

# **The Woods at Polaris Condominium Association, Inc.**

*A Corporation Not-for-Profit*

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## **ICE DAMMING FAQ**

### **FAQ #1: What is ice dam damage?**

It is interior (and exterior) damage created by the formation of an ice dam. After an ice dam forms (see FAQ #2 for how), the trapped water goes up the roof against gravity, lifts the shingles, and finds a way into the building envelope. Once inside, gravity pulls that water down into your sheetrock ceilings and walls.

### **FAQ #2: What causes an ice dam to form on the roof?**

Ice dams are extremely complex, yet the primary cause is heat loss from the unit melting the bottom of the snow pile on the roof. As that melted water flows down the shingles, toward the gutters, it gets to the end of the roof with or without a gutter. The roof shingles and other materials are likely freezing cold, well below 32 degrees, and the melted water refreezes. Slowly, this ice formation grows into a blockage, called an ice dam.

### **FAQ #3: Do all properties have ice dams'?**

There is an array of condominium properties, from brand new town homes to "old" converted apartment buildings. While any property can have an ice dam, there is a 90+% correlation between the type of roof and ice dams. Older properties with "attics", which are cold in the winter, do not have significant ice dam problems. Why? There is very limited melting at the bottom of the snow pile, as the underside of the roof is cold. Modern construction, over the last 25 years, includes more complex roof lines with valleys (that hold a snow pile) and cathedral ceilings (no attics). Gutters can contribute to ice dams, as the metal quickly gets very cold and the melted snow re-freezes in the frigid gutters. However the lack of gutters causes problems the other 7-9 months per year, when rain "management" is a real concern. Building styles with roofs on different levels, with siding and wooden chimney boxes above the roof line are extra prone to ice dams, as the snow piles up so high on the siding that it goes over the flashing installed at the intersection of the lower roof and the siding above.

### **FAQ #4: How do we prevent ice dam damage?**

There is no way to 100% protect a home from ice dam damage. However, the following suggestions may be very helpful. Please be aware that these are general suggestions and an expert should be consulted to determine the appropriate course of action for particular units.

Each Unit Owner should consider taking all necessary steps to reduce the heat from the interior of their unit that hits the underside of the roof. Less heat loss = less melting. Heat transfer may be reduced by adding insulation. All of our units have cathedral ceilings which require a ventilation "pathway" from the gutter line (eaves) and up to the peak of the roof (ridge). As there is insulation from the eave to the ridge, this pathway can become blocked. A product called a "baffle" may be installed to create some "protected" space, yet baffles are not always installed correctly and even when installed, the open air space is much less than a wide open attic.

The Board is attempting to determine why there are leaks. Although the cause of ice damming is an act of God, the Directors feel there are certain procedures that the Association may be able to do to limit the amount of water that leaks into the building. For example, when the roofs are replaced an ice protection membrane will be added under the shingles. Apparently this was not a requirement when our buildings were constructed. To do this now would be impractical and cost prohibitive. Also, in an effort to finding other possible solutions, the Association has engaged the services of a Forensic Architect. This is an ongoing process.

**FAQ #5: Who pays for this damage and the cost to remove?**

The simple answer is everyone. The Association does carry insurance, called a master insurance policy, and that policy in fact may cover ice dams. *However, the deductible is \$2, 500 per unit with interior damage.* There is no insurance coverage for snow or ice removal and this type of removal is not typically recommended due to potential roof damage. When roofs are repaired and then ultimately replaced faster than in the existing roof replacement assumption of 20 years, a special assessment, loan, and/or higher condo fees are required to pay the roofers. An expanded specification to reduce ice dams adds still more to the per building cost, which has to be funded.

**FAQ #6: If I do have interior damage, what is the next step?**

Each owner with damage should notify the Board and call their insurance agent. Each owner should have their own private insurance. There are insurance policies that cover the inside damage from various causes, including water and ice dams. If the damage is greater than \$2,500, the Board may also file a claim on the master policy. The Directors, as a Board, are the insurance Trustees on the master policy. The Directors can vote to not put in a claim and use the common funds to cover the damage above an owner's deductible. Why would the Directors not put in a claim? If an owner had damage of \$2,700 and there was a deductible of \$2,500, it would be foolhardy for the Association to put in a claim for the \$200 for that unit. However, if the owner had \$45,000 of damage, then in fact, it would be prudent to use the Association's master policy. As insurance is a form of complex math, those associations that file frequent claims for ice dams will likely experience hikes in future premiums.

**FAQ #7: If I do have interior damage, what do I do after I call my private insurance agent?**

You can ask your insurance agent who they recommend for interior water removal. Some of these emergency firms also have restoration divisions. These emergency and/or restoration bills should be forwarded to your private insurance agent.

**FAQ #8: Where can I get more technical information?**

Due to the web, there is a cornucopia of information. The University of Minnesota (an area that knows heavy snow fall) has an excellent article (with pictures). The web address is <http://www.extension.umn.edu/distribution/housingandclothing/dk1068.html>.