

# Insulation Contractors Report

QUARTERLY PUBLICATION OF THE INSULATION CONTRACTORS ASSOCIATION OF AMERICA

WINTER 2024

## Tax Credits and ICAA Webinar

### The 25C Tax Credit Calculator


ICAA released its new 25C Tax Credit Calculator for ICAA member contractors, who wish to calculate the tax credit for homeowners who are eligible for the enhanced 25C tax credit.

Find it on the ICAA Member Site. Whereas the calculator on the ICAA home page requests a net project cost number (net of onsite labor cost), the new calculator requires that the user input a percentage derived by dividing the onsite labor cost by the total project cost. The calculator then generates the labor cost, and the project cost excluding the onsite labor cost. The calculator also generates the tax credit amount and the net cost to the homeowner after the tax credit is deducted.



### February 22 ICAA Webinar on Wrap-Up Insurance Programs

Wrap-Up Insurance Programs, known as Owner Controlled Insurance Programs (OCIP) and Contractor Controlled Insurance Programs (CCIP), present problems and opportunities. Typically, participation is mandatory to work on the project. We'll explain how CIP coverage is different than your own liability and work comp insurance policies. And we'll discuss how your premiums may be affected, and how you should modify your own insurance coverage when working under CIP projects.

Watch your email in early February for registration. This webinar, like all ICAA Webinars, is free to ICAA members. 

**GUIDE TO RECEIVING YOUR FEDERAL TAX CREDIT**  
TIPS ON CLAIMING YOUR TAX CREDIT FOR HOMEOWNER INSULATION IMPROVEMENTS

**1 BACKGROUND**  
As of 2023, insulation purchased and installed each calendar year may qualify for a federal tax credit of up to \$1,200. The tax credit amount is 30% of the cost up to \$1,200, not including the cost of onsite installation labor.

The following items qualify: insulation and air sealing products including batts, rolls, blown-in, foam, recessed light covers, as well as weatherstripping and caulk products designed to air seal.

**2 WHAT DO I NEED TO DO WHEN IT'S TAX FILING TIME?**  
For your records, keep your contractor receipt. When filing your annual federal tax form, complete IRS Form 5695. Use Form 5695 to calculate your Energy Efficient Home Improvement Credit.

**3 FOOTNOTES**  
A) Home must be owned and used by the taxpayer as a primary residence.  
B) The tax credit can only be used to decrease or eliminate a tax liability.

**Form 5695**  
Department of the Treasury  
Internal Revenue Service  
Residential Energy Efficient Property Credit (See instructions)

Part I Residential Energy Efficient Property Credit (See instructions)

Information about Form 5695 and its separate instructions. Attach to Form 1040 or 1040-SR.

Qualified solar electric property costs  
Qualified solar water heating property costs  
Qualified small wind energy property costs

FOR FURTHER INFORMATION:  
[HTTPS://WWW.IRS.GOV/PUB/IRS.PDF/F5695.PDF](https://www.irs.gov/pub/irs-pdf/f5695.pdf)

The rationale behind all this is that the 25C tax credit calculation does not permit the cost of onsite labor for installation of the building envelope improvement. So that cost must be subtracted from the job cost to determine the tax credit.

### Guide to Receiving Your Federal Tax Credit

ICAA published the new Guide to Receiving Your Federal Tax Credit which offers tips to homeowners who have upgraded their home insulation. Members can download this handy tax guide from the ICAA Member Site ([www.insulate.org/member-site](http://www.insulate.org/member-site)) and post it on their websites.



**CAMERON ASHLEY**  
BUILDING PRODUCTS



# HUGE INVENTORIES of Insulation & Accessories

FAST Delivery & Pick Up • PLUS® Points Loyalty Rewards  
Premier Promotions & Events • Best in Class Website & App

800-CAMERON (800-226-3766) • Order online 24/7 at [cameronashleybp.com](http://cameronashleybp.com)



DOWNLOAD  
THE  APP



## Past Year Encouraging For the Insulation Industry

**Renee Wilson, ICAA President**  
**Email: [renee@insulate.org](mailto:renee@insulate.org)**

**W**elcome to the first issue of Insulation Contractors Report for 2024! We are introducing a new quarterly publishing schedule this year. Our newsletter is an important piece of ICAA's membership communication and another way we pursue our mission of educating and informing our members. Our website, particularly the Member Site, is another important way. It's a member-only 24/7 online resource that includes archives, training programs, model programs and contracts, webinars, fact sheets, toolbox videos, and so much more.

This past year has been encouraging for the insulation industry. We have seen the results of our advocacy with the super-charging of the 25C Energy Efficient Home Improvement Tax Credit (I call it the "insulation tax credit"). The 25C tax credit can save up to \$1,200 for homeowners who upgrade in 2024. Our industry lobbied for a long-term extension of the 25C tax credit, as it would provide market certainty for manufacturers, contractors, and consumers – and Congress and the President came through.

Recently ICAA published a new 25C Tax Credit FAQ Flyer; a new Guide to Receiving Your Federal Tax Credit for homeowners; and a new 25C Tax Credit Calculator for ICAA members to figure out the net project cost to the homeowner, after the tax credit is applied. On the ICAA member website you will find a link to the most recent 25C Webinar, and a variety of tax credit promotional materials – some of which can be customized with your logo and contact information.

Another piece of exciting news: in 2023, ICAA marked another excellent year for membership


recruitment, with the addition of 62 new members in 2023, on top of 68 new members in 2022.

Our commitment to our members remains my top priority as 2024 ICAA President, so be assured that you can expect the same exceptional educational and wide variety of exclusive offerings from us this year.

In February, we'll begin a new series of 20-minute webinars dedicated to standard terms and conditions in the contracts we sign. We will address terms and conditions for new construction and for retrofit projects. Dealing with homeowners is a lot different than dealing with GCs, so we'll make sure to offer guidance for both. Each month, we will parse the information into easy-to-digest bits, focusing on a few terms and conditions rather than the whole ball of wax at once.

Also in February, we will present a webinar on wrap-up insurance programs. These programs, known as Owner Controlled Insurance Programs (OCIP) and Contractor Controlled Insurance Programs (CCIP), present both problems and opportunities. We'll sort these out and explain how CIP coverage is different than your own liability and workers' comp insurance policies. We'll also explain how you should modify your own insurance coverage when working under a CIP project.

Meanwhile, mark your calendar now for ICAA 2024, September 25–28, where we will be at the Sheraton Grand Riverwalk in Chicago for our Annual Convention and Trade Show. I can't wait to meet you there!

Stay warm, Renee 

---

Mark your calendar now for ICAA 2024, September 25–28, where we will be at the Sheraton Grand Riverwalk in Chicago for our Annual Convention and Trade Show.

---

# THE BEST TEAM. THE BEST PRODUCTS.

VENTS | FOAM | CAULK | POLY | NETTING | STAPLES



**A·D·O**<sup>®</sup>  
800-666-8191

© 2022 ADO Products

[www.adoproducts.com](http://www.adoproducts.com)  
[sales@adoproducts.com](mailto:sales@adoproducts.com)



**FULL TRAINING  
& SUPPORT AVAILABLE**

Call us today at

**(866) 477-1772**

**SERVICE**<sup>®</sup>  
PARTNERS

**A PARTNER  
YOU CAN RELY ON**

- Fiberglass Batts
- Blown-In Insulation
- Spray Foam (SPF)
- Board Insulation
- Mineral Wool
- Field Accessories
- Blowing Machines
- Removal Equipment
- SPF Equipment & Rigs
- Gutter Coil
- Gutter Machines & Tools

[service-partners.com](http://service-partners.com)

# SPOTLIGHT: Holcim Launches New Brand Enverge



Contributed by Holcim Building Envelope

Holcim Building Envelope announces the launch of Enverge®, an innovative, sustainability-focused spray foam insulation brand with a mission of changing the way the world insulates, creating more energy-efficient buildings and healthier living environments.

Enverge unites two market-leading spray foam brands, Gaco™ SprayFoam and SES™ Foam, bringing together over 40 years of experience in providing high-performance spray foam insulation, technical support, building science expertise, and training to the market.

“Enverge has the products, resources, people, expertise, and conviction to become the market leader in the spray foam industry,” says Charles Valentine, President of Enverge Spray Foam. “As the previous owner of the legacy SES Foam brand, it's rewarding to see Holcim's commitment to this vision under the Enverge brand. We believe that our customers' success is our success, and we are committed to serving them with products they can trust, expert guidance they can rely on, and a partnership invested in their success.”

## Foundational Beliefs

The new Enverge brand is built on three foundational beliefs:

- ◆ Spray foam is one of the best insulating materials due to its superior performance properties, not only because of its high thermal efficiency but also its ability to be a highly effective air, moisture, and vapor barrier. For this reason, Enverge is on a mission to change the way the world insulates, growing spray foam share within the residential and commercial insulation industries.
- ◆ The success of Enverge depends on our customers' success. We lift them up through extraordinary support, collaboration, and training by sharing our knowledge and expertise.
- ◆ The Enverge team has top experts in R&D and building science, creating innovative, sustainable products and solutions for our partners.

“We are proud to continue the legacy of excellence of Gaco SprayFoam and SES Foam under the Enverge brand name,” said Jamie Gentoso, President, Holcim Building Envelope and Global

*continued on page 7*





**JR**  
**J&R PRODUCTS, INC.**

**Expand Your Business Today!  
 Blow, Batt & Spray Foam Trailers**

Fully outfitted insulation trailer packages & custom rigs.  
 Essential accessories are included with every order.

Ask about \$0-down financing

Call Casey for quote / 260-353-3600 / jrproductsinc.com

**FEDERATED INSURANCE**  
 It's Our Business to Protect Yours

**Safety Training Resources and  
 HR Support at Your Fingertips**

Access industry-specific training, sample forms and policies, an employee handbook builder tool, and more 24/7 with mySHIELD®.



AN ASSOCIATION MEMBER BENEFIT FOR 119 YEARS  
 DIRECT, LOCAL MARKETING REPRESENTATIVES AUTO  
 PROPERTY AND CASUALTY SELF-INSURED RETENTION  
 POLICYHOLDER SURPLUS LIVE VOICE CUSTOMER SERVICE  
 MYSHIELD® TAILORED, INDUSTRY-SPECIFIC COVERAGE  
 BUSINESS SUCCESSION AND ESTATE PLANNING STABLE  
 FACE-TO-FACE RELATIONSHIPS FINANCIAL STRENGTH  
 MUTUAL COMPANY DIRECT CLAIMS REPRESENTATIVES  
 500+ EXCLUSIVE ASSOCIATION RECOMMENDATIONS  
 ESTATE PLANNING ATTORNEY NETWORK ANNUITIES

**IT'S OUR BUSINESS TO PROTECT  
 ICAA MEMBERS**

WE'RE BETTER TOGETHER LIFE AND DISABILITY INCOME  
 PRIVATE BONUS PLANS KEY PERSON COVERAGE  
 WORKERS COMPENSATION HIRING PRACTICES  
 FEDERATED DRIVESAFE™ TELEMATICS SOLUTION  
 RISK MANAGEMENT RESOURCE CENTER  
 EMPLOYMENT RELATED PRACTICES LIABILITY  
 EMPLOYMENT LAW ATTORNEY NETWORK  
 BONDING EMPLOYEE SAFETY TRAINING  
 RISK MANAGEMENT ACADEMY  
 CLIENT CONTACT CENTER  
 FIELD RISK CONSULTANTS  
 CERTIFICATE CENTER  
 SURETY SPECIALISTS  
 MANAGED CARE  
 CYBER

Scan to learn  
 more about  
 mySHIELD®.



The content of this publication is for general information purposes only. Consult with a qualified professional when you have detailed questions regarding any topic in this publication.

Commercial Insurance Property & Casualty | Life & Disability Income | Workers Compensation | Business Succession and Estate Planning | Bonding  
 Federated Mutual Insurance Company and its subsidiaries\*\* | federatedinsurance.com

23.02 Ed. 12/23 \*View A.M. Best Rating Guide information at www.ambest.com. \*\*Not licensed in all states. © 2022 Federated Mutual Insurance Company

## Spotlight: Holcim Launches New Brand Enverge

continued from page 5

Head, Holcim Solutions & Products. “Alongside the portfolio of Holcim Building Envelope brands, Enverge provides high-performance insulating solutions to support Holcim’s mission of building progress for people and the planet. Enverge is a critical piece of our portfolio, providing the construction community with the premier insulating material, tools, and training to build more energy-efficient buildings.”

For more information, please visit [www.envergesprayfoam.com](http://www.envergesprayfoam.com).

*Note: Only the Gaco SprayFoam name will transition to Enverge Spray Foam. The Gaco portfolio of roof foam and coatings, decking, and waterproofing solutions will remain unchanged, and Gaco will continue to lead and expand in the commercial construction space.*

### About Holcim Building Envelope

Holcim Building Envelope delivers high-performance solutions that make the entire building envelope more sustainable for customers around the world. We are committed to raising the standards of building solutions by delivering superior quality and innovation while addressing industry needs. Our offerings cover a comprehensive range of residential and commercial roofing, wall and lining


---

As a global leader in innovative and sustainable building solutions, Holcim is enabling greener cities, smarter infrastructure and improving living standards around the world.

---

systems, insulation, and waterproofing solutions for a variety of industries from construction to marine and aerospace. Our powerful portfolio of brands includes Enverge, Gaco, GenFlex, Malarkey Roofing Products, Duro-Last, and Elevate, the new name for Firestone roofing, wall and lining systems. Visit [HolcimBE.com](http://HolcimBE.com) to learn more.

### About Holcim

Holcim builds progress for people and the planet. As a global leader in innovative and sustainable building solutions, Holcim is enabling greener cities, smarter infrastructure and improving living standards around the world. With sustainability at the core of its strategy, Holcim is becoming a net zero company, with its people and communities at the heart of its success. The company is driving circular construction as a world leader in recycling to build more with less. 



# A Premium Bubble Insulation with Lifetime Protection.

# FI-FOIL®

HIGH PERFORMANCE INSULATION

RETROFIT SYSTEM WITH MECHANICAL FASTENERS

Venturini Motorsports  
North Carolina, USA

Our R&D team has carefully researched, tested, and selected several compounds to formulate the highest-grade white polymer surface on the market.

When you need reflective bubble insulation for retrofits, protect your assets with best-in-class performance.

[Fifoil.com/metalbuildinginsulation](http://Fifoil.com/metalbuildinginsulation)

## BUILDING INSULATION

Masonry & Frame Wall  
Post Frame Wall & Roof  
Metal Building Wall & Roof  
Ceiling & Crawl Space  
Garage Door

## RADIANT BARRIERS

Attic Radiant Barriers

## SPECIALTY BARRIERS

Air Barriers  
SCIF Barriers  
Class A Facing

## ACCESSORIES

Mechanical Fasteners  
Tape

RESIDENTIAL • COMMERCIAL • AGRICULTURAL • INSTITUTIONAL



# Government Updates

## What to Know about the Corporate Transparency Act

In effect on January 1, 2024, the Corporate Transparency Act requires primarily small family businesses to report information about “beneficial owners,” those who own at least 25% of the company, to the US Treasury’s Financial Crimes Enforcement Network (FINCEN). The reporting is the filing of the Beneficial Ownership Information Report. Companies have until 1/1/2025 to comply. There are exemptions, particularly for large operating companies with more than \$5 million in annual sales and more than 20 full-time employees. For more information, visit [www.fincen.gov/boi](http://www.fincen.gov/boi).

## Department of Labor Issues Final Rule on Classification of Independent Contractors


The U.S. Department of Labor is modifying Wage and Hour Division regulations to replace its analysis for determining employee or independent contractor classification under the Fair Labor Standards Act. Effective March 11, 2024, the final rule addresses how to determine whether a worker is properly classified as an *employee* or *independent contractor* by using a totality-of-the-circumstances analysis. ICAA is planning another webinar on this important issue of classifying independent contractors. Stay tuned.

## ICAA Explains Shortcoming of IRS Insulation Tax Credit Tax Form 5695

ICAA has had extensive conversations with the IRS regarding consumer confusion around the 25C tax credit for building envelope improvements.

Our primary concern lies in 2023 Form 5695, Line 18a which should specify that the installation labor cost of the insulation materials be excluded from the building envelope improvement job cost when calculating the tax credit. Instead, it asks for “the cost of the insulation material or system” which results in a much lower tax credit for consumers. It does not note the labor cost exclusion, which is indicated in the IRS FAQs and consistent with the statute. Therefore, the instructions on Line 18a are incorrect.

Should a taxpayer enter the cost of material as instructed on Form 5695, they would be shortchanging themselves of a larger tax credit.

Our recommendation to IRS is to modify the instruction for Line 18A to read “Enter the installed cost of the building envelope improvement excluding the onsite labor cost of the installation.” This will ensure that the cost of the improvement minus the onsite labor cost will be used as the basis for the tax credit. 



# APPALACHIAN

## INSULATION SUPPLY, INC.

1987  2022

AIS PENNSYLVANIA  
22 Black Hawk Lane  
Elizabethtown, PA 17022

AIS VIRGINIA  
11860 N. Lakeridge Parkway  
Ashland, VA 23005

AIS TENNESSEE  
1749 Jackson Rd.  
Knoxville, TN 37921

AIS OHIO  
1025 Reed Rd.  
Monroe, OH 45050

AIS SOUTH CAROLINA  
1007-B Trident St.  
Hanahan, SC 29410

AIS NORTH CAROLINA  
217 Selma Drive  
Mooresville, NC 28115

AIS FLORIDA  
153 South County Line Rd.  
Plant City, FL 33566

AIS TENNESSEE II  
1501 Corporate Place, Suite 200  
La Vergne, TN 37086



ACCESSORY & PRODUCT  
AVAILABILITY CATALOG

Appalachian is your #1 source for all things insulation.  
With over 1.5 million SF of fully stocked and ready to  
deliver insulation and accessories combined with  
fast, reliable on time delivery with over 140 late  
model power units.

**YOUR NUMBER  
ONE SOURCE  
FOR ALL THINGS  
INSULATION**

**BUSINESS HOURS ALL LOCATIONS - 6:00 AM - 5:00 PM  
PICKUP & DELIVERY MONDAY THROUGH FRIDAY**

Sign up to receive AIS email blasts that include our monthly specials, as well as industry and company announcements.  
Simply send an email to: [customer-service@ais1.us](mailto:customer-service@ais1.us) and request to be added.

**The best delivery service in the industry!**

Wolf Pak Transport – the driving force behind our unbeatable delivery service.  
With over 125 late model trucks and a fleet of 36', 48', and 53' dry van trailers,  
we ensure swift and reliable transportation of insulation and accessories  
across the United States. Our dedicated team is committed to separating  
ourselves from the competition by providing exceptional  
service that you can rely on

TOLL FREE PHONE  
**877-944-7697**

TOLL FREE FAX  
**800-251-1498**

ONLINE  
**AIS1.US**



**FIBERGLASS**

**SPRAY FOAM**

**MINERAL WOOL**

**SHEATHING**

**FOAM RIGS**

**ACCESSORIES**

**EQUIPMENT**

**BLOWING WOOL**



# REGULATORY REMINDER: Post Your OSHA Form 300A Log from February 1 – April 30



- 1 Record illnesses and Injuries throughout the year on OSHA Form 301
- 2 Compile information into OSHA Form 300 during the year
- 3 Post OSHA Form 300A at workplace February 1 – April 30
- 4 File electronically with OSHA by March 2, 2024

Insulation contractors with more than 10 employees are required to keep a record of serious work-related injuries and illnesses. Minor injuries requiring first aid only do not need to be recorded.


The records must be maintained at the worksite for at least 5 years. Each February through April, employers must post Form 300A, a summary of the injuries and illnesses recorded during the previous year. Also, if requested, copies of the

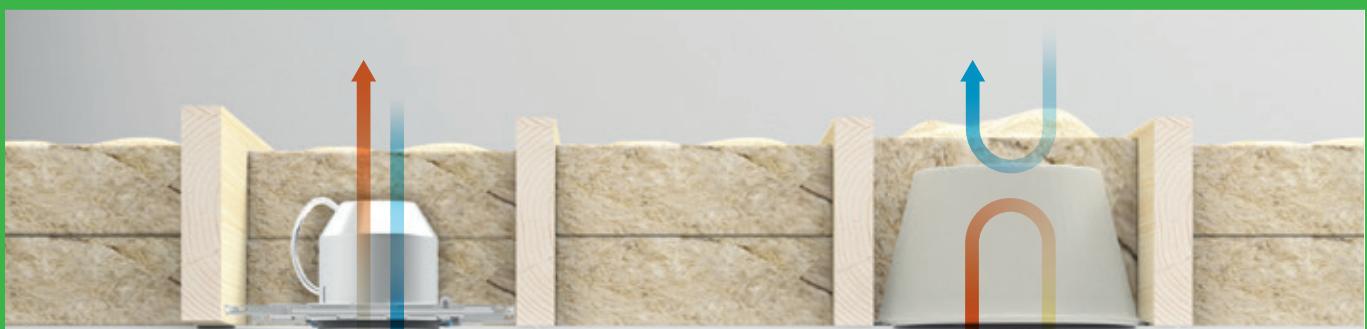
records must be provided to current and former employees or their representatives. Logs must be kept for each establishment or site. If you have more than one establishment, you must keep a separate log for each physical location.

Establishments with more than 19 employees must electronically report data derived from 2023 OSHA Form 300 by March 2, 2024.

*\*New Rule. Establishments with more than 100 employees must electronically report data derived from 2023 OSHA Forms 300, 300A, and 301 by March 2, 2024.*

Go to <https://www.osha.gov/injuryreporting/ita> to determine if and what you must file electronically.

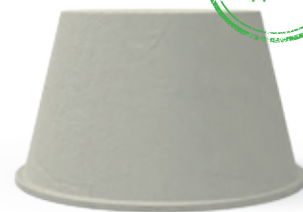
To access the package of OSHA forms, visit [www.insulate.org/member-site](http://www.insulate.org/member-site) and scroll to Compliance & Regulations – OSHA – OSHA Information Package for Forms 300, 300A, and 301. 



## Recessed Protection Light Covers

Keep insulation away from hot recessed lights

- ✓ Keeps insulation at a safe distance from hot recessed light fixtures
- ✓ Compatible with spray foam, blow in and lay-in insulation
- ✓ Easy installation, no additional sealant or assembly required
- ✓ Flexible and lightweight



1-800-821-3436

[info@tenmatusa.com](mailto:info@tenmatusa.com)

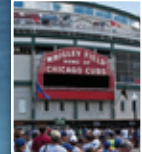
[www.recessedlightcover.com](http://www.recessedlightcover.com)

SAVE THE DATE

# ICAA 2024

SEPTEMBER 25-28, 2024

Sheraton Grand Riverwalk Chicago



CHICAGO



Tel: 703.739.0356  
www.insulate.org  
e-mail: icaa@insulate.org

## 2024 ICAA BOARD OF DIRECTORS

<b>President</b> Renee Wilson	<b>Treasurer</b> Jerry Palmer
<b>President-elect</b> Jonathan Belanus	<b>Directors:</b> Ted Blanchard
<b>Second Vice President</b> Jeff Beck	Terry Burnham
<b>Secretary</b> Ginny Cameron	Mark Dietz
	Jeff Hire
	Todd Sawyer

## ICAA Committees and Co-Chairs

### ICAA Technical/Marketing Committee Co-Chairs

Tom Calzavara, Johns Manville  
Ted Blanchard, Davidson Insulation & Acoustics

### ICAA Convention Committee Co-Chairs

Jeff Beck, TopBuild  
Chris Novogratz, IDI Distributors

### ICAA Commercial Committee Co-Chairs

David Ball, Cameron Group LLC  
Jonathan Belanus, JB Insulation & Drywall

### ICAA Government Council Co-Chairs

Jay Murdoch, Owens Corning  
Jeff Hire, Installed Building Products

### ICAA Spray Foam Task Force Chair

Brian Cote, Installed Building Products