

# Insulation Contractors Report

QUARTERLY PUBLICATION OF THE INSULATION CONTRACTORS ASSOCIATION OF AMERICA

Q3 2025

ICAA's Convention & Trade Show focuses on providing educational opportunities and this year, our largest Trade Show ever, a true one-stop shop for insulation contractors and suppliers.

ICAA's annual event emphasizes face-to-face interactions designed to foster deeper engagement and stronger relationships between contractors and suppliers.

Our educational sessions will cover topics like family business operations/dynamics, contract development, SPF in retrofit attics, ICE and I-9 hiring, and our popular "Insulation Feud."

Our event also includes a golf outing and several opportunities for networking. Early-bird registration discounts are available at [www.insulate.org/icaa2025](http://www.insulate.org/icaa2025).



## ICAA 2025 Schedule-at-a-Glance

### Wednesday, October 8

11:00 am

ICAA Golf Outing

Disney's Lake Buena Vista Championship  
Golf Course

5:00 pm – 7:00 pm

Welcome Reception

### Thursday, October 9

10:00 am – 5:00 pm

**ICAA 2025 TRADE SHOW**

12:00 – 1:00 pm

Networking Lunch

### Friday, October 10

9:00 – 10:15 am

SPF in Retrofit Attics: From the Phone Call  
to the Install

10:15 – 11:00 am

Lessons Learned From a Life Selling Insulation



11:00 am – 12:00 pm

Trust Your Gut: The Ultimate Guide to Residential  
Construction Contracts

12:00 Noon – 1:00 pm

Networking Lunch

1:00 – 1:30 pm

Work With & Lead People Not Like You: Effective  
Communication in Family-Owned Businesses

1:30 – 2:00 pm

Insulators Roundtable

2:00 – 2:30 pm

Think You Know Insulation? Put It To the Test!  
Insulation Feud is Back!

2:30 – 3:30 pm

Update of the New Energy Codes: IECC Codes  
and ASHRAE Standards



### Saturday, October 11

9:30 – 10:30 am

Staying Above Board: Understanding ICE, I-9 Audits,  
E-Verify, and Contracting with 1099 Workers

## INSIDE THIS ISSUE

### ► Federal Green-Energy Tax Incentives Update

Congress voted and the President approved a budget bill terminating, among other programs, the Energy Efficient Home Improvement Credit (25C) which was scheduled to end in 2032. The credit now ends December 31, 2025. For commentary from ICAA President Jonathan Belanus on the passing of legislation to end federal energy efficiency tax incentives, see page 3. To read NAIMA President/CEO Curt Rich's perspective, see page 15.

### ► FTC Rule 460 Tips for Insulation Professionals

The 45-year old Federal Rule still governs home insulation disclosures. See page 23 to view your legal obligations under Rule 460. The Rule, which can be tricky, covers product testing and product information disclosures, what to insert in sales contracts, and what to include in promotional materials.

### ► Become a "Fan" of Ventilation

Learn how CFM can vary in field conditions and how it affects re-entry time. Guest authored by Brian Coté, Co-Chair, ICAA Spray Foam Task Force.

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## Strictly Business

**Jonathan Belanus, ICAA President**  
**JB Insulation & Drywall**  
**Email: [jb@insulate.org](mailto:jb@insulate.org)**



**T**he ICAA Convention and Trade Show is a “par excellence” example of us humans engaging in doing business in an increasingly rare human-to-human way – that means conversing with one another in person: learning who we are, how we do business, and what our needs are, without the aid of a computer screen or the digital ding of an incoming message...in other words, *talking face-to-face*.

At the 2025 ICAA Convention, we stop the Google Meets, put a lid on Zoom, give Microsoft Teams a break, and, at last, we actually meet the peers, colleagues, and friends we haven't *actually* met. We also do what we love to do as business people...we save both time and money. Individually visiting those we do business with can get time consuming, going to the one place where everyone we do business with is already gathering just makes good business sense. And the Annual ICAA Convention & Trade Show **is** that place.

Whether you want to nurture existing relationships, scout exciting new products and prospects, expand your knowledge of how a successful insulation business works, or make some new industry friends on the golf course, I guarantee you'll be glad you came to ICAA 2025.

This year, it all starts Wednesday, October 8, in Lake Buena Vista, FL (Orlando) at *Disney's* Coronado Springs Resort. Whether you want to nurture existing relationships, scout exciting new products and prospects, expand your knowledge of how a successful insulation business works, or make some new industry friends on the golf course, I guarantee you'll be glad you came.

What a novel idea it is these days to meet face-to-face! I know I can't wait. 

## Reflections on the Federal 25C Tax Incentive with ICAA President Jonathan Belanus

**ICAA:** Jon, can you please tell us about yourself?

**JB:** I am the owner of JB Insulation & Drywall of Oakland, New Jersey. We provide insulation and drywall contracting services to builders and homeowners. I have over 30 years of experience in managing, operating, and building a customer-oriented construction company, employing tools and materials made in America.

**ICAA:** Jon, you previously noted that our industry would be harmed if the Energy

Efficient Home Improvement Tax Credit (25C) terminated prior to its legislative end date in 2032. Congress has now voted to terminate this tax credit on 1/1/26.

**JB:** First, I want to congratulate all our industry members for stepping up in support of 25C as we employed a combination of Congressional and local district office visits, phone calls, and targeted emails.

*continued on page 7*

# JOIN ICAA



Since 1977, ICAA has provided our members with proven educational programming, timely industry updates, and one-on-one support with issues such as regulatory compliance and OSHA penalties.

## HERE ARE JUST A FEW REASONS TO JOIN ICAA TODAY!

1. ICAA is a national organization representing insulation contractors and suppliers. Our mission is to support our members with programs to keep them on the leading edge. When you join ICAA, membership is for the whole company – all employees have full access to ICAA materials.
2. Our year-round slate of educational programming is unparalleled. From our informative webinars to our schedule of expert-led sessions at the annual ICAA Convention & Trade Show, we are consistently providing our members with top-notch educational opportunities to benefit every aspect of their business.
3. ICAA offers Professional Designation Programs to show your customers your commitment to meeting the highest industry standards. Eligible Members may apply for designation as a Qualified Contractor, Qualified Home Retrofit Contractor, and Certified Commercial Building Contractor.
4. ICAA provides personalized support and guidance to members facing OSHA inspections, citations, or potential violations. We are here for you!

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## Reflections on the Federal 25C Tax Incentive with ICAA President Jonathan Belanus

*continued from page 3*

Removal of this time-honored tax savings harms working class families, communities, jobs, and US manufacturing across the country. Voted into law by a Republican-controlled Congress and ratified in 2005 by President George W. Bush, the 25C tax credit was never related to any climate change agenda, as it has recently been suggested. The 25C tax credit was extended in 2022 for a 10-year period through 2032. The 25C tax credit – in 2023 alone – cut taxes in the amount of \$3 billion for more than 3 million American families and lowered the cost of living for American families.

**ICAA:** How did the insulation industry plan to meet the production needs of the 25C tax credit?


**JB:** The 25C tax credit is responsible for stimulating capital expenditures and job growth among multiple insulation manufacturing plants in several states. Insulation manufacturers ramped up production capacity to meet the expected increase in consumer demand due to the 25C tax credit. To introduce a new liability risk to contractors and manufacturers represents a fundamental changing of the rules in the middle of the game.

**ICAA:** How does terminating the 25C tax credit affect U.S. jobs, working class families, and taxpayers?



**JB:** Termination of the 10-year 25C tax credit disregards the thoughtful planning, resource commitments, plans, risks, and capital expenditures undertaken by manufacturers and contractors. It also results in a net tax increase to American families who would otherwise benefit from this program.

**ICAA:** How large is the U.S. insulation industry?

**JB:** The American insulation industry employs 1.8 million Americans and supports a \$100 billion payroll. We are out there on the firing line every day, employing the working class and providing for working-class families. The fact that our industry did everything right in investing in American factories, growing domestic manufacturing and creating jobs by hiring American workers and relied upon and wisely employed the 25C tax credit has been completely negated as the tax credit is terminated at the end of this year. Essentially, our industry is punished for effective, thoughtful and successful American manufacturing capacity planning, and hiring and training of American workers. 

The American insulation industry employs 1.8 million Americans and supports a \$100 billion payroll. We are out there on the firing line every day, employing the working class and providing for working-class families.






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#### Energy Performance

Tighter envelope with controlled air and vapor movement. 1.6 ACH with basic air seal package.



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#### More Savings

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ACH Rating Reduction	1.6 ACH	Unknown	Unknown	Unknown	✗	✗
Air Barrier Protection	✓	✓	✓	✓	✗	✗
Water-Resistive Barrier Protection	✓	✓	✓	✓	✗	✗
Weather/UV Protection	✓	✓	✓	✓	✓	✗
High Quality & Durable	✓	✗	✗	✗	✗	✗
Cost Effective	✓	✓	✗	✓	✗	✗
ZERO Lot Line - 1 Hour Rating	✓	✗	✗	✗	✓	✓
WUI Fire Protection & FRTw Equivalent	✓	✗	✗	✗	✓	✓

**Dr. Joseph Lstiburek**, a renowned building science expert, supports the product's versatility and performance, saying:

No-Burn Plus Spray Seal™ has significant advantages over other assembly systems due to the ability of the No-Burn Plus Spray Seal to provide fire resistance and act as a water control layer, air control layer and a vapor control layer. No-Burn Plus Spray Seal replaces typical "water resistive barriers" such as building wraps, building papers and fluid applied coatings with a single application coating that also provides fire resistance. This significantly simplifies constructability.





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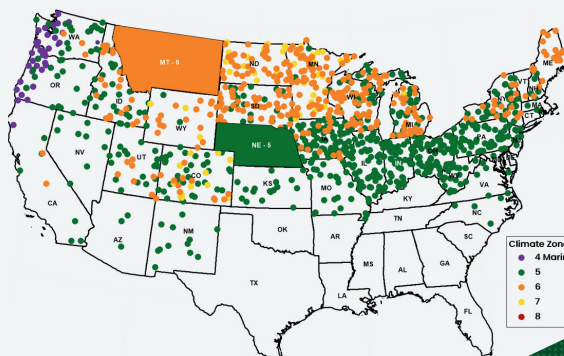
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# GENERAL SESSIONS INFORMATION

## WEDNESDAY, OCTOBER 8

**11:00 am**

### ICAA 2025 GOLF OUTING

#### *Disney's Lake Buena Vista Championship Golf Course*

Join your colleagues for a championship golf experience before the show gets started. ICAA attendees and exhibitors are invited to play and network at this top-rated Walt Disney World golf course for an afternoon of 18-holes. Players of all skill levels can join the fun – and unmatched networking opportunities – out on the green. Golfers will enjoy coach transportation to and from the course. *Separate registration required; open to ICAA 2025 attendees only.*

**5:00 – 7:00 pm**

### ICAA 2025 WELCOME RECEPTION

Kick off the fun with fellow industry professionals with drinks and heavy hors d'oeuvres in this opening gathering with musical entertainment. Meet new friends and strengthen existing relationships!

## THURSDAY, OCTOBER 9

**10:00 am - 5:00 pm**

### ICAA 2025 TRADE SHOW

**12:00 – 1:00 pm**

### ICAA 2025 Networking Luncheon

## FRIDAY, OCTOBER 10

**9:00 - 10:15 am** \*BPI CEU credit

### SPF IN RETROFIT ATTICS: FROM THE PHONE CALL TO THE INSTALL



**Brian Coté**, Spray Foam Manager, Installed Building Products & Chair, ICAA Spray Foam Task Force

**Tom Calzavara**, Sr. Manager, Spray Foam Technical Sales/Building Insulation, Johns Manville & Co-Chair, ICAA Technical/ Marketing Committee

From conditioned to unconditioned attics, we'll cover the A-Zs of performing a quality job at a profit. From the initial phone call all the way through project completion and customer follow-up, this session will cover the details of walk around, point-of-sale, estimating and avoiding material miscalculations, to bid terms and conditions and exclusions, site preparation, and the installer operating the spray gun. We'll discuss factors that can increase product yield in the field and how to account for them when preparing your job proposal.

We'll also address safety protocols from storage and handling to application and cleanup, and discuss a list of non-negotiables during the sales process. Plus, we'll share tips from a leading HVAC industry expert including: how to manage open combustion gas appliances in the attic, the impact of preexisting conditions, and red flags to anticipate and look for when the building envelope changes.



**10:15 - 11:00 am. \*BPI CEU credit**  
**LESSONS LEARNED FROM A**  
**LIFE SELLING INSULATION**



**Matt Helminiak**, Commercial Project Manager, Davenport Commercial

*Matt is a lifelong insulator, having grown up in an insulation contracting family and running an operation himself before becoming Commissioner of Labor & Industry for the State of Maryland. He rejoined the insulation industry in 2025.*

Selling insulation isn't just about the product — it's about understanding your clients, adapting to changing conditions, and handling every project's twists and turns. One of the biggest lessons is the importance of trust and clear communication; that a successful sale goes beyond the contract. It's about staying involved through the scope changes, change orders, and the unexpected.

We all know managing crews is tough. It's hard to maintain motivation, consistency, and quality when there's high turnover, different skill levels, and tough jobsite conditions. How do you get your employees to do what you want even when you aren't looking? Matt will discuss his real life experiences and share practical tips for fostering open communication, setting clear expectations, and building a culture of accountability. He'll also discuss theft prevention strategies and warning signs, and considerations when thinking about jumping into residential new construction or retrofit work and designing successful compensation plans for sales people. If you want to learn from someone who's lived through the challenges, don't miss Matt's discussion!



**11:00 am - 12:00 pm**  
**TRUST YOUR GUT: THE ULTIMATE GUIDE TO**  
**RESIDENTIAL CONSTRUCTION CONTRACTS**

**Karalynn Cromeens, Esq.**, The Cromeens Law Firm

As a residential contractor, chances are you've seen it all: litigation threats, withheld payments, and indecisive clients who change plans mid-project, or worse, abandon a project altogether.

Are you prepared for the unexpected? How do you protect your time and reputation when even one unhappy customer could derail your business?

Karalynn will show you how to create a contract with clear expectations, breaking down the essentials and guiding you to draft contracts that work for you and your business. Learn how to handle disputes like the pro you are, how to include the right warranties, how to define the scope of work, and how to trust your gut when picking clients. We'll also tackle the ever-present scope creep—when extra work sneaks into a project. Who will pay for this additional expense? We'll give examples how to spot it and minimize it.

Karalynn Cromeens is available for **free one-on-one consultations** Friday beginning at 1:00 p.m. To book a free consultation, you must register through the link ICAA will provide upon Convention registration confirmation.

**12:00 - 1:00 pm**  
**NETWORKING LUNCH**

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## ICAA 2025 General Sessions

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**1:00 - 1:30 pm**

### **WORK WITH & LEAD PEOPLE NOT LIKE YOU: EFFECTIVE COMMUNICATION IN FAMILY-OWNED BUSINESSES**

**Kelly McDonald**, McDonald Marketing

Managing a family business is tough work. Differences can add friction. People often don't see eye-to-eye, communication styles may be different, and levels of experience may be miles apart. How do you work alongside someone who is quite different from you, respect those differences, and be effective in your role? Learn how to navigate a complex work environment, build trust, and solve problems. The result? Business growth, higher profits, greater employee and team engagement, and best-in-class customer satisfaction and loyalty.

**1:30 - 2:00 PM**

### **INSULATORS ROUNDTABLE**

**Kelly McDonald**, McDonald Marketing

In this guided, interactive session, you and your peers will discuss topics such as recruiting and retaining employees, productivity enhancements, scope creep, and finding and keeping good employees. Come prepared to collaborate, discover, and share ideas!

**2:00 - 2:30 pm**

### **THINK YOU KNOW INSULATION? PUT IT TO THE TEST! INSULATION FEUD IS BACK!**

**Michael Kwart**, ICAA Executive Director

A fast-paced, fun, and educational session where your insulation knowledge could win you prizes! This quiz-style event is packed with popular trivia, real-world scenarios, and plenty of laughs. A panel of industry experts will be on hand to

offer instant feedback, insights – and a few surprises. If you're a seasoned pro or just getting started, this is your chance to learn, compete, and walk away a winner!

**2:30 - 3:30 pm** **\*BPI CEU credit**

### **UPDATE OF THE NEW ENERGY CODES: IECC CODES AND ASHRAE STANDARDS**



**JR Babineau, P.E.**, Research Manager  
Building Sciences, Corporate R & D,  
Johns Manville

Stay up-to-date with all the changes in the new commercial and residential energy codes. We'll explain alternate compliance paths (prescriptive, performance, and the Energy Rating Index) and detail code acceptable cost-effective options. We'll discuss the increasing use of continuous insulation and air and moisture barriers. We'll also discuss how the 2024 residential codes offer more flexibility for builders to achieve compliance.

## **SATURDAY, OCTOBER 11**

**9:00 - 10:30 am**

### **STAYING ABOVE BOARD: UNDERSTANDING ICE, I-9 AUDITS, E VERIFY, AND CONTRACTING WITH 1099 WORKERS**

**Douglas S. Jenks, Esq.**, Director, Auman Mahan + Furry

We'll analyze your rights as an employer if an Immigration, Customs & Enforcement (ICE) officer seeks access to your workplace. We'll discuss how to prepare for an ICE inspection and audit of your I-9s, how to maintain your personnel files, and how to avoid the most common I-9 mistakes. We'll also review the E-verify program and how to correctly hire 1099 workers to avoid civil penalties.

# Federal Tax Credits Sunset: Turn Lemons Into Lemonade

Curt Rich | President and CEO, North American Insulation Manufacturers Association



With the passage of the “One Big Beautiful Bill,” federal tax credits incentivizing building energy efficiency are now set to sunset in the coming months. While these programs are winding down, contractors and builders have a time-

sensitive opportunity to help homeowners and clients take advantage before they disappear.

## What’s Ending and When

- ♦ **25C – Energy Efficient Home Improvement Tax Credit, Expires December 31, 2025**

Homeowners making insulation and air sealing improvements in 2025 will continue to qualify for up to a \$1,200 tax reduction.

- ♦ **45L – New Energy Efficient Home Tax Credit, Expires June 30, 2026**

Builders may claim a tax credit ranging from \$2,500 to \$5,000 for qualifying homes sold prior to that date.

- ♦ **179D – Energy Efficient Commercial Buildings Deduction, Expires June 30, 2026**

Qualifying improvements made to commercial buildings prior to that date continue to qualify for a reduction in taxable income.

## Why Act Now? The 25C Tax Credit Is a Powerful Selling Point

The approaching end date of the 25C home improvement tax credit presents contractors with a chance to market this time-limited opportunity for homeowners to make insulation improvements that will deliver a lifetime of enhanced comfort



and energy bill savings while substantially lowering their 2025 federal tax liability. Key messages include:

- ♦ **25C saves homeowners money on their energy bills**

The average household pays \$3,080 annually for energy costs, up 32% since 2020. Homeowners can save an average of 15% on heating and cooling costs by air sealing and adding insulation in their homes<sup>1</sup>.

- ♦ **Home heating and cooling costs are projected to rise dramatically in the next five years**

Electricity demand is projected to increase by 25% over the next five years, driven by the growth of data centers, manufacturing, and electric vehicle usage.<sup>2</sup> Increased demand means higher utility bills for residential consumers. Insulation and air sealing are a homeowner’s best hedge against future bill increases.

- ♦ **Improve aging homes**

The median age of owner-occupied homes in the U.S. is 40 years. Older houses are less energy-efficient than new construction<sup>3</sup>.

- ♦ **Most homes in the U.S. are under-insulated**

A recent study<sup>4</sup> released by the Insulation Institute found that 89% of homes in the U.S. are under-insulated. Unless you are living in a newly constructed home, chances are you can

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While these programs are winding down, contractors and builders have a time-sensitive opportunity to help homeowners and clients take advantage before they disappear.

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# Become a “Fan” of Ventilation

**Brian Coté | Spray Foam Manager, Installed Building Products | Co-Chair, ICAA Spray Foam Task Force**

As the chemistry of spray foam insulation evolves, many manufacturers are updating re-entry (for trades) and re-occupancy (for residents) time requirements with the assistance of active ventilation. Achieving specific Air Changes Per Hour (ACH) allows other trades to re-enter the building to perform their work sooner. To achieve the desired ACH, you must understand the cubic feet per minute (CFM) performance of the ventilation equipment you are using.

How ventilation fans work in different circumstances is important to comprehend. As equipment ages, air flow may be less than when the equipment was new. As it is with all the equipment we use, spot checks should be performed to ensure the equipment is operating at its best. Below is guidance to help you understand the output of your equipment and how air flow is affected under a variety of operating conditions.



Here are photos of the ventilation fan Allegro 12" Axial Blower.

Using an Extech Anemometer which measures air flow, we see that the cubic feet per minute (CFM) of the Allegro fan is operating at 2905 CFM with no obstructions.



Once we introduce a standard 15' duct, the air flow decreases 183 CFM or 6.3%.



When the duct encounters a 90 degree bend, the air flow decreases 271 CFM or approximately 9.3%.



When a second 90 degree bend appears in the duct, air flow decreases 483 CFM or approximately 16.6%.



When we install a filter, air flow decreases 719 CFM or 24.75%.

*continued on page 19*

## Federal Tax Credits Sunset: Turn Lemons Into Lemonade

continued from page 15

save on your heating and cooling bills by making simple insulation and air sealing improvements.

### Bottom Line

The window is closing on these valuable federal tax credits—but there's still time to help customers take advantage. Frame insulation upgrades not only as a way to improve comfort and efficiency but also as a smart financial move before the 25C credit disappears.

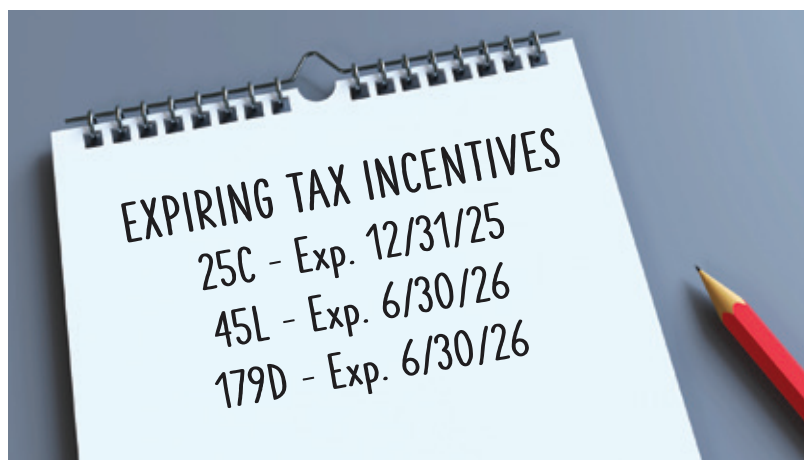
<sup>1</sup><https://www.energystar.gov/saveathome/seal-insulate/methodology>

<sup>2</sup><https://www.icf.com/insights/energy/electricity-demand-expected-to-grow>

<sup>3</sup><https://eyeonhousing.org/2023/02/age-of-housing-stock-by-state-4/>

<sup>4</sup><https://insulationinstitute.org/wp-content/uploads/2023/02/Under-Insulated-Single-Family-Detached-Homes-in-the-United-States-Final-20241008.pdf>

The window is closing on these valuable federal tax credits—but there's still time to help customers take advantage.



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## Become a “Fan” of Ventilation

continued from page 17



Adding a second 15' duct will decrease the air flow 1059 CFM or 36.5%.



Attaching a second 15' duct and adding a filter will decrease the flow 1118 CFM or 38.5%.



Simulating moving the ducts at 90 degree bends around various obstacles (6 bends) will result in decreased air flow of 1350 CFM or 46.5%.




Positioning the ducts at 90 degree bends around various obstacles (6 bends) with a filter decreases air flow 1458 CFM or 50%.



Simulating the bends required to exit a window with one duct and no filter decreases airflow 1355 CFM or 47%.

As an example, if you have a room that is 30' long, 25' wide and 10' in height, you have 7,500 cubic feet (that's  $30 \times 25 \times 10 = 7,500$  cubic feet). You will need fans to move 5000 CFM to achieve 40 ACH. Depending on the configuration of your setup, this could require you to use 2 to 4 fans moving air in and 2-4 fans moving air out to achieve 40 ACH. Most SPF manufacturers have ventilation calculators for re-entry and re-occupancy to help you understand the number of fans needed. Remember, those calculations will be under ideal circumstances. Add a few curves to your ducts and your air flow CFM dips.

Take the time to calculate your ventilation fan requirements. As the spray foam professional, everyone is counting on you to provide a safe environment on the jobsite. 

### KEY PRINCIPLES

- ◆ SPF interior applications require ventilation during and after the time of application. You may desire to achieve a target ACH for a specified period of time during and after application. This will permit you to meet the SPF manufacturer's time requirements for product curing, re-entry, and re-occupancy.
- ◆ As you introduce bends to the ventilation ducts, air flow may be less than rated by the fan manufacturer.
- ◆ As ventilation fans age, air flow may be less than that rated by the fan manufacturer.
- ◆ Test the CFM of your ventilation fans using an anemometer.
- ◆ Check with your SPF manufacturer for ventilation rates and re-entry and re-occupancy times.
- ◆ Ventilation rates, and re-entry and re-occupancy times, are product specific.

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ADO Products	<a href="http://www.adoproducts.com">www.adoproducts.com</a>	410	IPS, LLC	<a href="http://www.sprayips.com">www.sprayips.com</a>	110
AFCAT Group, Inc.	<a href="http://www.afcatusa.com">www.afcatusa.com</a>	113	ISI Building Products	<a href="http://www.isibp.com">www.isibp.com</a>	128
AM Conservation, a Franklin Energy Company	<a href="http://www.franklinenergy.com">www.franklinenergy.com</a>	701	JobPro Technology	<a href="http://www.jobprotech.com">www.jobprotech.com</a>	507
AMBIT Polyurethane	<a href="http://www.ambitpu.com">www.ambitpu.com</a>	511	Johns Manville	<a href="http://www.jm.com">www.jm.com</a>	211
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Carlisle Spray Foam Insulation	<a href="http://www.carlisesfi.com">www.carlisesfi.com</a>	117	Meyer Pro	<a href="http://www.meyerpro.com">www.meyerpro.com</a>	100
CertainTeed	<a href="http://www.certainteed.com">www.certainteed.com</a>	321	NAIMA	<a href="http://www.insulationinstitute.org">www.insulationinstitute.org</a>	707
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Insulation Fabrics	<a href="http://www.insulationfabrics.com">www.insulationfabrics.com</a>	408	Ultra-Bag	<a href="http://www.ultra-bag.com">www.ultra-bag.com</a>	309
Insulation Technology Corp dba INTEC	<a href="http://www.intecorp.com">www.intecorp.com</a>	120	UPC	<a href="http://www.upcfoam.com">www.upcfoam.com</a>	513
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# FTC Rule 460 Tips for Insulation Professionals

In 1980, the U.S. Federal Trade Commission started regulating the home insulation industry through its Rule commonly known as “Rule 460,” “Part 460, Labeling and Advertising of Home Insulation,” or simply the “R-value Rule.” The Rule exists to prevent an “unfair or deceptive act or an unfair method of competition.” Deceptive acts would include false R-value claims or unfair methods of competing against other insulation providers. The Rule still governs our industry today. Your state or code authority may also issue rules governing the sale of insulation.

The Rule covers R-value claims, home insulation labels, fact sheets, ads, and other promotional materials. There are significant penalties for breaking any of its rules. The Rule calls for all required product disclosures to be “clear and conspicuous.” **If you are an insulation professional, you must be familiar with the Rule and adhere to its requirements.**

**Violation of the Rule can result in a maximum civil penalty of \$53,088 for each violation. If you are an installer and you use R-value claims from the manufacturer that you know or should know to be false or misleading (e.g., R-values not based on the proper tests or testing protocols as outlined in the Rule), you may be liable.**

Home insulation — as defined by the Federal Trade Commission — includes fiberglass, rock wool, cellulose, spray polyurethane foam, and reflective insulation. If an R-value claim is made for a product other than specified above and it is marketed in whole or in part to reduce residential energy use by slowing heat flow, the product becomes regulated and must undergo R-value testing. Any advertised R-value claims must fairly reflect the results of those tests.

**Who is covered by this Rule?** Manufacturers, distributors, importers, franchisors, installers (insulation contractors), retailers, utilities, and advertising agencies are covered. Anyone else covered? Yep! The testing labs that work for industry members. New home sellers are also covered by this Rule.

**R-value Tests.** R-values displayed on labels, fact sheets, ads, or other promotional materials must be based on the latest testing, in accordance with standardized test procedures, as outlined in the Rule. R-value tests are typically conducted by insulation manufacturers’ labs or independent labs on a regular basis, and certainly should be tested to the latest ASTM Standard Test Method required for the product.

## KEY TAKEAWAYS

- ♦ Violation of Rule 460 can result in a maximum civil penalty of \$53,088 for each violation.
- ♦ R-values displayed on labels, fact sheets, ads, or other promotional materials must be based on the latest testing, in accordance with standardized test procedures, as outlined in the Rule.
- ♦ State or code authorities may also issue rules governing the sale of insulation.
- ♦ If you are an installer, you must give your customers a contract or receipt for the insulation you install.

**R-value Tolerances.** This only applies to insulation manufacturers. No individual specimen of the insulation sold by manufacturers can have an R-value more than 10% below the R-value shown in a label, fact sheet, ad, or other promotional material for that insulation.

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The Rule covers R-value claims, home insulation labels, fact sheets, ads, and other promotional materials. There are significant penalties for breaking any of its rules.

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*continued on page 27*





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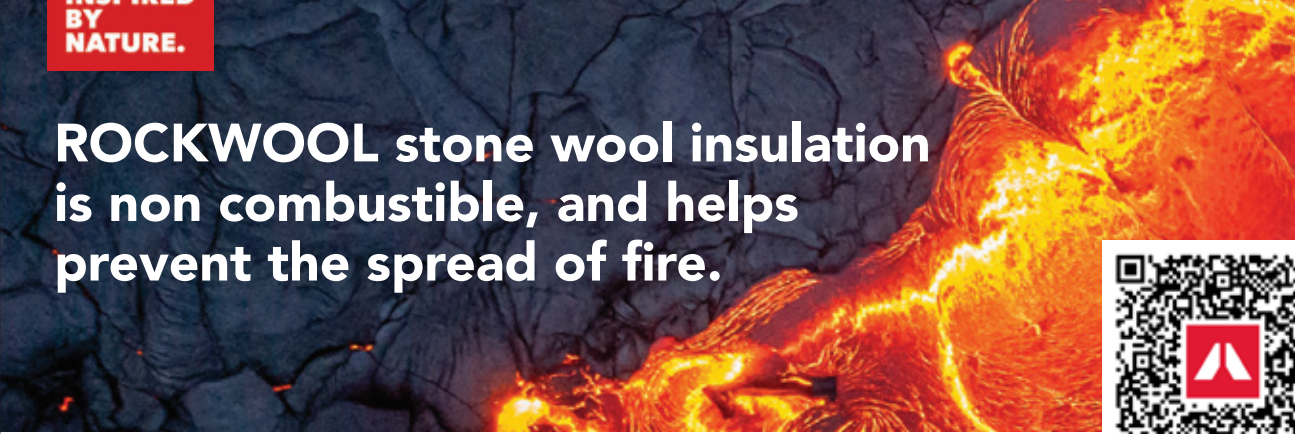
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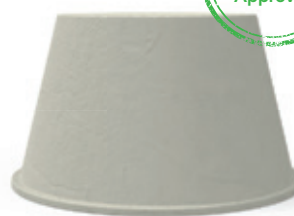




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## FTC Rule 460 Tips for Insulation Professionals

*continued from page 23*

**Labels and Fact Sheets.** Insulation manufacturers must label all packages of their insulation with specific information as outlined in Sections 460.12 and 460.13 of the Rule. Manufacturers must give retailers and installers fact sheets for the insulation products they sell. Fact sheets must follow the disclosure requirements in the Rule.

**Installers (insulation contractors)** must have fact sheets for the insulation products they sell. Before customers agree to buy insulation from insulation contractors, the fact sheet for the type of insulation they want must be shared. For example, you can give each customer a copy of the fact sheet. You can keep the fact sheets in a binder and show customers the binder before they agree to buy.

Insulation contractors can rely on the data that manufacturers publish, unless you know or should know that the data is false or not based on the proper tests. Information about the FTC Rule, including the proper tests required of the manufacturer, can be found on the ICAA Member Site.

**New Home Sellers** must put the following information in every sales contract with new home buyers: the type, thickness, and R-value of the insulation that will be installed in each part of the house.


### What installers must tell their customers. (Extracted from FTC 460.17)

If you are an installer, you must give your customers a contract or receipt for the insulation you install. For all insulation except loose-fill and reflective insulation, the receipt must show the coverage area, thickness, and R-value of the



insulation you installed. The receipt must be dated and signed by the installer. To figure out the R-value of the insulation, use the data from the manufacturer. If insulation is installed in more than one part of the house, put the data for each part on the receipt. You can do this on one receipt, as long as you do not add up the coverage areas or R-values for different parts of the house. Do not multiply the R-value for one inch by the number of inches you installed. For loose-fill, the receipt must show the coverage area, initial installed thickness, minimum settled thickness, R-value, and the number of bags used. For reflective insulation, the receipt must show the number and thickness of the air spaces, the direction of heat flow, and the R-value.

Insulators can meet the R-value Rule requirements while making the proper pre-purchase disclosures. This information can be found on the ICAA Member Site.

**Insulation Ads and Savings Claims.** If you advertise or make claims on energy savings, you must follow FTC rules on insulation ads and claims. This information can be found on the ICAA Member Site. 

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If you are an installer, you must give your customers a contract or receipt for the insulation you install. For all insulation except loose-fill and reflective insulation, the receipt must show the coverage area, thickness, and R-value of the insulation you installed.

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# SAVE THE DATE

## 2026 ICAA Convention & Trade Show SEPTEMBER 16–19, 2026 ★ DALLAS, TX



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