

THE RISK ILLUMINATOR

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Climate Concerns

As a lender - you deal with a multitude of different issues regarding your construction projects. Contract documents, codes, regulations, regional concerns, and geographic concerns, just to name a few. Climate is also an important aspect of construction - the impact of which should not be underappreciated. Besides the obvious impact of tropical storms, hurricanes, or tornados - normal local weather conditions have the potential to inflict severe damage. Whether it's temperature extremes, humidity, snow, rain or fog - few areas have perfect weather all year round.

Cold climates have their own problems beyond snow. Any wet condition can become an issue when the temperature falls below freezing. Storage of materials on-site should include elevation of materials above standing water and ice, kept covered to protect from rain, show, and ice, while also allowing air circulation to keep moisture from being trapped. Wherever possible, it might be beneficial to either store matierails either in temporary storage containers or buildings on-site - or stored off-site indoors.

Permafrost is another potential problem for construction projects in cold climates. In those areas where the ground is frozen for much of the winter months, insulation may be required to be installed at foundations or even below slabs-on-grade.

Hot climates have their own issues. Too much heat can remove moisture from materials too quickly - materials that require curing or drying may dry out too fast, concrete may not reach full strength, paints may not form proper films, and plasters may shrink too quickly causing cracks. Add humidity to hot weather - and moisture may form on surfaces at night, causing further problems.

Fog is another problem. Ocean fog contains salts that can reactive in a corrosive manner on exposed metals. Salts in cementitious products such as sand and cement aggregates can rededolve later, and can be carried by water to the surface of the material resulting in efflorescence.

The effects of rain on construction materials is generally understood. Wood should be at least surface dry when used in construction - and many contract documents require kiln dried wood. Either type of wood absorbs water which causes expansion - and framing lumber that has not dried completely can result in seasonal expansion & contraction.

Wind can also be a problem - the drying effects can be similar to that of too much sun on materials. And, high winds can also cause safety issues during construction.

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Climate Concerns (continued):

What do you need to remember as a Lender?

Keep track of the weather conditions & temperature extremes recorded in your inspection documents, as well as the condition of materials stored on site. Knowing the condition of stored materials, and the conditions they are exposed to, will minimize surprises. Improperly stored materials may be damaged by prevailing weather conditions - which increases costs.

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Hard Hat University

Pop Quiz #11

- | | |
|-------------|---|
| 1. Macadam | A. To mix or blend a compound together |
| 2. Marquee | B. The upright post that supports the stair railing |
| 3. Meld | C. Compacted pieces of stone applied to walkways, driveways or roads. |
| 4. Miscible | D. A canopy or projection attached to a building front entrance. |
| 5. Newel | E. Filling spaces between structural members with bricks. |
| 6. Nogging | F. The rounded portion of a stair tread that projects beyond the face of the riser or step. |
| 7. Nosing | G. Capable of being mixed - such as paint and thinner. |

Answers: 1-C, 2-D, 3-A, 4-G, 5-B, 6-E, 7-F



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