

# Innovative Outstanding Weatherization Assistance News

## Inside this issue:

|                            |     |
|----------------------------|-----|
| Welcome                    | 1   |
| Statistics                 | 1   |
| Agency Spotlight           | 2   |
| Resources                  | 2   |
| Service Recognition        | 2   |
| Agency Spotlight           | 3   |
| Monitoring Schedule        | 3   |
| Fiscal News                | 4   |
| Fiscal Monitoring Schedule | 4   |
| Questions and Answers      | 5   |
| News                       | 5-6 |
| Upcoming Events            | 7   |
| Speed Bumps                | 8   |

Have a Wonderful Summer!

From all of us in the Bureau of  
Weatherization in  
Des Moines!

Jim, Gwen, Mark, Chris, Mike and  
Rosemary

## Welcome

Summer is finally here and we have finished the first quarter of the Weatherization Program, which seems to be running smoothly. Below, are a couple of reminders. Should you have any questions, please feel free to contact the DCAA office at 515-281-3861.

- DOE has asked that we send client letters to them. If you receive letters or cards from clients, please copy and mail them to the DCAA office. We will then forward those items to DOE.
- Remember to utilize the Policy and Procedures Manual and the Weatherization Technical Standards Manual. They contain the answer to most of your questions.
- If your agency would like to order an infrared camera, you must first contact either Dale Gernhart or Denny Krause, with

Woodbury County Community Action, at 712-274-1610, and let them know that you will be ordering a camera. They will then contact Energy Conservatory and let them know which agencies will be placing orders, which will allow the agencies to purchase the cameras at a discounted price. Once you have contacted Dale or Denny, place your order directly with Energy Conservatory. Should you have any questions, please contact Dale or Denny.

- The National Weatherization Training Conference will be held August 18-21, 2003 in Phoenix, Arizona. Agencies are encouraged to allow weatherization staff to attend this conference. See "Upcoming Events" for more information.

## Statistics

| <u>ITEM</u>               | <u>*QTRLY</u> | <u>**YTD</u> |
|---------------------------|---------------|--------------|
| Houses Worked On          | 269           | 269          |
| Completions               | 223           | 223          |
| Closed Incomplete         | 46            | 46           |
| Owner Occupied            | 243           | 243          |
| Rentals                   | 26            | 26           |
| Elderly Occupied          | 91            | 91           |
| Disabled Occupied         | 124           | 124          |
| Furnace Replacements      | 71            | 71           |
| Refrigerator Replacements | 36            | 36           |
| Freezer Replacements      | 19            | 19           |
| Average Costs Per House   | \$3,293       | \$3,293      |

**Totals for all agencies combined**

**\* QTRLY (April, May)**

**\*\* YTD (Program year through May)**

## Agency Spotlight – Iowa East Central T.R.A.I.N.

### “Community Action at Work Day”

By: Michael Loos of Iowa East Central T.R.A.I.N.

On May 9, 2003, in recognition of Community Action Month, Iowa East Central T.R.A.I.N. invited the public, local politicians, area funding supporters, T.R.A.I.N. employees and board members to, “**Community Action at Work Day**”. Activities included “Literacy on the Lawn” with local celebrities including State Representative Maggie Tinsman, and Davenport Mayor Charles Brook, reading to Head Start children on the grounds of the Annie Wittenmyer complex. But, it was the live petting zoo that grabbed the most attention from the children dressed in overalls and colored bandanas.

For the adults it was the Home Weatherization Demonstration that attracted the most interest. Approximately 60 people toured a home in the middle of receiving weatherization measures. Four stations were set up to provide viewers with some of the many aspects involved in weatherizing a home. The dense-pack method of wall insulation was demonstrated on site, showing how the aluminum siding was removed to access the empty cavities, with everyone being able to see and feel the density achieved with cellulose insulation. In fact, one visitor contacted her utility company

### Resources

[www.energy/conservatory.com](http://www.energy/conservatory.com)  
The Energy Conservatory

[www.energycodes.gov/implement/doe\\_2004\\_proposals.stm](http://www.energycodes.gov/implement/doe_2004_proposals.stm)  
DOE’s proposed 2004 code changes.

[www.eere.energy.gov/consumerinfo/energy\\_savers/](http://www.eere.energy.gov/consumerinfo/energy_savers/)  
Tips on saving energy and money at home.

the next week to see about having her home insulated and turned down a contractor who was not willing to remove her siding, but wanted rather to drill and plug the siding.

Viewers were also treated to a blower door demonstration which really emphasized the equipment, technology, and training involved in weatherizing a home. Furnace and water heater testing also demonstrated the health and safety aspects of the program, and provided tips to guests on making their appliances work more efficiently and safely.

The fourth station provided an opportunity for everyone to see what few people outside of weatherization think about, the thermal envelope of the home. This house provided an opportunity for us to show how dense-packed cellulose in the walls, and in a floored kneewall attic and kneewalls, the slants, and open attic established a continuous thermal barrier around the home, protecting it from the unconditioned air outside the home.

All in all, it was a very successful day that provided a look at what we at T.R.A.I.N. do on a daily basis, to not only the public, but also to those we work beside. Several of the staff at T.R.A.I.N. had little or no idea that the weatherization of a home consisted of more than their idea of plastic on windows and installing storm windows and doors. Many commented on the new appreciation they had for the knowledge and sweat that the employees of the weatherization program give to the community.

We found this event to be a very successful and gratifying tool in helping others, especially our own family at T.R.A.I.N., develop a better understanding of some of the programs offered by the agency. We were able to eliminate many myths about just exactly what we do every day.

### Service Recognition

#### 10 Year Anniversaries

June—*Rich Kelly* is an Evaluator/Inspector with Upper Des Moines Opportunity in Emmetsburg. Congratulations, Rich!

June —*Kevin Petty* is a Crew Chief with Iowa East Central T.R.A.I.N in Davenport. Congratulations, Kevin!

June —*Aaron Sexton* is an Evaluator/Inspector with Iowa East Central T.R.A.I.N. in Davenport. Congratulations, Aaron!

June —*Mike Loos* is the Weatherization Coordinator with Iowa East Central T.R.A.I.N in Davenport. Congratulations, Mike!

#### 35Year Anniversaries

May —*June West* is an Administrative Assistant with MATURA in Creston. Congratulations, June!

#### Retirements

June —*Clifford Chesick*, Evaluator, has been with MICA in Marshalltown for 14 years. He will be greatly missed! His retirement party was held June 27th. Congratulations, Cliff!

June —*Tom Lawlor*, Director, has been with West Central Development for nearly 14 years. He will be greatly missed! His retirement party was held on June 27th. Congratulations, Tom!

## Agency Spotlight – Northeast Iowa

### New Hampton Home is Now Safe

Not long ago, a family with 3 pre-teen children in New Hampton, Iowa, had a severe problem with moisture in their home. Luckily, they were eligible for weatherization.

During a routine weatherization evaluation, Jim Perry with Northeast Iowa Community Action Corporation discovered a very high humidity level in a New Hampton home. The relative humidity level was between 60-70% and causing a great deal of mold growth on the walls and ceiling in the living room and basement. Due to the extensive moisture content, Mr. Perry contacted Mark Bergmeier with the State Iowa Bureau of Weatherization for assistance.

Mr. Bergmeier and Perry evaluated the home. During the evaluation, they noted that there was a crawlspace, a shower in the basement and the attic needed to be insulated. They were also told that the children were having severe allergy and asthmatic symptoms, which was worrisome.

To correct the problem, they first installed a quiet, high-efficiency exhaust fan with a dehumidistat in both the upstairs bathroom and in the basement. The client was instructed to set the dehumidistat at below 50% relative humidity at all times. If the relative humidity level in the home exceeded 50%, the exhaust fan would automatically turn on

until the relative humidity level was within the desired range. Dehumidistats with an on/off switch were installed, allowing the client to override the exhaust fan in the summer.

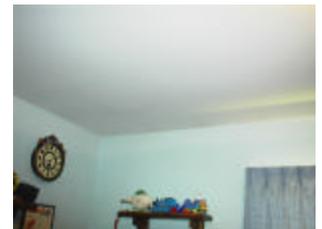
Next, a vapor retarder was installed in the crawlspace and a passive inlet pipe was installed through the return side of the furnace to provide drier air to the home.

The attic over the outer wall, where the mold was forming, was insulated to reduce the dew point and increase the R-value of the wall.

Once the weatherization process was complete, the client disinfected the walls and ceilings where the mold growth had occurred and repainted them.



*Before—Living Room*



*After—Living Room*

Mr. Bergmeier and Perry recently visited the New Hampton home. In the two years since the weatherization work was



*Before—Basement*



*After—Basement*

completed, the mold has not returned and the home is at a safe relative humidity level. The client was extremely cooperative and diligent in their efforts to establish a safe home. Because of the efforts of everyone involved, the children no longer experience allergy symptoms and are much healthier. This is a definite weatherization success!

### **Tentative 2003 Program Monitoring Schedule**

April - MATURA  
 May - Upper Des Moines  
 June - SCICAP  
 July - Woodbury  
 August - New View  
 September - North Iowa  
 October - Northeast Iowa  
 November - SE Iowa  
 December - West Central

## Fiscal News

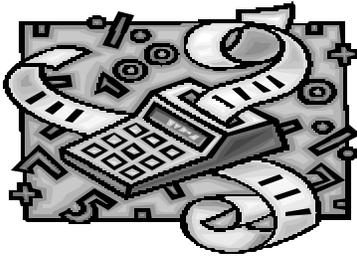
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### Tips from the Fiscal Monitoring Team

**By: Jim Mezera and Mike Adams**

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#### As the Numbers Crunch



What is the difference between an Accountant and a Weatherization Program Staffer?

Sounds like a set-up for a great joke. Jim and I do not know much about materials used in home weatherization. The last time one of us picked up a hammer, we hit our finger instead of the nail. Most weatherization program staff do not care about reconciling ledgers and balance sheets.

However, we do know what is allowable within the parameters of the 101 report (materials list). We are familiar with the limits established and where items should be charged. Here are a few areas where you can assist us:

- When a measure includes venting costs, break that out on the invoice in your file. Venting costs are not part of the limit for water heaters and furnaces. If you do not break it out, we may think that you have exceeded the limit on the measure and then have to ask you about it.
- If an expense is not typical (rental of equipment, etc.), write a short note of explanation on the invoice. That

way we can use that to determine if the expense falls within the contract guidelines.

Please bear with us as we learn these things. I faithfully watch the Home Improvement Shows on HGTV-but it takes awhile. The purpose of our monitoring is not only to test for fiscal compliance to the contract but also to provide technical assistance in fiscal matters.

We will be visiting your agency within the next 12 months. If we can be of assistance to you, please feel free to contact us.

Jim Mezera – Phone (515)281-8537

Email - [Jim.Mezera@dhr.state.ia.us](mailto:Jim.Mezera@dhr.state.ia.us)

Mike Adams – Phone: (515)242-6312

Email - [Mike.Adams@dhr.state.ia.us](mailto:Mike.Adams@dhr.state.ia.us)

#### **Tentative 2003 Fiscal Monitoring Schedule**

February – SCICAP, Mid-Iowa  
 March – TRAIN, City of Des Moines  
 April – Community Opportunities, West Central  
 May – Upper Des Moines, MATURA  
 June – Mid-Sioux, Woodbury  
 July – SIEDA, Southeast Iowa  
 September – Northeast Iowa, North Iowa  
 October – New View, Threshold  
 November – HACAP

## Questions and Answers

**Question:** What required information for the file is needed from the evaluation?

**Answer:** This information is in the Policy and Procedures manual in Section 6. Required information from the testing is; spillage results, draft pressures, CAZ pressure readings, carbon monoxide readings, temperature rise, fan on and off temperature, duct testing results when needed, garage leakage testing, blower door readings, and NEAT audit reports.

**Question:** When do we put in +90% efficient furnaces?

**Answer:** There may be a legitimate reason why you would not want to put a high efficiency furnace in, but we recommend that they be installed whenever possible, especially if you can use utility funds to offset the cost.

## News

### Pollution Occurrence Insurance

Many questions have risen regarding Pollution Occurrence Insurance. The DCAA office recently received answers to some of these questions from Robert Adams with the National Association of State and Community Programs (NASCP). Should you have specific questions about the insurance, please call BC Environmental at (916) 939-1080. They are located in El Dorado Hills, California.

**Question:** What does the BC Environmental Insurance Brokers, Inc. policy cover that a regular general liability (GL) policy would not cover? **Answer:** As I understand it, the GL policies basically cover workmanship and accidents while work is being performed in the home. Almost all GL policies exempt inadvertent spillage of environmental pollutants into the atmosphere. For example, a crew is working in the basement and disturbs an asbestos covered pipe. The dust enters the living space and is inhaled by family members who get sick from the dust. The GL policy might replace the pipe cover as a workmanship issue but would not cover the physical damage caused by the dust - medical coverage, clean-up, etc. They would claim that their exemption of pollution occurrence in the GL policy releases them of any liability for these costs. The related expenses for clean-up, medical treatment, and other possible damage suits would be paid by the contractor and could be thousands of dollars. The POI policy covers the exemption contained in the GL policy.

**Question:** What pollutants are included in the cover-

age? **Answer:** The inadvertent spillage or disturbance of those pollutants associated with residential properties - asbestos, radon, lead dust, carbon monoxide, etc. There are exemptions to the POI policies I have seen and read - mold, mildew, liquid fuels, and certain finish surfaces. As always, you can probably find someone who will insure anything for the right price.

**Question:** If an agency/contractor had a policy with BC Environmental do they still need general liability coverage? **Answer:** Yes. The GL policy covers the workmanship related to all the WAP services we provide. The POI policy covers specific events that we hope never occur. Both are required to fulfill the "adequate liability insurance" requirement contained in DOE policy.

**Question:** Should local agencies as well as their private contractors have the coverage? **Answer:** (One of the FAQ's on the WAPTAC site) This is an ongoing debate that must be settled locally. Many local agencies using private contractors to perform WAP services will pass all liability requirements to these companies, thereby protecting the agency from any liability claims. This means that each contractor will purchase a POI policy. Unfortunately, this also means that several minimum premium payments will be made. There are some local agencies who may be willing to accept the liability of their contractors and purchase the policy themselves. The cost of the insurance is dramatically reduced since only one minimum premium payment is made but the exposure for the

## News—Continued

agency is increased. It could mean that any mistakes made by the contractor in the area of pollution control become the responsibility of the local agency. Each agency should get a legal opinion regarding the best course to take in implementing POI coverage.

**Question:** If both local agencies and their private contractors had the coverage wouldn't they be paying twice for the same coverage? (For example, if a local agency will do \$100,000 of weatherization work on homes and it has 5 contractors who will cover all the work during the year, won't the local agency's coverage cover the same work that the contractors' coverage will cover?). **Answer:** Again, this is a question of who accepts responsibility and liability for the work. In your example, if the local agency purchased the coverage, an estimated premium of \$1,600 would be paid. If the contractors purchased the policies, the total premium would be about \$7,500 (5 contractors times \$1,500 minimum premium payment). Both amounts are legitimate costs to the Program and can be covered in the Liability Insurance line item of the State Plan or through Program Support funds of the local agency. There is no duplication, simply a multiplier because the work is broken into smaller packages and more policies are written.

**Question:** Should the state have this coverage? **Answer:** Most states are self-insured and don't purchase policies like liability, fire, and vehicle. Some states purchase coverage for certain events or operational areas but few cover POI. Usually, procurement rules at the state prohibit the state from purchasing policies on behalf of contractors and require contractor purchase of policies to protect the state.

There is one state, VA, that does purchase this coverage for the local agencies. The state has an insurance procurement department who negotiated on the market and found a company that could write the policy in VA. The cost is about \$1,200 per agency. AR also gave funds to their CAA Association to purchase POI insurance. Their costs were similar, however, I believe the cost is rising this year. If you are interested, I'd try to locate an insurance procurement office within IA government and see if they will broker for your network.

**Question:** Do furnace contractors as well as weatherization contractors need to have the coverage? **Answer:** Interesting question! As furnace contractors, their standard liability policies should cover fuel spill-

age and carbon monoxide spillage for faulty equipment of installation. I would request that your local agencies make sure they have policies in place (I'm sure they do). In response to the inadvertent lead paint dust disturbance that created the need for POI coverage, my answer would be no. Furnace contractors have no opportunity in their work to disturb lead paint surfaces unless they are installing or replacing a heat distribution system throughout the house where they run duct work and must build and finish chase ways in rooms. I guess the real answer is a question - What kind of work do they perform and is there any risk of disturbance? The higher the risk, the more likely the need for a policy.

**Question:** How should local agencies determine the volume of work - contract funds earmarked for labor and material cost on homes? **Answer:** The amount of work is determined by that portion of the contract that will be used to provide direct services to the customer. Costs like office operations, administration, and training/technical assistance would not be included. I would always err on the side of caution if I wasn't sure. There is little difference between a \$50,000 and a \$100,000 policy amount once the minimum premium is paid.

**Question:** How should contractors determine the volume of work? Many local agencies bid out each home or a "packet" of 2 or 3 homes. Under this method, contractors wouldn't know what volume of work they would be doing for the year because they won't know what bids, if any, they would win. Should they base the volume of work on prior year weatherization work? What if they are contractors new to weatherization? **Answer:** As stated in the previous answer, there is little difference once the minimum premium is paid. In fact, the difference between a \$50,000 policy and a \$2.5 million policy is only \$3,500 in premium payments (\$1,500 minimum vs. \$5,000 at the higher level). Using historical data to determine work level would work. If a new contractor is involved, the agency should be able to predict within 10 homes about how many the new contractor will work on in a year. A simple calculation should establish a predicted number. If during the course of the year a contractor's volume significantly increases, an amendment to the policy should be available from the carrier. I don't know the impact on premium payments such and amendment would cause.

## Upcoming Events

### **July 2003**

- 8-9 *Zonal Pressure Diagnostics Training*. To be held at MATURA in Creston. For more information, please contact Marcia Thompson at 515-281-3861.
- 22-23 *Zonal Pressure Diagnostics Training*. To be held at North Iowa in Mason City. For more information, please contact Marcia Thompson at 515-281-3861.

### **August 2003**

- 5-6 *Advanced Furnace Training*. To be held in Ireton. For more information, please contact Marcia Thompson at 515-281-3861.
- 18-21 *DOE 2003 National Weatherization Training Conference*. To be held in Phoenix, Arizona. This bi-annual conference is designed by and for the Weatherization Program network. The conference will address central issues for State and local agencies on Weatherization, including sessions on building technology, health and safety, audits and diagnostics, management/policy issues, and topics related to the long-range strategy for Weatherization. **DOE and DCAA consider attendance by State and local staff as high priorities since these meetings are essential to effective program implementation.** For a draft agenda and more information, please visit website [www.wapconference.com](http://www.wapconference.com).
- 27 *IWAC Meeting*. For more information, contact Mike Loos at (563)324-3236.

### **September 2003**

- 9-10 *Furnace Training with Rick Karg*. To be held in Ames. For more information, please contact Marcia Thompson at 515-281-3861.
- 16 *Slate Siding Safe Work Practices Training*. To be held at MICA in Marshalltown. For more information, please contact Marcia Thompson at 515-281-3861.
- 23-24 *Advanced Furnace Training*. To be held in Ireton. For more information, please contact Marcia Thompson at 515-281-3861.

### **October 2003**

- 7-8 *Mold/Moisture/Ventilation Training*. To be held at MICA in Marshalltown. For more information, please contact Marcia Thompson at 515-281-3861.
- 14 *Blower Door/BTL/Duct Leakage Training*. Location to be determined. For more information, please contact Marcia Thompson at 515-281-3861.
- 15 *Combustion Health and Safety Training*. Location to be determined. For more information, please contact Marcia Thompson at 515-281-3861.

### **November 2003**

- 5 *Appliance Metering/BART/TI-86 Training*. Location to be determined. For more information, please contact Marcia Thompson at 515-281-3861.
- 6 *NEAT Audit Set-Up Training*. Location to be determined. For more information, please contact Marcia Thompson at 515-281-3861.

### **December 2003**

- ? *High Density Insulation Training*. To be held at MICA in Marshalltown. For more information, please contact Marcia Thompson at 515-281-3861

## Speed Bumps

- Locksets installed in new doors should have a backset of 2-3/4 inch. Backset is the distance between the edge of the door and center of the lockset.
- Attic accesses should not be permanently sealed unless the insulation in the attic and the attic air sealing can be verified prior to sealing (caulking shut or drywalling) the access. Damning and weatherstripping on access holes should be done so they won't restrict the access opening.
- Room pressures with reference to the main body need to be taken and under 3 pascals with the furnace fan running.
- Freezers need to be metered as well as refrigerators.
- Furnace filter racks need to have a cover and the filter should be easily accessible.
- Obvious openings in the duct work need to be sealed.
- If repairs exceed the repair limit, such as for water heaters and furnaces, you will need to obtain a waiver from DCAA.
- Whenever a fuel switch is done, a waiver is required.

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*Please feel free to copy and distribute.*

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### **Iowa Bureau of Weatherization**

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