

**Carriage Hill Condominiums**  
**c/o Sterling Service, Inc.**  
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To: All Unit Owners  
Fr: David J. Levy, PCAM  
Re: Ice Dam Damage and Impact on Owners  
Dt: February 5, 2009  
Cc: Tracey Rhodes, Property Manager

On behalf of the Association, the Board of Trustees has asked the Management Company to give all of the owners, not just the owners with a reported leak, an update on this epic event. This correspondence is a part of process, not an end in itself, to clarify the physical and financial impact of this historic snow fall and the ensuing ice dam damage to several scores of town homes in Ashland.

The format of this letter is to answer the most frequently asked questions (FAQ's), so that each owner has access to the same information.

As the owner of the Management Company for the majority of the town homes in Ashland, I thank each and every customer who has been patient and understanding during this snow emergency.

**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 below 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 home 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?**

Sterling Services Inc. manages an array of condominium properties, from brand new town homes to "old" converted apartment buildings. While any client 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 two approaches, which should be done simultaneously, are very helpful.

The first solution is to reduce the heat from the interior of the home that hits the underside of the roof. Less heat loss = less melting. As an attic can not be added to existing homes with cathedral ceilings, a small ventilation “pathway” is created from the gutter line (eves) and up to the peak of the roof (ridge). During re-roofing, the roofers use enhanced ridge vents to allow more heat to escape from top of the roof, pulling air from the underside of the roof. Adding additional “intake” air at the eaves is obviously a benefit, yet extremely hard to implement on an existing home. As there is insulation from the eave to the ridge, this pathway is partially blocked. A product called a “baffle” should 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 second solution is ice dam damage protection. This method assumes that the ice dam will form from the interior heat loss. A “rubber-like” membrane is added under the shingles instead of standard roofing paper, up 5.5 feet (2 rolls of 3’, with an overlap) at the bottom edge of the roof.

#### 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 does cover ice dams. However, the deductible is \$5,000 per home with interior damage.* There is no insurance coverage for snow removal. For those without a leak, they pay by higher condo fees, as snow removal up on a roof is extremely expensive. 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 automatically call their insurance agent. Each owner should have their own private insurance advisor who assisted in the purchasing of

insurance. There are insurance policies that cover the inside damage from various causes, including water and ice dams. This policy is an extended policy called an HO-32 (or HO-1732). The base policy is an HO-6 (HO = home owner).

After your private insurance adjuster has inspected the home and given you a written estimate, then the Association is responsible for any amount over the deductible in the master policy. The Trustees, as a Board, are the insurance Trustees on the master policy. The Trustees 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 Trustees not put in a claim? If an owner had damage of \$5,200 and there was a deductible of \$5,000, it would be foolhardy to put in a claim for the Trust to collect \$200 for that home. 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 complexes that file 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?

It is prudent to 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 will 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>

In summary, with modern roof lines, with cathedral ceilings and valleys, without cold attics, and an historic snow volume, followed by very low air temperatures, the "Perfect Storm" has been created to fuel epic ice dam creation. As the owner of the Management Company, I look forward to communicating with the owners through-out and after this weather induced emergency.