

A Health Checklist For Your Home's Hvac System

courtesy BrandPoint content

(BPT)- If you're like most people, you spend up to 90% of your life indoors. That means you are constantly affected by indoor air quality - including the air in your home. While you may not give much thought to the various parts that make up a home's HVAC system, each component plays a critical role in enhancing your comfort. Some components are not immediately obvious. For example, an insufficient amount of attic insulation or holes and leaks in attic ductwork can adversely affect your home's air quality and energy efficiency.

When a home isn't being optimally heated or cooled, homeowners often blame the heating and cooling equipment. But other parts of the HVAC system may be the root cause of reduced comfort or higher utility bills. It is important to go "beyond the box" and assess the condition and operation of various components that can contribute to an issue.

Assessing your home's heating and cooling system

Beyond the obvious signs - a home that is persistently too hot or too cold - what are some signs that your home's HVAC system may not be delivering its full value? Here are seven questions to consider:

- * Have you noticed a musty smell or an increase in allergy symptoms?
- * Have you noticed mold or mildew around the vents?
- * Is there more dust in your home?
- * Does your HVAC system seem to be cycling frequently?
- * Are there hot or cold spots throughout your home?
- * Can you see any damage to visible ductwork?
- * Have you experienced an unusual spike in your home's energy bills?

If you answered yes to any of these questions, your ductwork may need attention. One way to help protect your indoor environment is to schedule an HVAC System Health Check. A check performed by an Owens Corning Air Care® professional will evaluate 11 key factors. The checklist will provide information to help you properly maintain your home's air system and alert the technician to

trouble spots that need attention.

A ductwork checklist

The HVAC System Health Check brings a "whole home" approach to caring for your home's indoor air. It includes 11 checkpoints that allow the technician to evaluate your HVAC system - including the ductwork - to determine how well it is functioning and whether attention is needed to any of its components.

These are the 11 measures in the HVAC System Health Check and what the contractor will look for:

- * System Design - Properly sized ducts and adequate number of returns
- * Exterior Duct Condition - No holes, sagging or other damage
- * Interior Duct Condition - Free from excess dust, mold and other particulates
- * Duct Insulation - Not torn or damaged. Properly installed and sealed.
- * Sealing Around Joints - Properly sealed to help prevent leakage
- * Indoor Air Quality - Ducts properly sealed to avoid pulling in contaminants from unconditioned spaces
- * Attic Insulation - Helps avoid overworking the HVAC system
- * AC and Furnace Units - Installed and maintained properly, operating efficiently
- * Air Filter - Properly sized and replaced on a schedule
- * Output Efficiency - Actual airflow matches capacity of unit
- * Thermostat - Suits household living patterns

Having an Owens Corning AirCare® professional conduct an HVAC System Health Check may uncover issues that could be affecting your home's air quality and energy costs. Owens Corning AirCare® contractors take a whole home approach to understanding how your home's HVAC system components - like ductwork and attic insulation - work as part of the air distribution system, helping them to care for your home environment. To find an AirCare® professional, visit the online locator at <https://www.owenscorning.com/en-us/insulation/find-hvac-contractor>.

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The 4 Most Common Mortgage Programs

Example Scenario:

\$525,000 Home Price - 30 Yr Fixed Rate

Conventional

- Min. 3% down payment
- Min. 620 credit score
- Competitive interest rates
- No limits on income, area, or occupancy type



\$52,500 10% Down Payment
3.75% Interest Rate
4.75% APR
\$472,500 Loan Amount

\$67,131 Cash to Close
\$3,202 Monthly Payment

USDA

- No down payment required
- Min. 640 credit score
- Income restrictions, eligible areas only
- May only be used as primary residence



\$0 Down Payment
3.25% Interest Rate
4.75% APR
\$530,357 Loan Amount

\$15,230 Cash to Close
\$3,270 Monthly Payment

FHA

- Min. 3.5% down payment
- Min. 580 credit score
- Lower limits than conventional loans
- May only be used as primary residence



\$18,375 3.5% Down Payment
3.25% Interest Rate
4.75% APR
\$515,490 Loan Amount

\$34,267 Cash to Close
\$3,595 Monthly Payment

VA Loan

- No down payment required
- Min. 580-620 credit score
- Ultra-low interest rates
- May only be used as primary residence
- Must be active military or veteran



\$0 Down Payment
3.25% Interest Rate
4.75% APR
\$537,075 Loan Amount

\$13,160 Cash to Close
\$3,342 Monthly Payment

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