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Home Energy & Improvement

YOUR GUIDE TO THOSE FALL HOME IMPROVEMENT PROJECTS

Housing market offers quality for dollar

by Shelley Baldwin
Chieftain Staff Reporter

A return to simpler ways may dictate a trend that speaks louder in words than in the pocketbook. New is not necessarily better, appears an analysis of the market. With this in mind, prospective home buyers are on the look-out for throwbacks to simpler and more peaceful times. Old world elegance has definitely become chic, even in the form of fixer-uppers.

The market consists generally of first time home-buyers, according to local realtor Jacques E. Asselin. "Their needs are a bit more modest," he feels, that is inevitably reflected in the price range.

"Houses are more affordable right now," he states, and that people who are in the market for a new home are definitely getting value for their dollar. Since the recession hit, prices have fallen and as the province looks to the end of the recession real estate is between 25 and 30 percent lower than average.

For people with money to invest in real estate, it is a good time he feels. "It is definitely a buyer's market."

For those who are looking to renovate areas of the home for higher resale value, Asselin offered a few hints.

The spectrum of colours available in home decor are endless, and pastel walls are very popular, especially in the kitchen and bathroom. Clients also look for co-ordinated countertops and cabinets.

Jacques has noticed that younger home-buyers seem to prefer a more colonial look when it comes to doors and trim, while the more experienced home-buyer targets a natural wood finish.

"Hardwood flooring is becoming quite popular again. It is a nice feature."

The rustic elegance of wood is timeless. Although it may be a larger one-time capital investment as compared to other flooring covers, it is tough and resists wear. Numerous stains and finishes are available to compliment any decorating style. Nothing can emit country warmth like wood.

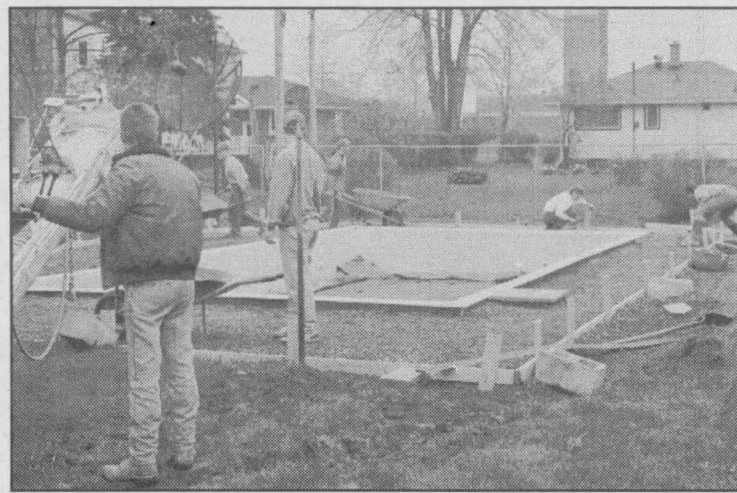
Consumers are also looking for cleaner and more efficient means of heating their homes, feels the realtor. In a move toward conserving fuel and resources, home-buyers prefer natural gas. This is also true of fire places. "People are going away from wood," as far as fire places go.

It is an alternative heat source that works very effectively during the winter months, and afterward there isn't a yellow residue to

clean (as opposed to wood).

If homeowners are looking to renovate, Jacques suggests they start in either the kitchen or the bathroom. These are key areas that will increase the value of a home for resale. Buyers look for cleanliness and new brilliance in these two particular areas of the home pertaining to hygiene.

Not only is the inside of the home important, but according to Jacques, the appeal on the outside of the home makes a distinct first impression. "Curb appeal," refers to the tidiness and attractiveness. Please turn to page 3



Chieftain photo by S.L. Baldwin

Pool patio

Pouring a cement patio around an in-ground pool is not only economical, but it adds a clean look to your landscaping efforts. Make sure, however, that access to the jets and skimmer basket is allowed for in the planning stages to alleviate headaches later on.

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Plan ahead for home safety

by P.H.Nicol
Staff Reporter

Your home should be your haven. A port against any storm that circumstances may cast your way. A place where you are loved and respected; where the cares of the working world may not enter; where the stresses and strains from strangers may not go.

Home is a place to relax and unwind. With the storms of life howling across the fields outside, it is a place of warmth and safety. Or is it?

Every year we hear and read of homes that have been destroyed; ravaged by fire, prized possessions are lost forever and, worse yet, lives come to an early and horrific end. And while misfortune touches all of our lives in one way or another at times, the real tragedy in house fires is that so many of them could have been prevented so easily.

There is a tremendous technology available to the modern family, a technology that would make the average house fire almost impossible to get started, and which can defeat it quickly and easily if it does ignite. The problem with it is that it is not affordable for most families. Be that as it may, there are still a lot of things, inexpensive things, affordable things, that you can do to make your house safer and your family better protected.



Make sure that your furnace is serviced on a regular basis. Having a technician come to your home every other year or so is an affordable way to ensure that your heating plant, whether it is gas or oil, is operating efficiently, (thus saving you money) and safely. This is also a good way to nip potential problems in the bud, thus generating even further savings.

If you're heating with wood, check out your pipe work annually. You should also have them cleaned out by a trained technician on a regular basis. The idea here is to avoid build-ups of creosote on the inner linings of the pipes, a tar-like substance that can (and will) catch fire. This build-up is the leading cause of most chimney fires and chimney fires can quickly spread.

The same sort of idea applies to using your fire place. The first fire of the season should be preceded by a quick check to make sure that no birds have built nests in the chimney or to ensure that there are no other obstructions. Check for creosote too.

At my house, I have installed a metal grate over the chimney so that birds and small animals can't get it, so that's one worry less when I lite the fire. Another safety idea I employ is to roll up a newspaper, set it alight, and hold it at the base of the chimney. This makes sure that there is an updraught and no obstruction before you light the main fire.

But safety is not enough. You have to be prepared in case the unthinkable happens and you come face to face with a fire which is out of control.

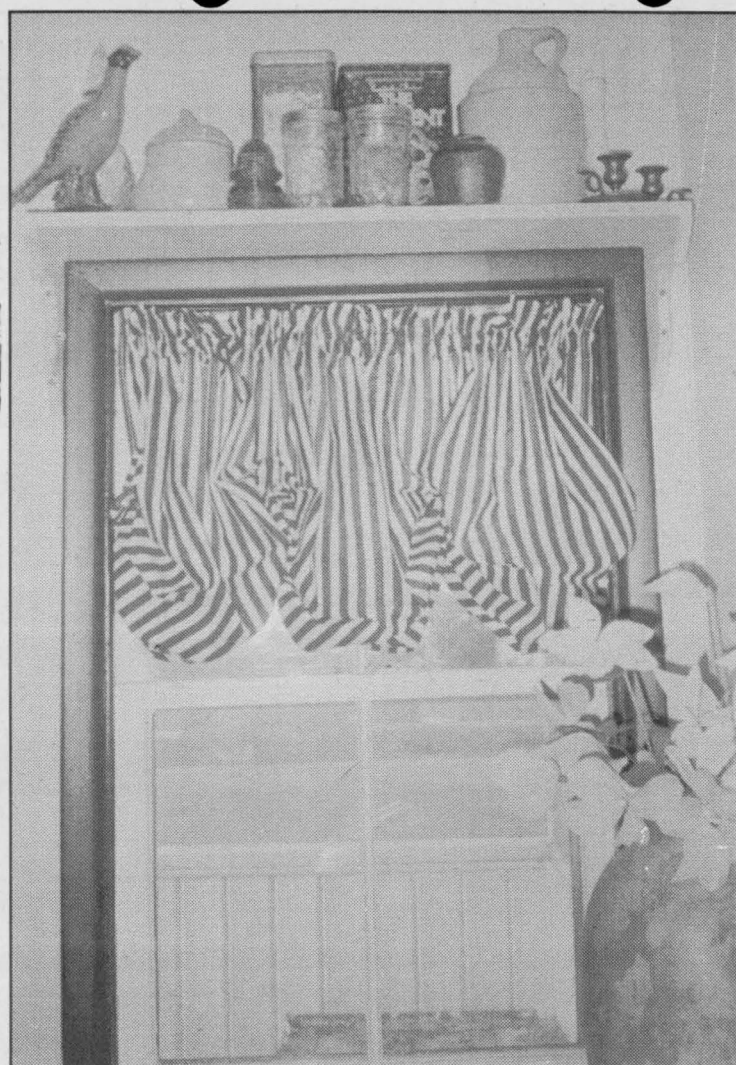
Fire extinguishers are an inexpensive way to fight little fires before they become big ones. They come with operating instructions and maintenance guides. Follow these and you won't go far wrong. Remember though, household fire extinguishers are not meant to fight big flames: if you're

re in that situation, get out of the house.

Fires often start when people are asleep. All too often, but the time they wake up, if they do, it is too late to escape the smoke and flames. You can get a huge head start by installing smoke detectors. They are inexpensive and very effective when they are maintained properly and batteries are replaced at regular intervals.

The other thing you need to do, especially if you have children in the house, is to conduct fire drills. Everyone from the youngest child should know what to do in the case of fire: who do they tell? how do they get out of the house? what alternative ways are there to get out of the house, other than the stairs? where does everyone meet once they are outside? All of these issues (and others, no doubt) need to be clarified before a fire starts in order to eliminate panic and ensure an effective escape. Such drills don't cost a penny but are priceless in terms of safety and peace of mind.

Some people have big homes, some have small homes and some have middle sized ones. No matter. A home is a home. Our home is our home; a place where we can relax and take it easy. With a little effort, it can be not only comfortable but safe as well. Take a look at your house. What can you do to make it a safer place to be?

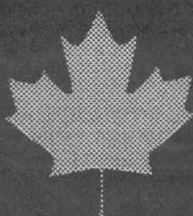


Old world elegance

Simple and yet does the trick, a pine shelf mounted on the wall above the window adds a real country feel to a room. In the kitchen as above, the shelf not only adds atmosphere as part of a window treatment, but provides storage space for antique pottery pieces, cookbooks and other items.

Chieftain photo by S.L. Baldwin

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Pellet stoves: environmentally-friendly choice

It is a simple yet enterprising idea. Use the by-product created in the production of lumber and turn it into energy.

This is the idea behind wood pellet stoves, a new form of household heating that has made an appearance on the market in the past few years.

Pellet stoves are cleaner and more efficient than their cousins, wood stoves. They make heating

with wood easier than ever before.

The fuel source recycles wood waste, while burning extremely clean. Sawdust, a mixture of soft and hard woods, is dehydrated to form little pellets that are transformed into energy.

While there are numerous models on the market, they all revolve around the same principle.

Each pellet stove has a hopper that stores between 40 and 55

pounds of pellets.

An auger moves the pellets from the hopper to the firepot for a continuous burn. Depending upon the model, the pellets are either ignited manually or automatically.

Heat exchangers and convection fans transfer warmth into the home, while airwash systems direct a sweep of warm air across the viewing glass to keep the fire view clear.

Unlike wood stoves, pellet-burning stoves must be plugged into an electrical outlet to power the auger, fans and in some cases, the igniter.

Since they were introduced, sales have exploded.

An average stove retails at \$1700, but some can run as high as \$2500 depending on the features.

Consumers are turning to this alternative source of heat because of efficiency and cleanliness.

Pellet stoves operate at efficiencies of 80 per cent and release the lowest emissions of all wood-heating appliances -- some as low as .2 grams of particulate emissions per hour with no visible smoke.

Other features include mess free maintenance and easy installation.

Gone is the large build up of ashes from the wood stove and the associated mess of storing wood in the house.

Pellet stoves are so efficient, that the ash box has been reduced to a little tray underneath the firepot.

Since the back of the appliance stays cool, it can be installed into the home with a "zero clearance" to most combustible walls.

They can also be vented through an outside wall using a side-wall venting kit.

As a result, homeowners can pick any outside wall in their house to install the stove.

More and more consumers are turning to pellet stoves as their main heating source. Some models can heat up to 2500 square feet and be automatically operated off of a thermostat.

Sold in 40-pound bags, the fuel stores in one-third the area required by a comparable amount of cord-wood. It is also safe and easy for all members of the family to handle.

The average price for a ton of pellets is \$185, plus applicable taxes. The pellet market is fairly stable with no dramatic price jumps or shortages in the past.

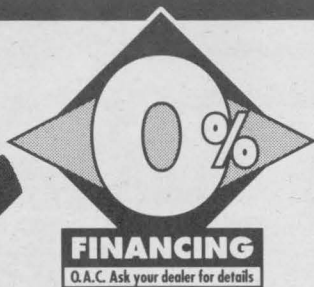
Most retailers will deliver a ton or more of the fuel right to your door for a modest fee.



A pellet stove insert at work

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The healthy house breathes easier with fresh air

Do houses breathe like humans? The answer is yes if the house is built the modern way.

You can't improve indoor air quality in a conventional house, because you have no control over air leakage. With an R-2000 home, you have a whole-house ventilation system that ensures indoor air quality, says Oliver Drerup, well-known R-2000 builder.

The mechanical ventilation system in an R-2000 home works like a human lung, inhaling fresh air and exhaling stale air. It works harder in the kitchen, laundry room, bathroom and work areas because they need more ventilation.

"An R-2000 home is a healthier house. It promises an improved indoor environment with less dust and pollen in the home," notes Jack Cole, the R-2000 Program Manager at Energy, Mines and Resources Canada.

Each house is equipped with a mechanical ventilation system that

must be designed and installed by a Heating, Refrigerating and Air Conditioning Institute of Canada registered installer. It most also follow Canadian Standards Association (CSA) guidelines.

"In older, conventional homes, we often get fresh air by accident through poorly sealed ceilings and walls and inefficient windows and doors. Once you tighten up a house, however, a mechanical ventilation system is the only effective way to get fresh air into the home," says Cole.

The fresh air component of any house is very important, especially in new homes that can carry contaminants from new carpets, paint, glue, varnish, etc. Cigarette and pipe smoking, cleaning products, aerosols, even some fabrics and furniture are also common sources of indoor air pollutants.

R-2000 houses have a proven track-record showing that their mechanical ventilation systems provide good air quality. Studies

have shown that levels of common air pollutants such as nitrogen dioxide and radon gas are consistently lower in R-2000 houses than in houses built by more conventional construction methods.

Uncontrolled air leakage is virtually eliminated by a continuous air-vapour barrier and higher levels of insulation. To provide

fresh air for a healthy indoor environment, all R-2000 houses specify the minimum levels of continuous ventilation and air exhausting capabilities required in each room of the home.

Many R-2000 homes are also equipped with a humidistat, which will automatically increase the ventilation when the indoor humidity exceeds a certain pre-set level.

For more information about R-2000 homes contact your local or provincial home builders' association at the address provided below, your electric or gas utility or Energy, Mines and Resources Canada, 380 Booth Street, Ottawa, Ontario. K1A 0E4.

Furnace tune-up season

As winter fast approaches it is once again time for Canadians to think about attending to what has been put off all summer... their furnace!

Although it is recommended to take advantage of the slower summer months to call in a technician from your fuel company's service department, many homes are using their heating systems already and an annual furnace check-up is strongly urged.

In addition to providing a thorough inspection of the furnace, filter, burner, water heater and other home heating and cooling accessories, technicians will spend time with customers discussing the available options to upgrade or change the heating system for maximum efficiency and energy savings.

"It is wise to spend time each year examining your family's heating, cooling and domestic hot water needs," suggests John Butt,

executive director of the Canadian Oil Heat Association. "As equipment gets older and a family grows, energy needs change and a heating technician will help make sure the homeowner is getting the best value."

For example, many homeowners with an older oil system simply need a new fuel oil burner to save a considerable amount of money and energy--as much as 25 percent, according to Butt.

"A new burner can be installed for a reasonable cost on an existing appliance if the heat exchanger will withstand the higher flame temperatures."

Additional energy efficiency can be achieved with domestic hot water, he notes. An oil fired hot water heater achieves faster hot water recovery than natural gas, and for less money than electricity.

For more information, contact your fuel dealer, or look under "Oil-Fuels" in the yellow pages.

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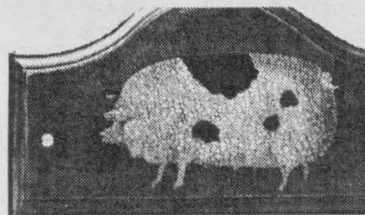
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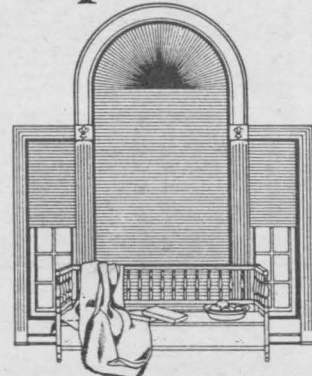
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Homeowners opt for safer interest rates in market

Nearly 60 per cent of homeowners with NHA insured mortgages selected a five-year mortgage term in mid 1995, according to the latest edition of **Mortgage Market Trends** released earlier in September by Canada Mortgage and Housing Corporation (CMHC).

"This compares with the one third of clients who picked the longer, five-year term during the second half of 1994 and the beginning of this year," said Marc Pellerin, CMHC senior economist. "The shift confirms that homeowners with NHA insured mortgages give high priority to predictable and stable costs in a volatile environment for interest rates."

The findings in mortgage term selection and preferences by homeowners in the 1990s include provincial differences.

This issue of **Mortgage Market Trends** also reports that the value of home mortgages outstanding rose to \$336.1 billion during the April-June period, up only 0.6 per cent from the previous quarter, the smallest percentage increase since the end of 1982.

"With the resale market rebound

under way and the expected increase in new construction, lending is poised for a recovery and could show full-year growth of three to five per cent, following a slow first half," Pellerin added.

Two other special feature articles review the factors responsible for home mortgage insurance claims and the experience of the RRSP Home Buyers' Plan. Both discuss national and provincial trends.

CMHC's research into the factors responsible for the ups and downs of mortgage insurance claims over the business cycle, shows that higher mortgage rates at renewal is a major factor at the national level as well as regionally. Other measures of change in the consumer's ability to pay also proved significant.


More than 270,000 Canadians withdrew \$2.7 billion from their RRSPs to buy a home under the Revenue Canada Home Buyers' Plan during the three-year period from the launch of the plan to the end of 1994. This ownership support program accounted for nearly 1.5 per cent of the value of mortgage loan approvals during that period and was present in nearly one in ten loans.



Hard at work

Pictured above, Carl Robinson of Robinson Construction, works at replacing a window sill in Morrisburg. Renovations, repairs, carpentry, plumbing, electrical, siding, roofing, Carl does it all. For a free estimate call Carl at 543-3541.

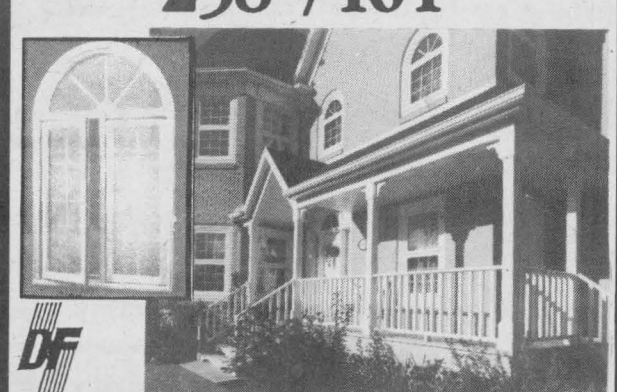
Chieftain photo by M.C. Bailey.



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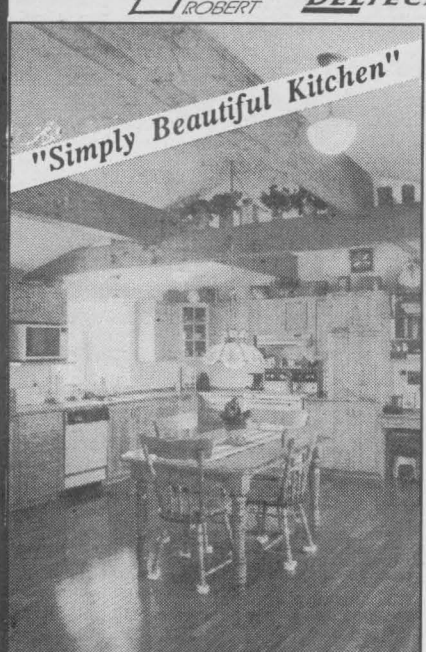
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Heating with wood.. less work for more heat!

Heating with wood is far easier today than it was just a short 10 years ago. New design innovations provide longer burn times without reloading, and heftier efficiencies, with 25-33 percent less fuel than older models.

Fireboxes are larger, emissions are almost non-existent, and the aesthetic selection is diverse. Peace of mind is another plus, for today's EPA-approved appliances reduce flammable creosote by 90 percent.

There are basically two technologies from which to choose: catalytic and non-catalytic. With the former, a catalyst on a wood stove ignites unburned gases, thus reducing harmful emissions. Non-catalytic stoves accomplish the

same with a secondary combustion chamber in which unburned gases are ignited.

Both catalytic and non-catalytic technologies have refined integral airwash systems to create a shield of preheated air that helps to keep the viewing glass clear, an added benefit that makes heating with wood more enjoyable and less labour intensive than ever.

Models are available with either top or front loading, and neat, easy to use ash pans that make regular ash removal a clean and convenient task. You can choose from cast iron, steel or soapstone units; each offers unique features and applications.

Styling options abound. What-

ever your decor, from neoclassical to ultra-modern, from European to Colonial, from country to casual, there's a wood stove to make just the statement you have in mind.

Today's artful amenities include viewing doors and appointments in gleaming 24-karat gold, nickel plating or solid brass. Handcrafted etched glass, curved viewing glass and cozy cast-iron idiosyncrasy work doors are available as well.

In masonry, site-built fireplaces, or approved metal, factory-built fireplaces, a fireplace insert is a perfect fit with enormous energy and aesthetic advantages. From an efficiency standpoint, the benefits are dramatic. The average open fireplace not only sends 89 to 100 percent of a fire's heat up the chimney, it also draws air from the room and sends it up the chimney as well. What you're left with is a warm memory of a crackling blaze, but a negative efficiency rating.

By adding a fireplace insert, that efficiency figure can rise 750 percent, and your hearth can become a focal point of fuel-smart warmth in your home.

Another option for heating with wood is a factory-built, metal fireplace. These units are pre-constructed, which dramatically reduces the cost of adding a fireplace, and ready to be framed into virtually any room in your home. They can add visual drama and welcoming warmth in new construction or remodelling. Models are available at every performance level.

With a fireplace, you have the option of adding a gorgeous surround, or a striking mantel. These finishing materials can truly make the fireplace the centerpiece of your home.

Heat efficiently with a heat pump

Even with homeowners setting their sights on alternatives to electricity, heat pumps are still considered one of the most efficient ways of keeping a house warm in the winter.

Electrical heating may not waste any energy for heat production, but heat pumps do a better job of keeping a home from turning into a freezer when the mercury dips below zero.

The system turns a home into a refrigerator.

In sub-zero weather, the machinery still manages to draw heat from the great outdoors. In the summer, it takes heat from the house and pumps it outside.

With a 10 degree Celsius temperature outside, a heat pump is 350-400 per cent more efficient than an electrical heating unit. The freon in the heating-cooling system doesn't turn back into a liquid until the temperature dips to minus-40 C.

Heat pumps are divided into two types — air source and water source. The water source variety are even more efficient than units that pull heat from the air. In the immediate

area, wells stay at an average 10 C year round.

"A lot of people are still scared of heat pumps," said Gary Proulx of Manotick Energy. "When they first came out, a lot of them were trashy. The air source were always breaking down. It has changed now. The bad ones are off the market now."

While Ontario Hydro is trying to keep customers from turning to oil and natural gas for their heating needs, the utility does want to reduce its January peak loads. Heat pumps still keep customers wired to its generating plants.

Up-front costs for getting a system installed depends on the size of the unit purchased and the amount of work it takes to get it up and running. A homeowner can pay anywhere from \$5,000-\$14,000, depending on the job.

With the amount of money saved in heating costs, it should pay for itself in about three years.

In the summer, air conditioning costs are also cheaper with a heat pump system.

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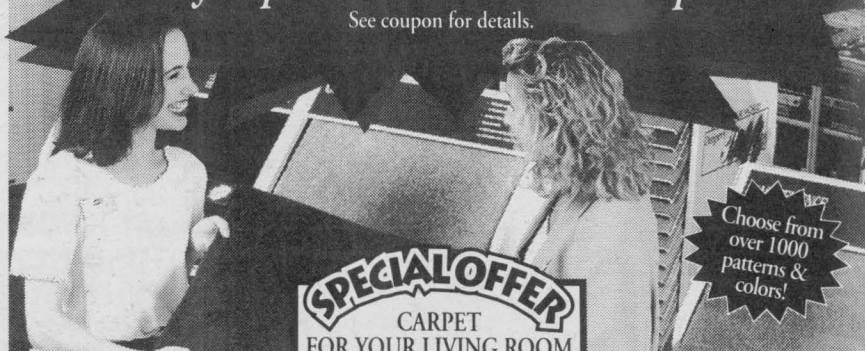
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Rate slide boosts housing affordability

Homebuying is becoming more affordable this year due to falling mortgage rates, according to the Canadian Housing Markets report, released earlier in September by the Canada Mortgage and Housing Corporation (CMHC).

During the first six months of 1995, an average of 30 per cent of those renting were in a position to buy their first home. This is up from 27.7 per cent in the last half of 1994.

"Mortgage rate relief is continuing to bring down monthly payments and by July, 36 per cent of renters could afford a starter home," said Dan Guerrette, senior market analyst with CMHC's Market Analysis Centre. "Slow price movement, ample supply and stable mortgage rates will keep homes affordable for the rest of 1995."

Chicoutimi has the most affordable average starter home price in Canada at \$67,000. Just over half of Chicoutimi renters can afford to buy a home. By contrast, Vancouver has the most expensive average starter homes at \$188,000 and just 20 per cent of renters in that city can make the move into home ownership.

"Falling rates, flat house prices, and the construction of more modest homes have given the first-time buyer a wide selection of starter homes to choose from in most centres," said Guerrette.

Half the new homes sold in the first six months of 1995 went for prices first-time buyers could afford. In addition, nearly half of the homes on the resale market in June were affordable to first-time home shoppers.

Loan approvals under CMHC's

first home loan insurance (FHLI) program have increased since the first quarter of 1995 in response to a two per cent drop in mortgage rates between March and July. This is seen as a key indicator of first-time buying volumes.

This edition of Canadian Housing Markets also has a profile of first-time buyers who bought with the help of the FHLI program. The data helps builders and realtors learn who first-time buyers are, what they are buying and how they are financing their first homes.

FHLI's introduction in 1992 improved down-payment affordability. In fact, 45 per cent of FHLI buyers would have delayed buying three or more years had they needed a conventional mortgage which requires a 25 per cent

down-payment.

The findings also show that during 1992-95, more and more buyers had household incomes under \$50,000. This means that ownership markets have been

opening up to larger segments of the population due to improved affordability. During the same time, more single person households and older Canadians were buying homes for the first time.



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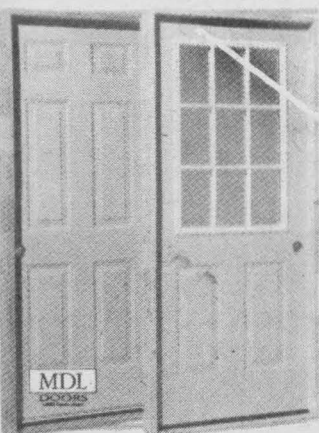
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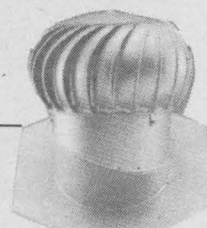
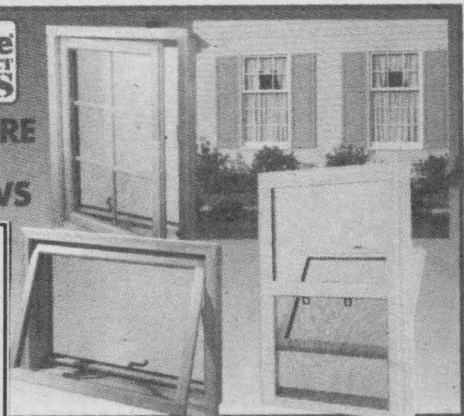
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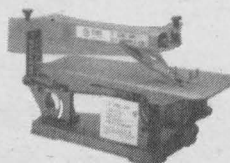
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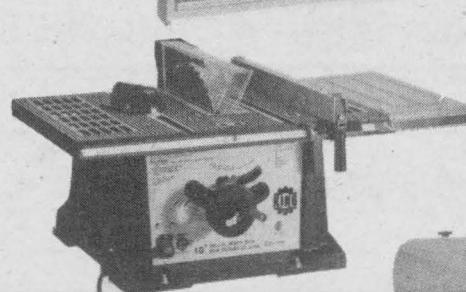
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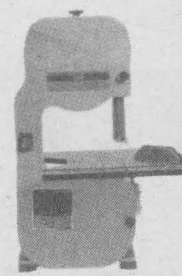


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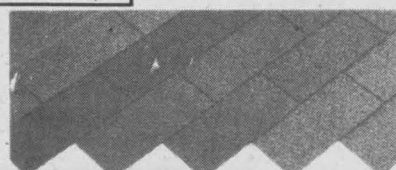
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