

# ICF houses fire-resistant, tornado-proof

Three-hour fire rating just one of many benefits

JANE CARDILLO  
Special to The Journal  
EDMONTON

There's more to an insulated concrete form house than energy efficiency and noise reduction.

The homes also provide superior protection from fire, says Darren Graff of Dabro Homes of Edmonton, a local company that uses the technology.

"They have a three-hour fire rating compared to a 15-minute fire rating of a comparable woodframe building," he says.

The rating is based on how long it would take flames to burn from one side of a wall to the other.

"So if there's a fire in the neighbourhood, it's going to take three hours of flame on the building for that flame to come inside the building, compared to 15 minutes on a woodframe."

The strength of the concrete walls also shields from severe weather conditions. "ICF (insulated concrete form) buildings are 8.5 times stronger than a woodframe," Graff says. "They're tornado proof, they're hurricane proof."

Lyle Hamilton, regional manager of

Beaver Plastics Ltd., a local company that manufactures one type of insulated concrete form, believes the technology will become more popular as energy prices continue to rise.

"Up to a few years ago in Alberta and most of North America, the cost of energy was pretty cheap," Hamilton says. "So the payback for the consumer's a big thing. The cost of our systems have come more and more close to the cost of conventional construction."

Some builders say using concrete forms adds about five per cent to construction costs, says Hamilton.

"It's not a hard number," he says. "It depends who's building it, the style of the home, how complex it is."

As builders become more familiar with the technology, Hamilton believes there will be a lot more insulated concrete form houses on the market.

"Most of the builders who are really up on the technology say, 'We know that at some point this will become the only way to build.'"

To learn more about insulated concrete forms, visit Beaver Plastics' website at [www.beaverplastics.com](http://www.beaverplastics.com).

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Darren Graff, Dabro Homes

## Environmental benefits to concrete

CONCRETE  
Continued from J1

"The solar panels will help pre-heat water for the boiler," says Graff. "They will take care of most of your domestic hot water needs."

Insulated concrete form houses are good not only for energy saving, but for the environment too, says Graff. That's even discounting the addition

of solar panels, he said.

"You're building a home that is going to be there for generations, so it's helping with your amount of waste over the years."

"You're helping to lessen your environmental footprint."

For a virtual tour of the award-winning Glenora home, visit Dabro Homes' website at [www.dabro.com](http://www.dabro.com) and click on Gallery.

To make an insulated-concrete-form house, interlocking polystyrene blocks are stacked from foundation to rafters. Concrete is then poured into the cubes, which remain in place to provide insulation and attachment surfaces for interior and exterior wall finishings. The end result is a house that beats conventional woodframe houses cold when it comes to energy efficiency.



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MARC BENCE, THE JOURNAL

Workers with SBC Construction use a cement boom to fill the walls of a newly constructed home in Leduc.



MARC BENCE, THE JOURNAL

Clayton Reitzel, SBC's general manager, looks on the worksite.

# If it's too good to be true, it may be mortgage fraud

No-money-down offer is a red flag

TREVOR GLOYN  
For Calgary Herald

There is a nice little house that a friend of a friend is offering at a phenomenal price. The deal is so hot, you wonder if you should pinch yourself to make sure you aren't dreaming.

Pinch hard. You might be on the verge of getting involved in mortgage fraud.

Canada Mortgage and Housing, Canada's national housing agency, is concerned about ensuring that homeowners don't spend a lifetime trying to crawl out of the financial muck mortgage fraud creates.

Mortgage fraud is illegal — it's not just a little white lie or bending a few rules.

Under Section 361(1) of the Criminal Code, if an individual obtains credit under false pretenses and "makes or causes to be made ... a false statement in writing with the intent that it should be relied on ...," it is a criminal offence.

Yet so many have been lured down easy street.

Here's a typical way this happens. You have had some credit problems or you haven't been able to save a down payment, so you answer an ad that reads: "Buy a home with no money down."

The person on the other end of the phone tells you that you can assume an existing first mortgage for \$175,000 and they will take back a second mortgage for \$15,000, which gives you the down payment at 12-per-cent interest.

They will take care of all the paperwork and their lawyer will draw up the mortgage. All you have to do is say "yes" and you now have mortgage financing for \$190,000.

After you move in, you talk to a neighbour who has a very similar house bought three months ago for \$160,000.

Then your neighbour tells you the police shut down a marijuana-grow op-

eration a couple of months ago in the house you just bought.

Sure enough, the paint starts peeling off your walls a little later and ugly green- and black-coloured mould starts sprouting all over the place. That mould could easily cost \$30,000 to fix.

Worse yet, you get an appraisal done which shows the home is worth \$161,000.

You now have \$30,000 more in financing than the home is worth, on top of the \$30,000 mould problem.

Your desperation turns to sudden relief when you think that because you made no down payment you can simply walk away from the whole mess.

Not so. That's because the second mortgage holder will take legal action to reclaim that \$15,000 you agreed to take on.

In the meantime, that second mortgage lender takes back possession of the home by keeping the mortgage payments current.

The lender also registers a notice at the credit bureau that you were involved in a mortgage foreclosure.

This will have serious implications on your credit for the next several years.

While that is taking place, the second mortgage holder is busy sprucing up the house in order to find the next buyer who forgot to do their homework and talk to some independent professionals.

If you suspect someone is trying to lure you into this kind of situation, call the police and/or a trusted financial institution.

More information on CMHC mortgage insurance is available at [www.cmhc.ca](http://www.cmhc.ca) or by calling 1-800-668-2642.

Trevor Gloyd is the General Manager of Canada Mortgage and Housing Corp.'s Prairie and Territories region in Calgary.

CanWest News Service

# Dryer's efficiency based on energy factor

Knight Ridder Newspapers

The most energy-friendly way to dry laundry is on a clothesline, but the easiest way is with an electric or gas dryer. A dryer's efficiency is measured by the "energy factor," pounds of clothing per kilowatt-hour of electricity. So the more clothes you can dry per kilowatt-hour, the cheaper your dryer will be to

run. The minimum energy factor for a standard-capacity electric dryer is 3.01. For gas dryers, the minimum is 2.67.

Be sure to ask what the dryer's drum capacity is. Drum capacity for a full-size dryer is 5 to 7 cubic feet, and you'll want to co-ordinate it with the capacity of your washer. For example, a washer with a 3.5-cubic-foot capacity requires 7 cubic feet of dryer capacity.

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