

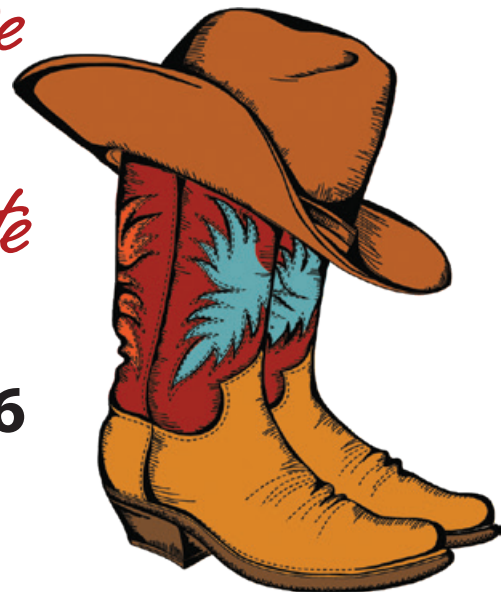
# Insulation Contractors Report

QUARTERLY PUBLICATION OF THE INSULATION CONTRACTORS ASSOCIATION OF AMERICA

Q2 2026



Save  
the  
Date  
★




## Save the Date for ICAA 2026

**WHAT:** The ICAA 2026 Annual Convention & Trade Show

**WHEN:** September 16 – 19, 2026


**WHERE:** Renaissance Dallas Addison Hotel, Dallas, TX

ICAA's Annual Convention & Trade Show is a full gathering of the industry and a unique opportunity for contractors & suppliers from all over the country to meet – all in one place. Come see what's new & trending in our industry at ICAA 2026! Top-notch educational sessions will be offered over a day and a half. Companies interested in exhibiting can find details at [www.insulate.org/icaa2026](http://www.insulate.org/icaa2026). Registration information coming soon! 



Karalynn Cromeens, Esq.

## May 21 ICAA Webinar Revisits Residential Construction Contracts

**M**ark your calendar for a 20-minute briefing on Thursday, May 21 at 1:00 PM Eastern. Learn what's new in residential construction contracts, as Karalynn Cromeens of The Cromeens Law Firm breaks down the essentials of a good residential construction contract. Check your email for an ICAA Webinar invite! 

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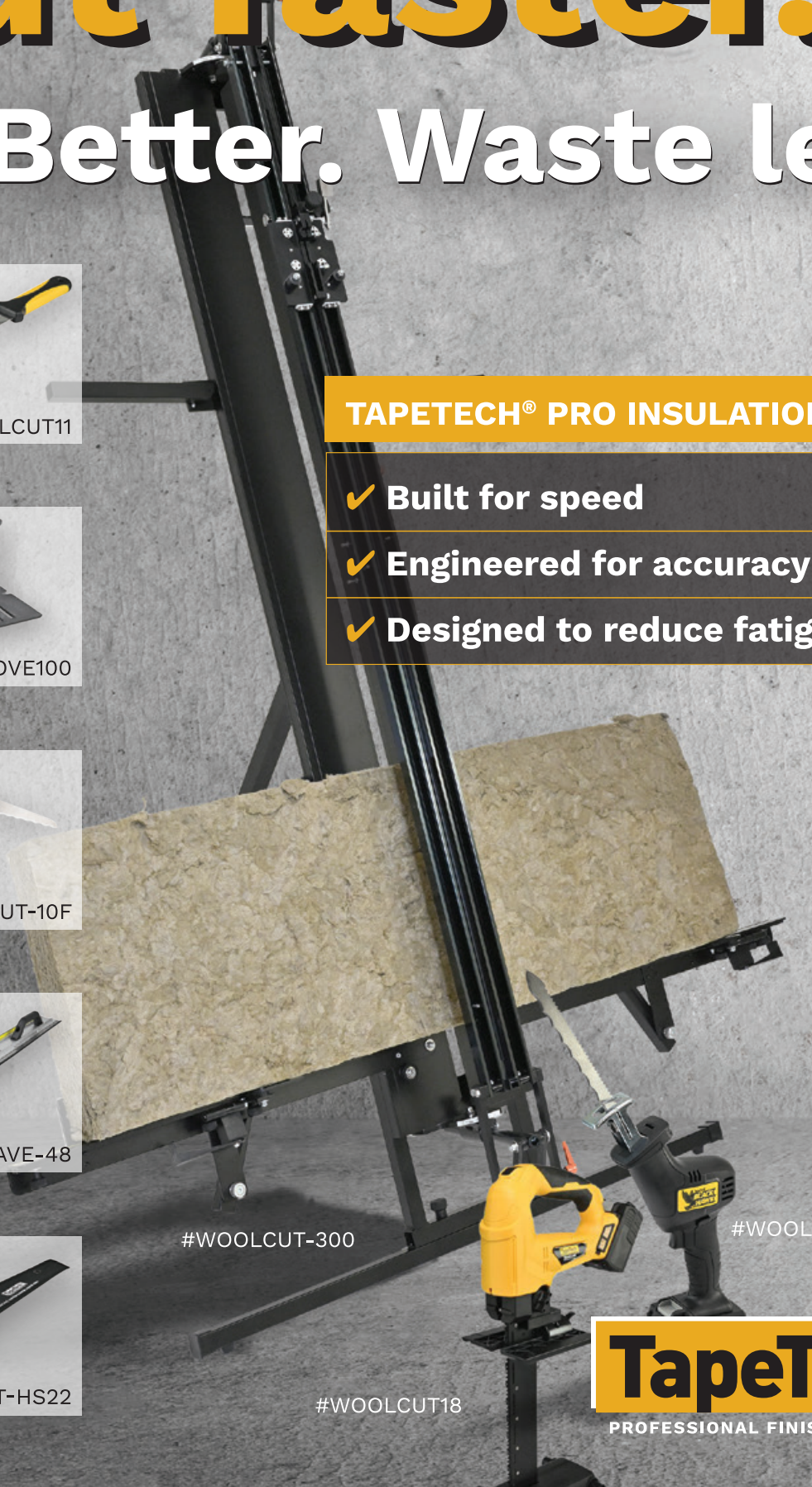
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## Happiness = Your Quality of Life – Envy

**Todd Sawyer, ICAA President**  
**Insulpro | A Division of The Built Companies**  
**Email: todd@insulate.org**

In our industry, it's easy to measure everything. Square feet and board feet. Gross margin. Labor efficiency. Backlog. Revenue growth. But there is one formula that doesn't show up on a financial statement:

### Happiness = Your Quality of Life – Envy

It's simple. And it's powerful.

### Admiration Is Healthy. Envy Is Not.

It is perfectly ok to admire someone else's accomplishments. It is healthy to aspire to build what someone else has built. It is energizing to see another contractor expand into new markets, add a spray foam division, build a new warehouse, acquire competitors, or land larger projects. Success in others should spark motivation - not resentment. But when admiration turns into envy, it begins subtracting from your happiness.

Envy whispers:

- "I'm behind."
- "I'm not good enough."
- "I should have what they have."

That comparison trap will rob you faster than any market downturn.

### Every Contractor is Different. Every Market is Different.

Every company operates in a different environment. Different labor pools. Different insurance climates. Different regulatory burdens. Different builders. Different economic cycles. So, when you compare your company in rural America to one in a metro market, you compare two entirely different ecosystems. When you compare your 15-person operation to a 300-person regional powerhouse, you compare two different models. When you compare your journey to someone else's **highlight reel** – you are comparing apples to airplanes. And when you compare yourself to others, you often feel **"less than."**

*You are not.*

### The Only Fair Comparison Is You vs. You

Instead of asking: "What do they have that I don't?" Ask:

- What have I accomplished this year?
- How have we improved over last year?
- Where were we five years ago?
- How far has our team come?

Progress, not comparison, is the real scoreboard. If you have grown revenue responsibly...If you have improved safety...If you have built stronger relationships...If you have created stability for your employees and their families...That matters. And if, when you ask those questions honestly, the answer is "We haven't progressed" — that's okay too. Feel disappointed for a minute. Then get your ass to work. Because wanting is not enough.

### If You Want What They Have...

If you want what someone else has achieved, you must be willing to do what they did to get there. It must be nice to have:

- The big house.
- The new truck.
- The vacation home.
- The regional footprint.

And yes — those things can be nice. But what is rarely seen are:

- The early mornings.
- The sleepless nights.
- The personal guarantees.
- The payroll stress.
- The missed events.
- The years of reinvestment instead of reward.
- The RISK taken

It takes sacrifice. And not everyone is willing – or should be willing – to make the same sacrifices. That's a choice.

*continued on page 4*

## Happiness = Your Quality of Life – Envy

continued from page 3

### Different Choices. Different Consequences.

If you want to be home by 4:00 PM every day to cook dinner with your significant other – that’s admirable. If you want to coach your child’s team – that time is priceless and you will never get it back. If you prioritize weekends unplugged with family or on the golf course – that is success by many definitions. But you cannot criticize the person who chose differently. The contractor who expanded aggressively...

The one who missed dinner, events, and time with friends and family

The one who worked weekends for a decade...

The one who reinvested every dollar back into growth...

The ones who took the BIG RISKS

They made choices. Those choices have consequences. Likewise, choosing balance also has consequences. Neither path is inherently superior.

The only question is: **Which trade-offs are you willing to accept?**

### Wealth Does Not Equal Happiness

I have met EXTREMELY WEALTHY people who are deeply unhappy. I have met others who make a modest living who sleep peacefully every night. Money solves financial problems. It does not automatically solve internal ones. So, what matters more to you? The car – or your contentment? The expansion of your business – or your peace of mind? The title – or your relationships? There is no universal answer. There is only your answer. My answer, early in my career, was simple: I chose to sacrifice in the beginning so I could live the life I envisioned later. I gave up time. I gave up comfort. I gave up short-term balance. I delayed gratification. Not forever – but intentionally. I believed that if I compressed the sacrifice early, I could expand the freedom later. And for many of us in this industry, that has been our path.

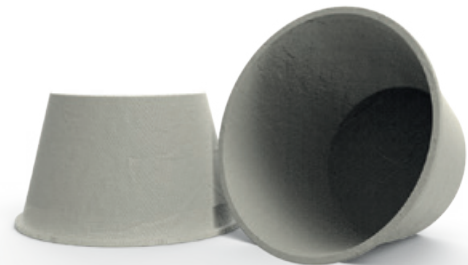
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## Recessed Light Protection Covers

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# The ASTM E84 Flammability Test and Its Importance to Insulation Contractors

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*Understand how the ASTM E84 Flammability Test plays a vital role in residential safety and the steps you can take to ensure your next project meets life safety standards.*

How often are you, as an insulation contractor, reviewing an insulation product's testing certification(s)? Every time? Occasionally? Not at all? Typically, professionals working in residential construction tend to put off verifying testing certifications. Why? Like any consumer, you expect a company to provide certified products or solutions – especially when life safety is a priority.

Unfortunately, this is not always the case. As a successful business owner, you likely subscribe to President Ronald Reagan's "trust, but verify" mantra to protect your company and its reputation. If a building project demands you utilize insulating materials with ASTM E84 certification, it is critical you understand what the ASTM E84 Flammability Test is, and how to confirm that your product's certification is current.

## What is the ASTM E84 test?

Commonly known as ASTM E84, the Standard Test Method for Surface Burning Characteristics of Building Materials is extensively referenced throughout common building codes (e.g. International Building Code (IBC), National Fire Protection Agency (NFPA) 101 Life Safety Code) and assesses a material's performance when exposed to fire. By measuring parameters such as Flame Spread Index (FSI) – how quickly flames travel across its surface - and Smoke Development Index (SDI) – the optical density of smoke generated when burning – this test provides critical data for evaluating whether a product can meet the required life-safety code standards, supporting safer building practices and protecting both life and property.

## What products are applicable to the ASTM E84 Flammability Test?

The ASTM E84 Flammability Test is applicable to a variety of products and solutions, such as:

- Building Materials
- Wall Coverings
- Insulation Materials
- Panel Products
- Paints and Adhesives
- Sealants and Coatings
- Interior Finishes

Requiring these products to undergo ASTM E84 testing helps ensure compliance with IBC and NFPA standards and provides the job's contractors and architects with confidence that their specified products meet fire-resistance performance. Failure of the specified products to undergo ASTM E84 flammability testing might later increase the risk for property damage and/or injury from fire.

## ASTM E84 and Insulation Materials

Whether you are installing loose-fill, batt, or foam insulation requiring ASTM E84 certification, do your due diligence on all materials involved in that job. For instance, when insulating a residential attic, follow code requirements to create a safe distance between any recessed light fixture and your insulation material to eliminate a potential fire hazard. TENMAT Recessed Light Covers are commonly used to create a safe barrier. These (and other) solutions are also required to maintain ASTM E84 classification,



*Just like a wide range of insulation materials and solutions, Tenmat's FF130E material has undergone third-party testing to obtain its ASTM E-84 rating.*

*continued on page 7*

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- Removal Equipment
- SPF Rigs

## The ASTM E84 Flammability Test and Its Importance to Insulation Contractors

continued from page 5

thereby allowing peace of mind for both residents and contractors by eliminating a majority of life safety threats.



With its oval-like shape, Tenmat's FF130E is able to be fitted between the wooden joists within an attic space.

### Understanding the ASTM E84 Test Procedures

Let's explore the full testing process of ASTM E84. To get accreditations for the ASTM E84 Flammability Test, the product manufacturer will need to schedule an appointment with an accredited third-party testing laboratory, such as Underwriters Laboratories (UL) or Intertek (ETL). The test, developed in 1944 for Underwriters Laboratories and often referred to as the Steiner Tunnel test, is conducted in a brick-lined steel chamber measuring 24' long by 1.8'



Compatible with a wide range of insulation types, Tenmat's Loft Covers can be paired with the following insulation types, mineral wool, fiberglass, cellulose, and spray foam.

wide and 1' high. A sample of the material being tested, measuring nearly as long and wide as the tunnel, is exposed to a precisely placed gas flame (whether the sample is ceiling-mounted or floor-mounted), and the air within the chamber moves at 240 feet per minute across the sample for a period of 10 minutes.

The FSI measures the spread of the flame's progression across the material's surface from first spark through the test's duration, and the SDI uses a light obscuration meter to measure the optical density of the smoke generated.

### ASTM E84 Rating Explained

The ASTM E84's FSI and SDI index values are not units of measure, but rather relative ratings as compared to the test's declared values representing "0" and "100." The test uses cement board as the material with an FSI and SDI of 0, red oak wood as the material with an FSI of 100 and heptane with an SDI of 100. The table below displays classifications recognized by building codes for interior finishes:

ASTM E84 Material Classes	Flame Spread Index (FSI)	Smoke Development Index (SDI)
Class A or Class 1	0 to 25	450 or lower
Class B or Class 2	26 to 75	450 or lower
Class C or Class 3	76 to 200	450 or lower

In general, the lower the FSI and SDI values for a material, the less flame will spread across a material and the less smoke it will generate during combustion. Therefore, Class A/Class 1 materials are those that perform better when exposed to fire than materials in the other two classes. Many building codes specify FSI/SDI ratings meeting "25/50," an FSI no greater than 25 and an SDI no greater than 50.

*Note:* there are limitations to this test. There is no correlation between FSI and SDI: one material may

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## The ASTM E84 Flammability Test and Its Importance to Insulation Contractors

continued from page 7

experience swift flame spread yet generate little smoke, while another may experience slow flame spread yet generate copious smoke. This test doesn't evaluate either the ignitability or heat transmission of a material, nor does it mimic in-situ, real-world applications: for instance, a material's performance in a wide-open vaulted space.

**Regardless, ASTM E84's certified classification is recognized and respected in the construction landscape. However (and this is important!), if the product formulation or its components are modified, or the product manufacturing process is modified, the ASTM E84 Flammability Test will need to be repeated for recertification of this revised product.**

### Addressing the ASTM E84

Let's now identify where these requirements apply within a code framework.

The IBC specifies the assemblies and conditions under which ASTM E84 testing is required, and these criteria may vary depending on the material's intended use and application. As a result, one assembly may mandate that all components achieve a Class B rating, while another may permit the use of Class C materials when offset by higher performing elements within the same assembly.

In addition to the national code, state and local jurisdictions enforce their own adopted versions of the IBC and NFPA and may impose more stringent performance thresholds for certain applications. These differences reinforce the importance of verifying not only the national code requirements but also any locally adopted modifications before product specification.

On occasion, a project may specify materials certified under flammability tests other than ASTM E84, such as UL 723 or ULC-S102 (sometimes written as CAN/ULC-S102). In short, Underwriters Laboratory developed the Steiner Tunnel test and calls it UL 723; ASTM adopted that test for their purposes and calls it ASTM E84.

Canada's ULC-S102 Flammability Test, mandated by the National Building Code of Canada (NBC), is a more robust version of the ASTM E84 test in that it requires the testing of three identical samples of a material, while ASTM E84 and UL 723 require only one sample to be tested.

For any project specifying UL 723, you must choose a product with a UL listing. A project specifying a Class A rating typically requires a product with ASTM E84 certification.

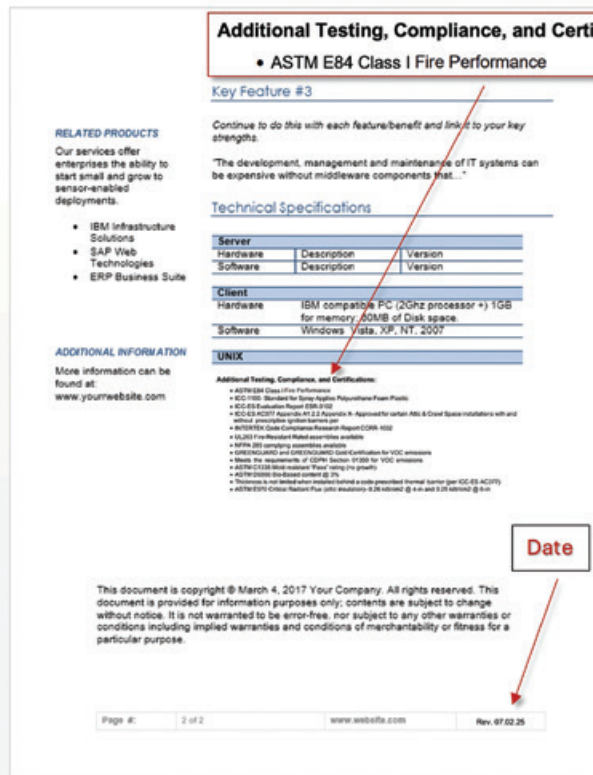
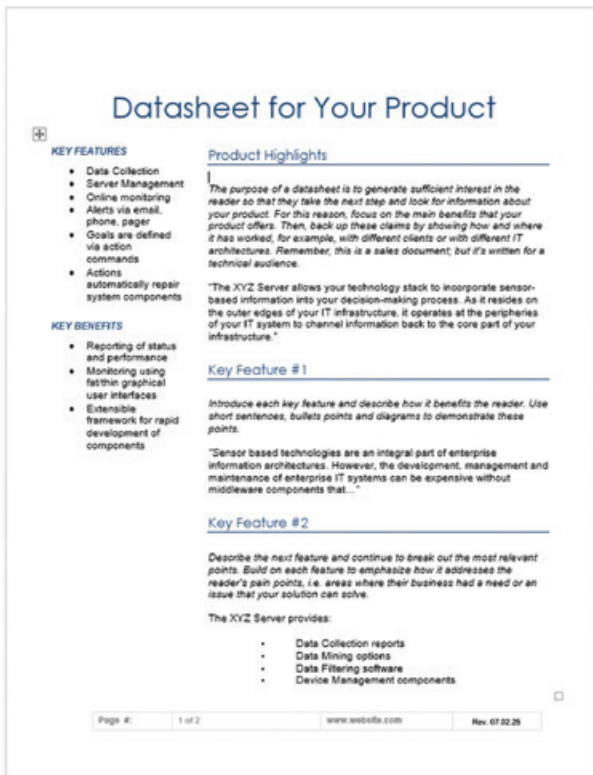
*Side note:* if you ever see a specification for materials meeting NFPA 255, that test was the technical equivalent of ASTM E84, but NFPA's Technical Committee withdrew this standard in 2011, relying instead on ASTM E84. You should never see NFPA 255 called out as a spec in any current project.

### What You Can Do (Your Due Diligence)

Do you have a product on hand, one you've known to be ASTM E84 certified and have been using for a decade, but two years ago you perceived it to somehow be different than it always had been? Does it feel heavier or cut differently (or is otherwise different), yet still go by the very same product name? Did your Representative or Distributor ever report that the manufacturer had changed something in the making of the product? Is the current product a reformulation of some kind? If so, is this new version of the product ASTM E84 certified?

A good first step would be to reach out to your Rep and start asking questions, but there are steps you can take immediately to check whether there has been any change. First, review the product label for its ASTM E84 classification (A/B/C) and a reference number for its corresponding lab report.

Pull out your Technical Data Sheet (TDS) for the product if you don't have the product label handy. Is it the one you received when you first started purchasing the product? (Best practice: request a new TDS with each purchase.) Look for the date published on the document: sometimes it is part of the heading on the sheet, but often, it is in the footer (see image – for illustrative purposes only, not an actual insulation product spec sheet).



Check for a section on Additional Certifications and double-check that the ASTM E84 certification is listed in that section (see image).

Many manufacturers periodically have an accredited laboratory evaluate their products to confirm it meets specific building codes, including ASTM E84. Intertek, Underwriters Laboratory, ICC-ES, and IAPMO each perform this service, generating an Evaluation Report by examining a specific product's components and its reports from accredited testing services, and observing its manufacture to determine whether the product truly does satisfy code requirements. Intertek and Underwriters Laboratory both have searchable databases where you can look for these reports, and manufacturers often place a copy of a product's Evaluation Report on their website.


**Final Thoughts**

The ASTM E84 Flammability Test is a critical component when it comes to keeping our communities safe from potential fire risks. By evaluating both flame spread and smoke developed characteristics, this test provides essential performance data that directly informs compliance with IBC and NFPA requirements,

ensuring that only properly validated materials are integrated into critical assemblies.

As demonstrated throughout this discussion, the responsibility extends far beyond selecting insulation with the correct rating. When demanded by building codes and specified in building projects, every component used must undergo rigorous ASTM E84 testing to mitigate fire propagation risks.

With state and local jurisdictions often adopting more stringent versions of the IBC, validating a product's testing credentials becomes a necessary step rather than an optional one. Contractors and specifiers who proactively verify certifications, understand rating classifications, and remain aware of jurisdiction specific requirements position their projects for success while reinforcing the highest standard of life safety performance.

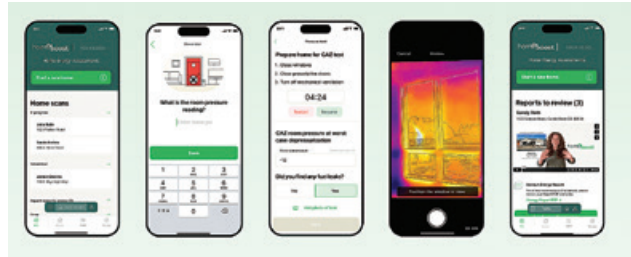
Ultimately, integrating ASTM E84 certified solutions is not simply a matter of meeting code—it is a crucial commitment to protecting homes, contractors, and residents from preventable fire hazards. Protect your company and the projects you complete by verifying ASTM E84 certifications of the products you use when meeting ASTM E84 is mandatory. 

# How Specialty Group Is Turning Energy Audits into Insulation Sales

ICAA member Specialty Group has served the Inland Northwest since 1972, supporting homeowners, builders, and general contractors across the Greater Spokane–Coeur d’Alene region. With more than five decades of experience, the company has built its reputation on technical expertise, consistency, and a commitment to doing the job right.

Energy assessments have long been central to that approach. For Specialty Group, understanding how a home performs is not a sales step; it’s a necessary part of prescribing the right solution. For many contractors, the challenge hasn’t been identifying issues; it’s been communicating them in a way homeowners can immediately understand and act on.

“We’ve always believed that an assessment should provide homeowners with a clear understanding of their home’s performance and why it matters,” says Ray Skelton, President of Specialty Group. “The challenge has been bridging the gap



Images from HomeBoost Pro App

between what our team observes in the field and what the homeowner fully understands.”

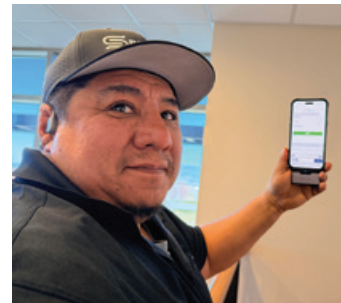
That’s what drew Specialty Group to HomeBoost Pro.

HomeBoost is an ICAA member and partner, connecting

homeowners who complete a DIY assessment with ICAA members through their joint Home Retrofit program. HomeBoost’s stance has always been clear: insulation is not a DIY project, and the ICAA partnership exists to ensure homeowners work with a credentialed professional – not the hardware store. Now, HomeBoost is bringing that same commitment to the contractor side, equipping ICAA members with tools to conduct their own professional assessments through HomeBoost Pro.

For Specialty Group, HomeBoost guides its team through a structured, step-by-step data collection process covering air leakage, thermal performance, and insulation gaps. It then translates that data into polished visual reports and recap videos that make findings easy for homeowners to understand. For a team with this depth of experience, the result is expertise delivered more quickly, clearly, and consistently than ever before, with report generation handled by HomeBoost.

Skelton explains, “Our technicians can walk into a home and quickly diagnose the issue. HomeBoost then communicates that diagnosis to the homeowner in a relatable way, aligning our expertise with what they’re prepared to act on.”



Specialty Group Technician using HomeBoost Pro App

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# OSHA Overview: The Importance of Inspections and the Top 10 Findings



January’s webinar came to ICAA courtesy of Federated Insurance, who invited Michelle Smith, Safety Consultant Principal with the Minnesota Department of Labor & Industry, to present MNOSHA’s “Top 10” findings from fiscal year 2025. Minnesota is one of 27 states (plus two US territories) that has its own, state-level OSHA program. (See sidebar for the list of all 29.) In sharing these Top 10 findings, we wanted to make certain that ICAA members understood the importance of leveraging their company’s safety program to help create a safer and healthier work environment for their employees.

## Lists of states and US territories with their own, state-level OSHA program:

AK	HI	KY	MI	NM	SC	VA
AZ	IL	ME	MN	NY	TN	WA
CA	IN	MD	NV	NC	UT	WY
CT	IA	MA	NJ	OR	VT	
		Puerto Rico		US Virgin Islands		

The presentation opened with hard statistics reflecting the number of workplace injuries and fatalities in the United States from recent years and enumerating Workers’ Compensation direct and indirect costs, averaging in a staggering \$47,300 per accident per the National Safety Council. This is a price tag no one wants to pay! This was quickly followed with a schedule of fines and penalties (see sidebar) depending upon the nature of the violation. No one wants to experience a workplace violation; the penalties for repeated violations, willful violations, and failure to abate hammered home the importance of recognizing key safety hazards and swiftly following through with sustainable corrective actions. (A sustainable corrective action is one that ensures you will never have a repeat of the finding that prompted the corrective action.)

The Top 10 are... well, see that sidebar (MNOSHA). The finding at number one had the greatest number of citations. Six of their findings are federal OSHA program items, and the remaining four specific to Minnesota’s state

## Schedule of fines and penalties (MNOSHA)

- ◆ Non-Serious Violation: \$0 - \$1,000
- ◆ Serious Violation: \$1,200 - \$16,500
- ◆ Willful Violation: \$11,823 - \$165,514
- ◆ Repeat (Five Years): up to \$165,514
- ◆ Failure to Abate: up to \$16,500 per day
- ◆ Fatality: \$25,000; \$50,000 if repeat or willful citation involved

OSHA program. Appearing at number ten was citations relating to Minnesota’s Workplace Accident & Injury Reduction Program (AWAIR), which mandates companies falling in many NAICS construction codes (including 238310 for drywall and insulation contractors, and 238310-13 for spraying foam) have a written safety plan. Your state’s program may have a similar kind of requirement. Federal OSHA does not require a written comprehensive Health & Safety Plan, but it does require employees and their management be trained in the specific hazards and control measures associated with their assigned tasks. And, of course, that training must be current and adequately documented.

We were curious about how Minnesota’s Top 10 compared with the federal OSHA’s Top 10 from 2025, and those appear in another sidebar (OSHA). Four types of citations were in both Top 10 lists: Hazard Communication (29 CFR 1910.1200), Lockout/Tagout (29 CFR 1910.147), Respiratory Protection (29 CFR 1910.134), and Machine Guarding (29 CFR 1910.212). Let’s review Hazard Communication and Respiratory Protection findings from MNOSHA as they align with federal OSHA requirements.

## Hazard Communication (29 CFR 1910.1200) citations included:

- Having no written program or having an insufficient written Hazard Communication program (1920.1200(e)) (note: do not confuse this with a written Health & Safety Plan)

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## OSHA Overview: The Importance of Inspections and the Top 10 Findings

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- Having no initial training or having no annual training (1920.1200(h))
- Having no SDSs or missing SDSs (1920.1200(g))
- Secondary containers unlabeled or improperly labeled (1920.1200(f))

Employers are required to develop, implement, and keep current a written Hazard Communication program describing how to identify hazardous materials they may encounter during their workday, maintain current Safety Data Sheets (SDSs) for those materials, ensure all containers of hazardous chemicals are properly labeled, and provide training for their employees.

be certain to use the complete product name as it appears on the container holding the chemical and on the SDS. If you use a two-part spray foam, you cannot simply list “Part A” and “Part B” on this list; use the material’s proper name. For this example, we will list the BASF products, “ELASTOSPRAY 8000A ISOCYANATE” for Part A and “SPRAYTITE 178-F B-RESIN” for Part B.

Continue to do this for all the chemicals you have. Your list, when completed, can be three-hole punched and placed in the front of a binder, where it will serve as the index or table of contents for each SDS that you will three-hole punch and place in the binder behind the list, in the order

### MNOSHA’s Top 10 2025:

1. Hazard Communication\* (29 CFR 1910.1200)
2. Lockout/Tagout\* (29 CFR 1910.147)
3. Safety Committees (MN-specific)
4. Carbon Monoxide Monitoring (MN-specific)
5. Machine Guarding\* (29 CFR 1910.212)
6. Respiratory Protection\* (29 CFR 1910.134)
7. Wiring Methods, Components, Equipment (29 CFR 1910.305)
8. Inspections of Cranes & Hoists (MN-specific)
9. Hand & Portable Powered Tools (29 CFR 1910.242)
10. Workplace Accident & Injury Reduction Program (MN-specific)

### OSHA’s Top 10 2025:

1. Fall Protection (29 CFR 1926.501)
2. Hazard Communication\* (29 CFR 1910.1200)
3. Ladders (29 CFR 1926.1053)
4. Lockout/Tagout\* (29 CFR 1910.147)
5. Respiratory Protection\* (29 CFR 1910.134)
6. Fall Protection Training (29 CFR 1926.503)
7. Scaffolding (29 CFR 1926.451)
8. Powered Industrial Trucks (29 CFR 1910.178)
9. Eye & Face Protection (29 CFR 1926.102)
10. Machine Guarding\* (29 CFR 1910.212)

*Note: the four items asterisked (\*) appear on both the MN and federal OSHA Top 10 lists.*

Included in the plan is a comprehensive list of all the hazardous chemicals known to be present in work areas and a description of how the employer will notify employees of the hazards of working in the presence of these chemicals and precautionary protective measures, as well as how employees can access the SDS for each hazardous chemical while working.

If you do not have a written plan in place, start by listing on a sheet of paper all the chemicals you purchase. Every chemical shipped to you should arrive with an SDS. If it does not, reach out to your distributor or the manufacturer for a copy of the SDS. When listing each chemical,

listed. Place this binder in a place that is readily accessible, in case an employee (or a regulatory inspector) should ask to see it.

It is crucial that this index and collection of SDSs remain current for the chemicals you use. For instance, if you switch products to another manufacturer, you will have to update your list by removing the first manufacturer’s product names and replacing them with the new products’ names and similarly pull out the first manufacturer’s SDSs and replace with the new SDSs. Similarly, if your manufacturer changes the formula for either Part A or Part B (but the product name remains the same), the list can remain as-is, but you will

have to pull out the existing SDS for that product and replace it with the new SDS. Do you have an individual who does all your ordering? Perhaps they can be tasked with periodically checking this binder and ensuring it is up to date.

This binder with the index and SDSs must be duplicated, one copy to be placed in the cab of each vehicle that hauls chemicals to a jobsite. When updates are made to the office binder of SDSs, those same updates must be made to each “field” book of SDSs.

To complete your written plan, state how you will provide your employees with initial training and annual retraining, on how to recognize these chemicals and read their labels, safely work with them, and how to protect themselves from exposure during normal use and accidental release.

Never remove labels from the containers you receive the chemicals in. If you dispense any chemical into a smaller container from a bulk container to make it easier to use, that secondary container must also be properly labeled at the very least with the product’s proper name, the manufacturer’s name and phone number, and pictograms and signal words of hazards presented by the product.

**Respiratory Protection (29 CFR 1910.134) citations include:**

- Respirators improperly stored (1910.134(h)(2))
- Medical evaluations by LHCP missing for required respirator use (1910.134(e)(2))
- Annual fit-testing undocumented/not performed (1910.134(f)(2))
- Fit-testing not repeated with employee’s changes to facial structure, mouth (for instance, shaving off beard, losing weight, etc.) or change in respirator facepiece (1910.134(f)(2))

If respirators are ever required for your employees to do their work, you must have a written Respiratory Program in place. Respirators provided for employees must be clean, sanitary, and in good working order.

When not in use, respirators must be stored to protect them from damage, contamination from dust and other airborne particles, extreme temperature and excessive moisture, and stored in



*Respirators improperly stored: hanging in the open.*

a way that prevents deformation of the facepiece and exhalation valve. The respirators pictured here clearly are improperly stored. If your respirators do not come with a dedicated storage case, consider storing it in a zipper-locking bag large enough for the respirator to comfortably fit without cramming or bending. (Place one respirator per bag.)

Every employee must be evaluated by a physician or other licensed health care professional (PLHCP) prior to being fit-tested and approved to use the respirator. Identify the PLHCP you will be referring your employees to for examination. The questionnaire and examination both are to take place “on the clock.” You may find it more convenient to use an online service to administer the questionnaire: a PLHCP will review the employees’ responses to the questionnaire and either approve them for using respirators, or may state that a subsequent in-person examination by your chosen PLHCP is necessary to clear them to use a respirator. You cannot administer the questionnaire yourself and omit having the employees’ responses reviewed by a PLHCP.

A best management practice is to schedule routine medical evaluations for respirator use every two to three years. Any employee experiencing any of

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## OSHA Overview: The Importance of Inspections and the Top 10 Findings

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the following should have a medical reevaluation immediately: (1) significant weight gain/loss, (2) having an accident, (3) changes to their teeth or the structure of their mouth, or (4) worsening medical condition.

Once cleared to use a respirator, an employee must have an initial fit-test for the style of respirator you use. Fit-testing must be documented, and it is not a “one-and-done” event: you must fit-test annually, and you must immediately re-do a fit-test (not wait until the annual due date) if any of the following occurs: (1) you change respirators (size, style, model, or make), (2) employee experiences changes that could affect the fit of the respirator (growing/shaving facial hair, noticeable change in body weight, facial scarring, cosmetic surgery, dental changes).

Just a reminder: employee training is also annual, and also must be documented, so a best management practice is to conduct this at the same time as the annual fit test (or intermittent fit-test to accommodate changes). Finally, if respirator use is not mandatory, yet an employee

still chooses to use one, remember to provide your employee with a copy of “Appendix D” from the regulation, and document that you have given it to them. To learn more, ICAA members can review a model written Respiratory Protection Program in the Members site at [www.insulate.org](http://www.insulate.org). 



*Fit-test kit for respirators.*


## How Specialty Group Is Turning Energy Audits into Insulation Sales

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Part of what has made adoption easy is the platform’s configurability. HomeBoost regularly releases new features, and a recent addition, Templates, allows contractors to set up custom scans or tiered assessment packages for their organization. Think good-better-best options that map directly to how a contractor already sells: a basic audit, a comprehensive assessment, or a full building performance package. It’s the kind of feature that helps home performance businesses standardize delivery across every job, keeping quality consistent while reducing time in both the field and the office.

“At the end of the day, it’s not about changing what we do, but strengthening how we communicate it,” says Skelton. “When homeowners see clearly, they make more confident decisions, leading to better outcomes.”

Unlock savings and comfort for more homeowners. Visit [homeboost.com/pro](http://homeboost.com/pro) to learn more. Should

you wish to have your company listed in a new national directory of home retrofit insulation contractors published in conjunction with HomeBoost, a do-it-yourself home energy assessment program for homeowners, please visit <https://bit.ly/icaahb>. 



*Specialty Group team*

# In Memory of Charlie Momper




**Charles Andrew Momper Jr.**, 96, of Fort Wayne, Indiana, passed away March 24, 2026. He was born February 26, 1930, in Toledo, Ohio, son of the late Charles A. Sr. and Agnes (Snyder) Momper. He graduated from Central Catholic High School in Fort Wayne, Indiana. Charlie was drafted into the United States Army in 1951 and trained as an infantryman and served 16 months of active duty in the Korean War in the 79th Engineer Construction Battalion.

In November 2023, surrounded by family and friends, Charlie was honored at the Veterans National Memorial Shrine & Museum in Fort Wayne. He was selected to be depicted as one of the 12 statues in the Korean War memorial. This was one of the highlights and greatest honors for Charlie in his later life.

Charlie was a founding "ICAA Charter Member" in 1977 and former Board of Director of ICAA, while operating Momper Insulation out of Indiana.

He married Jacqueline A. (Anderson) in 1954, and they raised six children, sharing 61 loving years together. His life was built on faithfulness and devotion to God, love of family and friends, and quietly caring for others in need. He was a humble man who never expected nor wanted recognition for his service to others.

Charlie was the co-founder of Momper Insulation in 1956. Together, he and his wife built the business into a successful multi-state company. Charlie led by example and his leadership, organizational skills, and eye for detail, have resulted in the company's continued success after 70 years. He is recognized and appreciated by past and current employees and clients for his fairness, work ethic and integrity.

His legacy lives on in his surviving children, Andy (Ann) of Carrollton, VA; Michelle Giauque (Peter) of Marietta, GA; Matt (Lisa) of Fort Wayne; Nancy Reed (John) of Fishers, IN; and Jacquie Downey (the "late" Eric) of Fort Wayne; 17 grandchildren and 21 great-grandchildren. 



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## Happiness = Your Quality of Life - Envy

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### Sacrifice Is a Choice — Not a Regret

When I chose to give up certain things early, I did so knowingly. Long hours. Reinvestment over rewards. Stress over comfort. But those were choices — not punishments. And the life I live today is connected directly to those decisions. Here's what matters: You cannot resent the path you chose. If you sacrificed for future freedom — own it. If you prioritized balance early — own it. There is dignity in both. What creates misery is pretending you didn't choose your path. We all choose — every day — through our actions.

### The Moving Goal Line Is Not the Enemy

Some say, "Why can't you just be satisfied?" The answer is: you can be grateful and still want more. Gratitude and ambition can coexist. You can appreciate what you have built while still believing you haven't built your best yet. The moving goal line becomes unhealthy only when:

- You never pause to acknowledge progress.
- You tie your worth to the next number.
- You forget why you started.

But if the next goal energizes you — if it excites you — if it fuels your creativity — that is not greed. It's growth.


### The Real Goal: Balance

The true mastery is not choosing one extreme or the other. It is finding a way — however imperfect — to pursue growth **without sacrificing your**

Gratitude and ambition can coexist. You can appreciate what you have built while still believing you haven't built your best yet.

**humanity.** To build profit **without losing perspective.** To expand opportunity **without expanding envy.** To be ambitious — but grounded. It is not easy. In fact, it may be one of the hardest things you will ever attempt. But that is the lock worth picking.

### Life Is Delicate. Life Is Short.

In construction we build structures meant to last decades. But our own lives are fragile. We get one shot. One career. One family. One reputation. One legacy. Envy wastes precious time. Gratitude fuels momentum. Progress builds confidence. So, admire others. Learn from others. Be motivated by others. But measure yourself against who you were yesterday — not against someone else's highlight reel. Because happiness is not found in being the biggest. It is found in building a business — and a life — that aligns with your own values. And that is something no market cycle can take away. 



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