

How Long Will an Anchor Last?

By George Porter

Have you ever heard of anyone replacing anchors because they were worn out or not good anymore? I know I haven't and it worries me. Have you ever seen anchors and/or straps that were so rusty that you could not turn the slotted bolt or step on the strap without something coming apart? There must be a useful life to one of these things and it is surely a function of what sort of place they are used in. Out west in the desert these things will probably last forever. Anchors have some pretty fair protection required by the HUD Code, for instance the code states that all the parts of any anchoring equipment exposed to weathering must have a resistance to weather deterioration. An anchor strap is supposed to be Type 1, Finish B, Grade 1 steel, 1-1/4 inches wide and 0.035 inches thick and conform with ASTM Standard Specification D3953-91, "Slit or cut edges of zinc-coated steel strapping do not have to be zinc coated". This means when a manufacturer makes it or when you cut it off you don't have to re-galvanize the edges. The strap is the weakest link here as far as weathering is concerned. It takes 30 pieces laid together to become an inch thick so what do you think a little coating of rust can do to it. This is the strap that according to the Code must be capable of resisting a pull of 4725 lbs. This sounds like an anchoring system should hold up pretty well, especially since it is under the home and sort of protected from rain etc. At least common sense would make you think so.

Can we rely on common sense here? Maybe not. For instance, did you know that the anchor itself is absolutely not covered by the HUD Code according to Government officials. It is however part of an anchoring system. The distinction is that all the straps buckles etc. must meet HUD criteria but the anchors themselves do not! The "anchoring system" by HUD definition is a system that is capable of transferring all the anchoring loads to the ground. This doesn't mean that there are no regulations on anchors in the country.

Several states have criteria for anchors and test them to see that they meet that standard. This standard is basically how hard can you pull on it before it fails. In states that have this regulation of anchors the numbers are the same as for the HUD regulated anchoring equipment, 3150 lbs with a capable of withstanding a 50% overload, bringing it up to 4725 lbs.

The states that have installation regulations that use the manufacturers manual as the criteria for installation may cover anchors as well. This is assuming that the manufacturers manual describes exactly what the anchor is supposed to be. All states and manufacturers when they refer to the actual anchor, only talk about it's holding power, not it's weather protection, except one, Florida.

Florida, starting about Jan 1, 1999, is requiring hot dipped galvanizing on all anchors and stabilizer plates and they are doubling the required protection on the straps. There will probably be a certain grace period to get rid of existing stocks and then it will be the only equipment you can use.

Why did they do this? because they have seen too many anchors that just can't hold a home anymore because of rust. Florida is surrounded by salt water and the soil has a high salt content. Iron anchors and damp salty environments don't mix very well. Is there anyone out there who has not seen a rusty anchor? A little coating of rust on the anchor itself is probably not a dangerous thing but when the anchor has large flakes of rust falling off of it then it has got to be getting weaker.

Florida is addressing the problems of the anchor. When they have established that their standard really does protect the home, the question will then become are the consumers in other states protected? If you have a regulation concerning anchoring where you live then you as a dealer or installer might be released from liability because you are following the state law no matter what it says.

If you have a legal problem in a state that has no anchor regulations then a court will decide if you exercised reasonable care. They might also ask you if you advised the consumer that his anchors might not last as long as the loan and that he should check them from time to time for deterioration. If you do business anywhere near the coast this would be something you might want to put on a paper for the customer to sign at settlement. If you don't do any of these things and the prosecuting attorney uses the Florida standards as "reasonable care" then you have a problem. Why would he not use the Florida standards for rust protection? Your state probably doesn't have any and in that case he can use anyone's he wants as long as the Judge listens. You will then be asked if you have ever seen a badly rusted anchor or strap in all your years in the business of manufactured housing? Your answer will of course be "Yes". The next question will be "did you warn my client about this or give him any warning that he might want to check on the anchoring equipment from time to time so his wife and kids could remain as safe in the home as when it was first installed?" You might not want to answer that one.