

The TGIF CHRONICLES

For Friday July 9, 2004

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THIS WEEKS NEWSLETTER CONTAINS:

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Anonymous
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Integral Property Loss Services
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1. LETTERS TO THE EDITOR

From Kathy at Aviva Insurance

“Here is a recent photo of our front yard - the stumps are gone as is the small pine that was at the side of the house.”

Editors Note: Thanks Kathy, we have taken your photo and added our original photo to give the readers a before and after photo. Aside from a break in point of view whereas a burglar can hide from the view of the street and your neighbours in order to gain entry into your home, here is another reason why it is important to keep the vegetation away.

Low spots or depressions in the topography can result in ponding water that may exert hydrostatic pressure against the foundation. This pressure can cause a variety of effects on the building. A high water table or excessive ground saturation can also impact septic systems. Even over watering of gardens and shrubbery can have significant effects as well. A similar impact can result from tree roots growing against the foundation and causing cracking or movement of the structure.

It is a standard recommendation that the lot grading slopes away from the building. Grading should fall a minimum of one inch every foot for a distance of six feet around the perimeter of the building. It is important also that tree branches are not permitted to overhang the roof and that all landscaping is kept well pruned and not permitted to grow up against any part of the building. This will help prevent the development of pest and insect problems.

Please keep us informed of further improvements. Give our best to Davis and I hope the two of you are enjoying your new digs.



BEFORE



AFTER

2. STATEMENTS FROM THE CLAIMS FILE

We are kicking off this new feature with just a simple excerpt from the statement section of a claims file. We give you no other explanation other than --- you figure out what the insured is talking about.

“A king size waterbed holds enough water to fill a 2,000 square foot house four inches deep”

Editors Note: There is more truth than poetry to this statement because this statement is quite accurate depending upon the manufacturer.

3. MOLD

Taken from the old Integral – The Building People Website

MOLD

The media has brought nationwide attention to the plight of school portables infected with dangerous molds. However, experts now have discovered that these molds also affect our health in our own homes. Reasons for the increasing hazard of molds in private residences include:

- Increasingly houses are being built with basements that are NOT intended to be finished however homeowners are laying carpets on concrete floors and wood paneling and drywall is nailed to studs against damp concrete in rooms with poor ventilation
- Insulation should not be applied to concrete basement walls in new homes for at least 2 years to allow the concrete to fully dry.

- The growing number of poorly performed soffit repairs where continuous soffit vents made of vinyl or aluminum is being installed over top of original wood soffits. Unless the original wood vents ports are substantially widened, they aren't large enough to allow enough air through to the attic. Resulting rot in the attics of homes is alarming.
- Attic insulation blocks soffit ventilation ports. In winter the blocked soffit vents prevent warm moist air moving up the home's interior wall cavity from escaping, and, conversely, in the summer the insulation acts as a solar collector, causing heat build up in the attic. In both cases ventilation is prevented, resulting in increased humidity and condensation levels. Conditions are then ripe for the growth of mould.
- Current building codes require that new home foundations be insulated and a vapor barrier applied on the inside of exterior walls between the framing and the drywall to the frost line (about four feet deep below grade in most regions). There can be too much moisture still in the concrete which will cause mold to breed in the insulation. Mold can grow on fiberglass insulation as well as concrete foundations.

If you think that you have mould in your home, due to the presence of what appear to be dark stains, you can test the stain.

- Dab the stain with a drop or two of chlorine bleach.
- If the stain's colour disappears or changes, the stain is probably mold.
- If the stain colour does not disappear or change, it is most likely not mold.

If the stain is mold, the best method of dealing with it is as follows:

- All contaminated materials must be removed.
- If not severely contaminated, studs and plaster can often be cleaned with bleach.
- Contaminated wood paneling or drywall that contains paper coatings should be removed.

If the mold has been addressed but returns, there is an additional problem that must be discovered.

If the mould returns at the bottom of a basement wall, the exterior foundation wall maybe leaking. A waterproofing membrane is required on the exterior of the foundation walls. This will require excavation around the foundation.

There are preventative measures that can be taken to deter the growth of mold in homes.

- People living in well insulated, air-tight houses over 1,800 square feet in size might consider purchasing a heat recovery ventilator, also known as an air-to-air exchanger, to ensure a fresh air supply.
- In smaller homes, where HRV's are not efficient, it is imperative that cardboard boxes, books and firewood be removed from basements. Items like these attract moisture and can cut off a room's air circulation.
- Remove all carpets laid directly on concrete floors.
- Change the filter of the forced-air furnace every four to six weeks.
- Clean the dust pan at the bottom of the refrigerator regularly.
- If building a new home or an addition, install closets on interior, not exterior walls.
- Do not overstuff closets and leave closet doors open, if not louvered, to ensure proper air flow.
- Do not make the bed first thing in the morning. Simply throw back the bedding to the foot of the bed and let the bed air for at least two hours. Body moisture in the bedding can elevate the humidity to a level where mold can grow.
- In the bathroom, make sure that the fan works (by placing a piece of toilet paper over the vent) and ensure the fan vents to the outside, not the attic or wall cavity.
- During hot humid spells do not open windows, especially in basements. Install a dehumidifier when the humidity in the basement is over 50%.
- On colder winter days the window condensation should be cleaned up. As condensation is systematic of other problems, condensation that persists should be investigated thoroughly.
- Loose eaves troughs, missing downspouts, and improper grading around foundations all are breeding grounds for mold.
- Soffit and roof vents should be clear of debris to ensure proper attic ventilation.
- Clean eaves troughs in the fall to prevent ice backing up and under shingles, causing potential water problems later in the attic.
- Downspouts should be cleaned in the spring and directed away from the house.
- Do annual checks of flashing and sealants used around chimneys, plumbing stacks and other roof objects.

We leave you with this thought

“Your neighbours’ party is never too noisy if you’re there.”

Have a great weekend!

Executive Editor
Sir Richard

Publisher
Integral Property Loss Services

Editor
The Old Man

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ALL QUESTIONS, OPINIONS, & ARTICLES WELCOME, please send them to Letters to the Editor at integral@shaw.ca

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