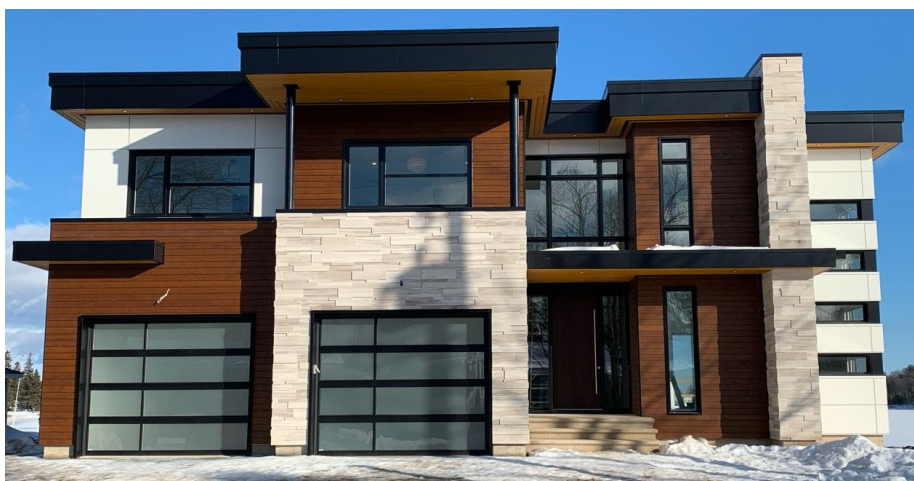
Membership Renewal

Training

Our **Shopping Cart Function on the AHW Website** is up and running. You can now pay for several different items at the same time and pay with only one transaction on your credit card. You can enroll multiple homes and home types, all at once. Please visit <https://ahwp.org/builders/payment-form>

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Home by Maisons Levesque - 2019 Customer Choice Winner

NOVA SCOTIA CUSTOMER CHOICE WINNERS! 2019

Category: 9 Homes or Less



A.W. Allen & Son

Featured in Picture above:

Bob Upshaw

Category: 10 Homes or More



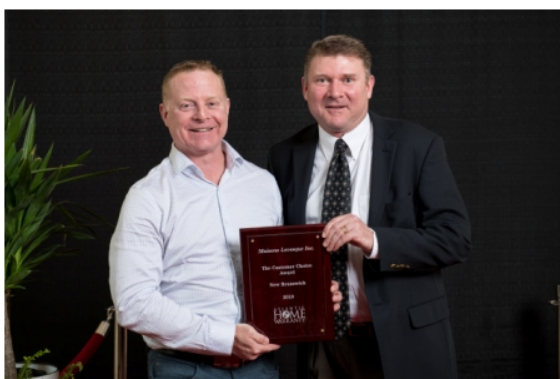
Pinehurst Builders Limited

Featured in Picture Above:

Todd Ching

NEW BRUNSWICK CUSTOMER CHOICE WINNERS! 2019

Category : 9 Homes or Less



Maisons Levesque

Featured in Picture above:

Joel Levesque & AHW CEO, Ian Lezama

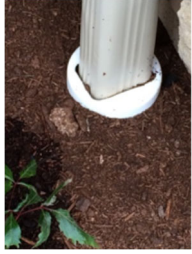
Category: 10 Homes or More



Wesco Construction

Featured in Picture above:

Kevin Maillet and Robert Melanson



Frost Heave and Proper Drainage

Above ground surface water and roof water around the perimeter of the home needs to be managed properly. You will have to educate your new homeowners, that without proper drainage, structural damage can occur.

This past winter, we have seen harsh weather conditions in certain parts of Atlantic Canada which has resulted in structural damage from frost heave.

The damage caused by frost heave is usually significant and impacts the load-bearing elements of the home that it can render it unliveable. For example, frost heave can impact the entrance door area of the home so that it can no longer be used .

In most cases, frost heave is 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 recommended. Other areas of concern such as drain spouts, should always be properly piped and diverted to prevent the soil adjacent to them from becoming saturated in the fall and causing frost heave next to the foundation and/or pier.



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 from occurring 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.

HECTOR DOIRON – TECHNICAL MANAGER - NB & PEI

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





Johnson makes saving on insurance a walk in the park.

Johnson Insurance would be pleased to provide you with a no-obligation quote. As an Atlantic Home Warranty member, you get access to preferred rates plus exclusive offers on home and car insurance offered through Johnson Insurance, including:



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We look beyond the things people insure to the people themselves.

- Enhanced water coverage option¹
- Identity theft coverage
- Save up to 20% on home insurance when you bundle home and car insurance²



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We have your best interests in mind with access to many great benefits.

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- Emergency roadside assistance
- Multi-vehicle discounts



Extra Benefits

Insurance is there when you need it, but we also offer benefits that help you live your life the way you want.

- Interest-free bank deduction
- Get AIR MILES® Reward Miles³
- Special offers and promotions

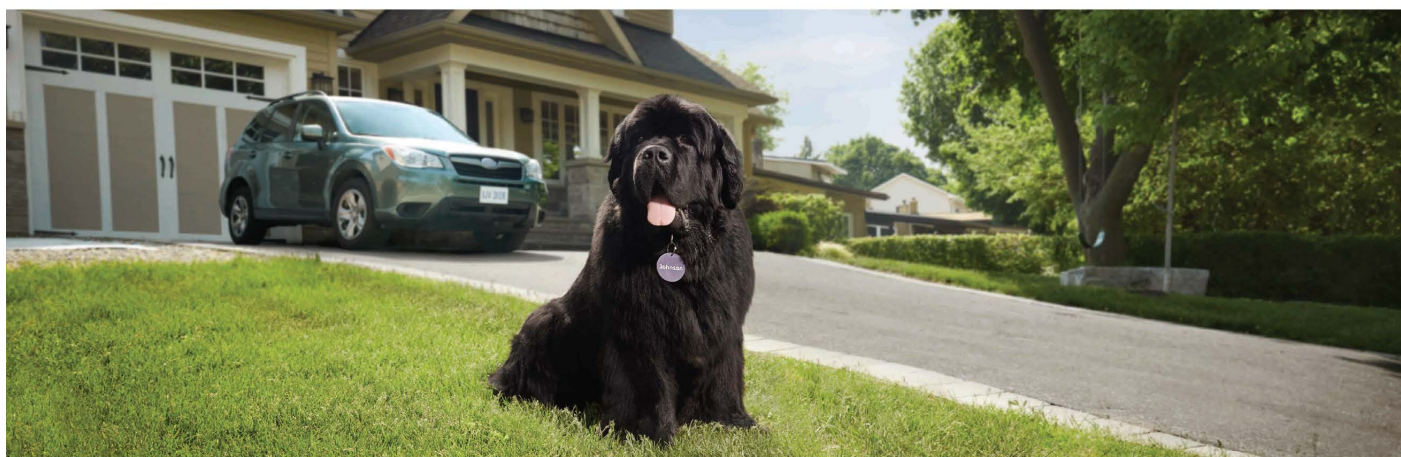


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1.877.738.7189

Johnson.ca/savings

Mention group code: ZD



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BPHCE.01.2020

Continuing Education News

Thank you for your support and the opportunity to serve you. We are aware that some members have decided to close temporarily or have reduced hours.

To assist members during this unprecedented and evolving situation, Atlantic Home Warranty will be offering webinars to members to aid their educational requirements. The courses are being offered at a discount and are available On Demand through the internet.

To find out more information, please give me a call at 1-800-320-9880 extension 104 for details.

Thank you for your continued business,

Jenn Howard -Continuing Education Manager

Webinar Recordings Available:

Foundations	Project Management
Water Penetration	Marketing & Sales
Financial Management	Construction Law
Business Management	

Additional Webinar Recordings (For NB Master Builder):

Flooring, Doors & Windows
Ventilation and Drywall Application

Noteworthy Items...

- **Atlantic Home Warranty's Annual General Meeting has been postponed to May 29, 2020—** due to current restrictions regarding COVID-19, please watch for updates.
- Please don't forget to **get those Certificates of Possession in to our office.**
Your Homeowner's Warranty only starts if we receive the document. Send them to info@ahwp.org
- Although the **AHW Staff Members are working from home**, we are still working Monday to Friday, 8am to 4pm. Conciliations and MSD investigations are still taking place, but while following Social Distancing and other protocols. Bear in mind that we may have to postpone these visits, depending on Provincial Government restrictions. It is still important for your homeowners to submit their 1st year items and MSD Claims.



Home by Terry Walsh Contracting - 2019 Customer Choice Winner