

# How Green and Healthy Is Your Home?

You can just smell it. You install new carpeting in your home, and the air in your living room takes on a brash, chemical scent. That can't be good.

The health and safety of our families is a top priority for all of us, yet it's surprising how common it is to neglect easy ways to protect them. If you are planning to remodel, redecorate, or even build a new vacation home, what should you, as the responsible (and health-minded) property owner, consider?

"Homeowners are realizing how much their homes can affect their health," says Scott Steinmetz, a civil engineer and director of catastrophe management for Fireman's Fund® Personal Insurance. "Carpets, paints, wood finishes, cleaning supplies, heating and air-conditioning systems, fireplaces – all these features of a home can affect our health, especially among children. Fireman's Fund is not only interested in protecting our policyholders from damage to their homes and property. We are also interested in educating them about the health benefits of having a healthier, and 'greener,' home environment."

## Breathing Easy

There's growing evidence that indoor air can be more seriously polluted than outdoor air, according to the U.S. Environmental Protection Agency. And, since many of us spend more than 90 percent of our time indoors, health risks from airborne pollutants indoors may be much higher than you think.

When you are remodeling, consider installing hard-surface flooring rather than carpeting to protect indoor air for the long term. If you decide to go with carpeting, you can now find products that meet the Carpet and Rug Institute (CRI) air quality standards for low emissions through its Green Label program. And, ask for carpet manufacturers with recycling programs; many will accept their used carpets for recycling or remanufacture. An estimated five billion pounds of carpet goes to landfills annually because its synthetic components prevent easy recycling.

Repainting as well? Request paints that do not use volatile organic compounds, known as VOCs, which are used in paints, lacquers, and cleaning supplies. VOCs emit gases with significant health effects. Low- or no-VOC paints are now widely available. Cleaning products, too.

Other common sources of indoor air pollution include cabinetry and insulation (formaldehyde); fireplaces that are improperly vented; and poorly installed or maintained heating and cooling systems or home appliances, such as gas ranges, stove hoods, or water heaters. Quality builders and contractors can source green and healthy products for you, and the U.S. Green Building Council provides



up-to-date information on safer, and greener, products and building techniques.

Whether you are remodeling or not, radon gas is a special concern. It's colorless, odorless, and radioactive. Measuring the level of radon in your home is inexpensive, and the EPA provides guidance online for associated risks and corrective actions.

## Conserving Energy

A foundation element of green building or remodeling is energy conservation. (See sidebar "10 Ways to Green Your Home.") In just California, if every household replaced five regular lightbulbs with compact fluorescents, it would reduce power consumption by six million kilowatt-hours per year and reduce CO2 emissions by 2.3 million tons per year. That simple, collective act would be the equivalent of taking more than 400,000 cars off the road.

Other easy ways to reduce household energy consumption include programming your thermostat, plugging air leaks, and upgrading your appliances to ENERGY STAR products. New, energy-efficient windows can also significantly reduce energy used for heating and cooling older homes or apartment buildings, and there's some evidence that double-paned windows can also reduce fire damage.

If you are building a new home, work with your architect to site and design the house with energy consumption in mind, and maximize the benefits of natural daylight (so you'll need fewer electric lights). Also consider passive ventilation, which will promote the flow of fresh air throughout your home when you need it. And, of course, install energy- and water-efficient appliances.

## Green (and Healthy) Remodeling Options

If you are updating your home or building a new one, you'll be astounded at the array of green options available for flooring, cabinets, and home furnishings.

Consider bamboo flooring. It's contemporary, durable, and comes in a variety of finishes – and it's not even wood. (Bamboo is actually a member of the grass family and grows like a weed.) Cork and eucalyptus flooring have similar ecofriendly qualities. Resources abound for other green flooring options, including reclaimed wood from rivers and lakes. Especially for historic homes, reclaimed wood can provide unmatched appeal.



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If you prefer traditional wood, you can still go green by purchasing products certified by the Forest Stewardship Council (FSC; see sidebar). Flooring, structural lumber, cabinets, and a wide range of furnishings are available from FSC suppliers nationwide. You can be assured that these products are made from woods that are responsibly managed, harvested, and manufactured.

Cabinets, tile, plasters, and countertops are available with green advantages as well. Cabinetry without toxic glues and formaldehyde is widely available and can be finished with low-VOC paints and lacquers. Lead-free tiles are also available, with significant recycled content. And for countertops, the options cross all boundaries – from recycled glass, concrete, or plastic to finely made FSC-certified white oak butcher block. Even wallpaper makers are introducing elegant grass cloth products with more fiber, recycled backing paper, and nontoxic laminants.

Custom and mass-market furniture makers have also embraced green source materials and manufacturing techniques. Roche-Bobois, for example, has introduced a line of furniture that uses sustainably harvested wood and no hardware, glue, or stains.

## Resources

1. Forest Stewardship Council: [www.fscus.org](http://www.fscus.org)
2. EcoTimber: [www.ecotimber.com](http://www.ecotimber.com)
3. Carpet and Rug Institute: [www.carpet-rug.org](http://www.carpet-rug.org)
4. U.S. Environmental Protection Agency (indoor air quality): [www.epa.gov/iaq](http://www.epa.gov/iaq)
5. U.S. Green Building Council: [www.usgbc.org](http://www.usgbc.org)
6. Carpet America Recovery Effort: [www.carpetrecovery.org](http://www.carpetrecovery.org)

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