

# Insulation Contractors Report

A PUBLICATION OF THE INSULATION CONTRACTORS ASSOCIATION OF AMERICA

MARCH/APRIL 2022

## Save the Date for ICAA 2022!

September 22 – 24, 2022 | Phoenix, AZ

The ICAA Convention & Trade Show plans to be better than ever in 2022 as we “turn up the heat” in Phoenix! This is your one-stop shop to learn, network, and discover the latest products and services from the best in the business. Every year, ICAA builds an educational program based on member feedback and timely industry trends. The star of the show, however, is the accompanying Trade Show, which features a lineup of the industry’s leading suppliers and manufacturers. Our sponsors and exhibitors are the best of the best and lead the way in industry innovation. Attending ICAA means a chance for all insulation contractors to meet directly with representatives from these top-notch companies.

For 2022, ICAA is working on a carefully curated educational program. Our mission is to support our contractor members as they navigate every aspect of their business, including code changes, consumer demands, and labor challenges.

The venue for this year’s show is the breathtaking Sheraton Grand Wild Horse Pass in Phoenix, Arizona, a stunning venue in the foothills of



the Sierra Estrella Mountain Range alongside the Gila River. Sheraton Grand Wild Horse Pass provides an authentic experience in the traditions of the Pima and Maricopa people who steward the land. These two tribes make up the Gila River Indian Community and their culture is showcased in the stunning décor and design of the resort. 



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## The Importance of Advocacy


**Mark Gieseke, ICAA President**  
**Email: [mark@insulate.org](mailto:mark@insulate.org)**

I think we can all agree that insulation contractors should have the freedom to provide an array of safe, sustainable, high-performance, and cost-effective insulation materials to their customers. As skilled and knowledgeable professionals, contractors should be able to install whatever product best meets the need, budget, and vision of their customer. Regulations that unnecessarily exclude certain products or restrict their use in certain situations can prohibit a contractor from providing a customer with the best solution.

As you will read on page 13, we recently saw an example of this with a bill in Maryland (HB 108) that originally sought to include a ban on the use of SPF in low-income housing programs. On behalf of our members, ICAA joined other industry associations in strongly advocating for the deletion of this restriction from the bill, and I'm happy to say we were successful in our efforts.

To me, this is the perfect example of the importance of industry associations. When individual contractors and business owners band together through an association, our voices are powerful and can make an unmistakable impact on real world issues that directly affect our industry – and your business. Simply put, advocacy matters and ICAA exists to advocate on your behalf. Your membership and participation are crucial because the bigger and louder we are, the stronger we become. You are a vital and important part of the insulation industry.

I want to thank you for being a member of ICAA. Not only does your commitment to membership make us a more powerful force for our industry, but it reinforces our commitment to you. Your participation in our programs, your attendance for our events and webinars, and your feedback on the topics of our educational offerings help us to shape our priorities. When we sit down to plan events like the annual ICAA Convention & Trade Show, we rely on these things to organize a stellar event that provides maximum benefit for all our members, suppliers and contractors alike.

Association membership is a reciprocal relationship in which everyone benefits from our mutual dedication to the industry. I look forward to seeing what we will all accomplish this year and how we will help each other do it. ICAA is here to help, guide, and support you along the way so please don't hesitate to reach out. And please plan to join us in Phoenix for this year's ICAA Convention & Trade Show where you can meet all our industry movers & shakers. I can't wait to see everyone there! 

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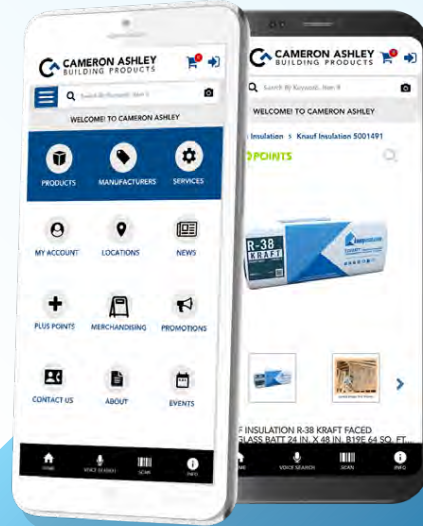


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## SPOTLIGHT: Corey Fongemie, President GPS Fleet Consulting



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**Corey Fongemie**  
603-498-3043  
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### **Can you give us an example how GPS helps insulators use its GPS data to increase its overall profit?**

While GPS tracking helps increase productivity for all business verticals, the GPS system will help track the routes your vehicles are taking, where they're stopped, how long they're stopped for, when they arrive to the jobsite, and when they leave the jobsite. This is like putting an owner/manager in the passenger's seat of every vehicle! Can you imagine the increased productivity if you — an owner/manager — can clone yourself and be in every one of your trucks all day/every day?

### **What is behind your decision not to require long-term contracts and how does this benefit your customers?**

Our philosophy is if we can support & service our customers the right way, we earn our customers business and do not need to sign any long-term contracts that most of our competitors require.

### **What advantages does a business owner who uses your products have over one who doesn't?**

The owner has clear transparency of their

### **What products/services does GPS Fleet Consulting offer to insulation contractors?**

We specialize in GPS tracking/telematics products to help companies manage their fleet operations. The industry has evolved over the years and now encompasses dash cameras, fuel cards, routing systems, and work force management systems.

### **What distinguishes GPS Fleet Consulting's tracking system from other tracking systems?**

We represent over 5 different platforms so we're agnostic to any GPS tracking platform. We can tailor a solution to what's best for the customer based on functionality, price point, and terms and make a recommendation. Our business thrives on personal referrals, so we like to "hold our customer's hands" with the onboarding process. Most of the GPS systems are very intuitive but by being more "hands on", this ensures for a smoother rollout of the systems.

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**The industry has evolved over the years and now encompasses dash cameras, fuel cards, routing systems, and work force management systems.**

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*continued on page 6*

## Spotlight: Corey Fongemie, President, GPS Fleet Consulting

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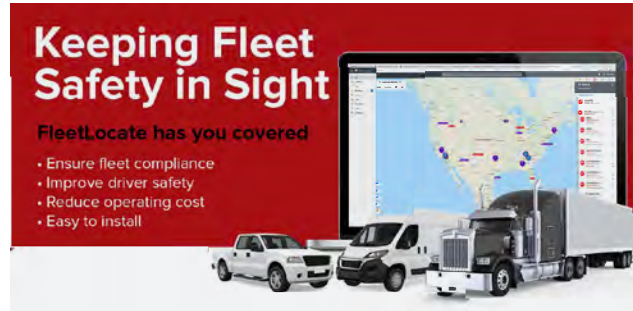
fleet operations. They're able to see vehicle routes, speeds of vehicles, engine idle times (wasting fuel), verify time sheets, and track vehicle maintenance if they wish.

### Do your products require significant employee training?

All the systems we sell are very intuitive, have apps available so owners and managers can track their vehicles on the go, but we do like to provide an on-boarding training that generally takes 30-45 minutes. We also provide "how to" videos so users can easily and quickly reference how to perform specific functions.

### Where is GPS technology headed next?


Two major themes: 1) The evolution of this industry is going to be that every new vehicle purchased will come with GPS tracking hardware pre-installed into vehicles (GM & Ford already do



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this with all the major GPS/Telematics providers). The GPS/Telematics providers will just need to get the compatible VIN and we can activate the vehicles to show up on their existing platforms. 2) Dash cameras – most if not all commercial vehicles will have Dash Cameras installed as well. Insurance companies will make a strong push for this in years to come. The good Dash Cams provide an in-cab coaching so they can detect drivers on cell phones, distracted, and if seat belts are being worn! 

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# ICAA Webinar: Protecting Your Business from Poachers



Kelly McDonald



Philip Siegel, Esq.

## Protecting Your Business from Poachers

In ICAA's February 23 Webinar "Protecting Your Business from Poachers", our guest speaker Philip Siegel, ICAA's go-to construction law attorney from Hendrick, Phillips, Salzman & Siegel, presented the legality of former employees poaching your employees and discussed specific measures to prevent poaching. Later in the program, Kelly McDonald of McDonald Marketing explained measures to encourage employees to stay with the company.

Siegel mentioned that many employers try to close the barn door after the horse has bolted! In other words, employers do too little too late. Thus, he recommended the adoption of properly drafted reasonable "restrictive covenant" agreements at the pre-employment stage. These agreements can prevent poaching of your employees by former employees, and limit future contact with your customers, should your employees leave your company and join your competitor.

Siegel explained the concept of 'unfair competition', when a former employee contacts your customers and tells un-truths about your company. This type of conduct is illegal.

McDonald highlighted five levels of poaching:

1. Your former employees are instigated to join your competitors.
2. Your former employee is soliciting your current employees to join your competitor.


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3. Your former employee is soliciting your customers.
4. Your former employee uses your customer lists and bidding techniques acquired at your company to solicit business from your customers.
5. Your former employee, as a new employee of your competitor, is bad-mouthing your company to your customers.

McDonald discussed a model workplace culture to foster retaining employees.

This webinar is available in the ICAA Webinar Archives under the Business category at [www.insulate.org/icaawebinararchive](http://www.insulate.org/icaawebinararchive). 



The logo consists of the letters 'SPV' in a bold, white, sans-serif font. A red checkmark is positioned to the right of the letter 'V'.

SPV

A photograph of two men in a warehouse setting. They are both wearing high-visibility yellow safety vests over dark clothing. The man on the left is wearing a black baseball cap and black pants. The man on the right is wearing blue jeans and brown work boots. They are standing on a metal grating floor, surrounded by large white bags of insulation. The bags have 'R-13 UNFACED' printed on them. In the background, there are wooden pallets with cardboard boxes. The overall scene is brightly lit.

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# “IN GOD WE TRUST, ALL OTHERS PAY CASH”



**Gary Leasor**  
Leasor & Associates, LLC

Cash payment terms are the best payment terms you can have, but unfortunately, it is not very acceptable in today's world of credit. The good news is that credit has allowed businesses to extend their sales far beyond their capital constraints in their respective industries. The

bad news is that many businesses have gone out of business due to their poor management of credit. Below is more on reviewing and managing the credit process and the credit approval process:

## **Managing The Credit Process For Your Business:**

As owner, you must “live” your terms of payment – NUMBER ONE RULE: Do NOT let the customer determine your cashflow. You must have clear terms of payment and clear enforcement of those terms. Your whole organization is looking to you to determine the “real terms of payment”.

Be active in the credit management process – Even though you have delegated the credit management process to someone in your office, it is critical as an owner to stay actively involved. Have a meeting with your credit personnel at least every two weeks to review past due accounts and more importantly, new credit accounts.

Make accounts receivable a major priority – Convert your sales commission structure from percentage of sales/profits to a percentage based on collected sales. Establish a monthly or quarterly bonus structure for sales and office personnel based on a percentage of receivables collected each month.

Establish prompt, accurate invoicing with clearly stated terms – Late and/or incorrect invoices create excuses not to pay, or create deductions on the

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**The good news is that credit has allowed businesses to extend their sales far beyond their capital constraints in their respective industries.**

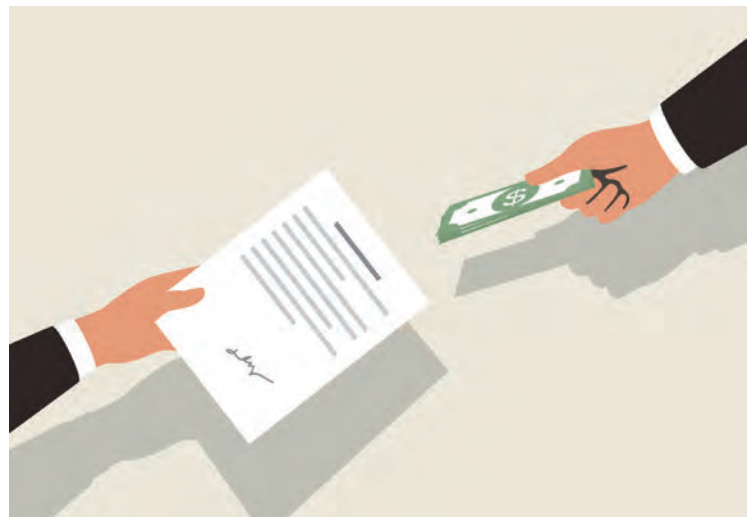
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account. It also has been determined that sending monthly statements improves the overall collection percentage.

## **The Credit Approval Process:**

Who are you really selling to? – In the early days there was a detective show called Dragnet and at the beginning of the show they stated, “the names have been changed to protect the innocent”. In the construction business, several times we could have said, “the names have been changed to screw the subcontractors again”. Bottom line: know the person you are selling to and their history.

Credit application – Include basic information such as legal name/address, bank references, industry specific trade references, your terms/



*continued on page 11*

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## In God We Trust, All Others Pay Cash

*continued from page 9*

conditions, and legal acknowledgements. Due to the importance of the credit application and the ever-changing laws concerning credit, have your attorney review your credit application every couple of years.

**Credit review process** – Always remember, past performance is usually a good indicator of future payment performance. In addition to your normal credit review process of calling the various references provided, you may also want to call your customer's major vendors such as concrete companies and local lumber yards for references. And joining the local National Association of Credit Managers (NACM) is usually a great

idea. It has industry specific groups such as the construction industry, monthly meetings, and credit reports that provide great insight into a new customer application.

**Assign a specific line of credit** – After carefully reviewing the above-mentioned information, assign a specific line of credit based on historical high credits from other suppliers. Review the line of credit with sales to ensure the limit will meet the needs of the customer.

It is important to remember that a sale is NOT a sale if the money for that sale is never collected. Which is why in the next article, we will review the credit collection process. 

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**It is important to remember that a sale is NOT a sale if the money for that sale is never collected.**

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# ICAA Helps Lift Proposed Restriction on Insulation

**W**eatherization bills recently introduced in the Maryland General Assembly, if passed, would have restricted the use of spray polyurethane products in state weatherization programs in Maryland. Parallel bills in both legislatures – the Maryland House and the Maryland Senate – included language that sought to restrict the use of these products. The bills, targeted towards promoting energy efficiency and conservation in low-income households in Maryland, were introduced in January 2022.


ICAA helped support a quickly engaged team of ICAA-member insulation contractors, suppliers, and industry association advocates. Testimony was presented to both House and Senate



Standing Committees charged with advancing the bills. The bills' language prohibiting the use of spray polyurethane products was successfully removed.

In ICAA's view, the proposed restrictions were unnecessary, as there is no harm or hazard from the installation and use of these materials. Insulation products reduce greenhouse gas emissions, make buildings more resilient, and save households money. Insulation contractors should have the freedom

to provide an array of safe, sustainable, high-performance, cost-effective insulation materials.

The engagement of ICAA members including contractors and suppliers, as well as industry partners, again points to the value of the ICAA community. 

## NOW AVAILABLE! ICAA Gateway® Online Training for SPF Helpers

ICAA's new educational training program, ICAA Gateway®, is the training method of the future for SPF helpers. Say goodbye to the 100-page packets and PowerPoints of the past. Training has been transformed! ICAA Gateway® allows insulation contractors to seamlessly incorporate this 3-part online program into their training agenda. Great for new employees and refresher class!

2022 ICAA Spray Foam Task Force Chair Brian Cote' said, "training is critical" for those involved in the spray foam job. ICAA Gateway® provides safety training for SPF helpers and is not tied to any specific SPF product. Here are some features of ICAA Gateway®:

- ◆ **Online access.** Online training so your helpers don't have to lose production time.
- ◆ **Spanish language version.** Entire content available in Spanish, including the short exams at the end of each of the 3 modules.
- ◆ **Cost effective.** Will not break the bank! Other industry programs cost upwards of \$200 for each trainee. ICAA Gateway® is priced at \$29 for members and \$25 each if four or more are booked. Also, each member gets two free codes to access the training, testing, and certification. Contact [icaa@insulate.org](mailto:icaa@insulate.org) to request your free access codes.

For more information and to watch a short trailer about ICAA Gateway®, visit [www.insulate.org/gateway](http://www.insulate.org/gateway). 

**'I THINK THIS IS GREAT FOR GUYS GETTING INTO THE BUSINESS. IT DOESN'T TAKE A LOT OF TIME AND IT HAS SOME GOOD INFORMATION IN IT. I THINK THIS WOULD BE A GREAT TOOL FOR COMPANIES TO USE WHEN HIRING NEW EMPLOYEES AND COULD BE USED IN STARTUP TRAINING.'**

- BRIAN TERPSTRA, NU-SEAL FOAM TECHNICIAN, NU-WOOL CO., INC.



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# GUIDE TO RECEIVING YOUR 2021 TAX CREDIT

TIPS ON CLAIMING YOUR TAX CREDIT FOR HOMEOWNER INSULATION IMPROVEMENTS

1

## BACKGROUND

For insulation purchased and installed in 2021, you may qualify for a federal tax credit of up to \$500. The tax credit amount is 10% of the cost up to \$500, not including installation.

Insulation products such as batts, rolls, blown-in, spray, pour-in-place, and radiant barriers qualify. Products that air seal can also qualify and include weatherstripping, spray foam, caulks designed to air seal, and housewraps.

2

## WHAT DO I NEED TO DO NOW?

For your records, keep your contractor receipt and Manufacturer's Certification Statement. The Manufacturer's Certification Statement certifies that the product qualifies for the tax credit.

3

## WHAT DO I NEED TO DO WHEN IT'S TAX FILING TIME?

Complete IRS Form 5695 when filing your 2021 federal tax return. Use Form 5695 to calculate your residential energy credit.

4

## FOOTNOTES

A) Taxpayer is ineligible for this tax credit if this credit has already been claimed by the taxpayer in an amount totaling \$500 in previous years.

B) Taxpayer is not required to attach the Manufacturer's Certification Statement to their tax return.

C) Home must be owned and used by the taxpayer as a primary residence.

D) The tax credit can only be used to decrease or eliminate a tax liability.

## SHARE THIS WITH YOUR 2021 RETROFIT CUSTOMERS!

DOWNLOADABLE PDF OF THIS GRAPHIC AVAILABLE ON ICAA MEMBER SITE.  
FOR FURTHER INFORMATION, SEE [IRS.GOV/INSTRUCTIONS/I5695](https://www.irs.gov/instructions/i5695).



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