

# CONSUMER INFORMATION

## Ventilate AND insulate – striking the right balance (619 words)

(NC)—’Tis the season for all good home owners to ready their homes for the winter months. Come Christmas time you’ve likely done a pretty good job of sealing up drafts and reducing any leakages that might drive up your heating costs.

Your home may be cozy and warm, but all of a sudden you start to see condensation on the inside of your windows or signs of mold and mildew throughout your house. Food, pet and other unseemly odours simply won’t disappear. More importantly, family members with asthma or allergies are showing more symptoms and even the healthy folks are feeling a bit stuffed up.

So what’s the problem? A well insulated home does wonders for energy costs and personal comfort, but if you don’t pay attention to your ventilation needs, you will be increasing your exposure to indoor air pollution.

When a living space is enclosed with no means for air to escape, it becomes a haven for all sorts of airborne pollutants that have no place to go. Many of the materials inside your home such as paint, carpeting, etc. give off fumes – not to mention all of the off-gassing from our cleaning chemicals in the kitchen, bathroom and laundry room. That’s why it is critical when planning your winterizing efforts to put just as much time and research into ventilation equipment and some good common sense practices to make sure your environment remains healthy.

The industry likes to use the phrase “build it tight, ventilate right” when it comes to planning, according to Scott Stevens, Chair of the Indoor Air Quality Product Section for HRAI (Heating Refrigeration and Air Conditioning Institute of Canada). “With more building code restrictions and an increased focus on energy savings, homes are built tighter than ever. But you also need to balance this with good ventilation practices or you have only done half your job.”

Ventilation is more than just opening up a window when things get a bit stuffy or damp, Stevens adds. “It also means looking at a variety of mechanical ventilation systems – from bathroom fans and range hoods to heat recovery ventilators. Basically, it means anything in your house that ventilates air to the outside.”

A key to good ventilation is what Stevens identifies as “source control” – that is capturing air pollutants at their source to channel them outside. A bathroom fan running when you have a shower is an example of this. Likewise, a range hood can control air flow in the kitchen during cooking and other food preparation activities.

However, even those that have a good network of mechanical ventilation systems in their homes aren’t necessarily that good about using them to their fullest advantage. For example, it’s important to run your bathroom fan when taking a shower and leave it on for about 15 minutes after you leave the room (installing a timer is an excellent way to ensure that the fan turns off automatically after a designated time span). The same rules apply to your range hood when you’re cooking.

Also make sure that when you’re selecting a ventilation system of any kind that it is correctly sized for your specific room size and air conditions. Too little ventilation power will waste a lot of time and energy with only marginal results to show for it.

There is a lot of information and professional expertise out there to help you understand how ventilation systems work, what you need to do to keep your home healthy in both the winter and the summer, and how to get the most out of what equipment you already have. You can start by visiting [www.hrai.ca](http://www.hrai.ca) and [www.hrac.ca](http://www.hrac.ca) to find a qualified professional in your area.

- *News Canada*

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## Breaking the 'mold' in insurance coverage (267 words + 1 photo)

(NC)—While you might think that your home insurance covers mold damage, dig a little deeper and you may discover that your policy isn't quite up to your expectations.

It's not a pretty subject, but mold damage in the home is not just an unsightly inconvenience. It can be toxic to residents, and a very costly problem to fix, which is why homeowners like to count on their insurance policies to cover this potentially expensive clean up. However, most policies will only cover mold damage as a result of water damage, and eligibility for coverage can be based on a number of factors, such as how the water damage occurred; how quickly you report it; how promptly you cleaned up the water and dried the premises; and if you followed the proper procedures.

One type of mold damage that is preventable is mold caused by excessive moisture due to improper ventilation. The more effectively you ventilate your home the better your chances of eliminating potential mold issues.

To evaluate your home for ventilation related mold issues, simply take the time to look around your home for problem spots. More importantly, go over your ventilation systems and practices with a professional to ensure that you've done all you can to keep the potential for mold damage at bay. Also, it never hurts to check with your insurance agent to understand the conditions attached to insurance claims for mold damage so you stay informed and are not faced with any surprises.

For tips or professional contacts you can talk to about keeping potential mold damage at bay, visit [www.hrai.com](http://www.hrai.com).

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