

# Insulation Contractors Report

A PUBLICATION OF THE INSULATION CONTRACTORS ASSOCIATION OF AMERICA

SEPTEMBER/OCTOBER 2022

## ICAA 2022 SCHEDULE

*Welcome to Phoenix!*



### WEDNESDAY | SEPTEMBER 21

- 12:30 pm Golf Outing
- 5:00 – 6:00 pm Committee Meetings
- Special Presentation – 2021 Energy Code: How to Achieve Code Compliance
- 6:00 – 8:00 pm Welcome Reception

### THURSDAY | SEPTEMBER 22

- 9:00 – 9:15 am Welcome & Opening Remarks
- 9:15 – 10:00 am Session 1: Bring Your Brand to Life
- 10:00 am – 3:00 pm Trade Show Open
- Noon – 1:00 pm Lunch
- 3:00 – 3:45 pm Session 2: Protect Your Business from Poachers
- 4:30 – 6:00 pm Networking Happy Hour

### FRIDAY | SEPTEMBER 23

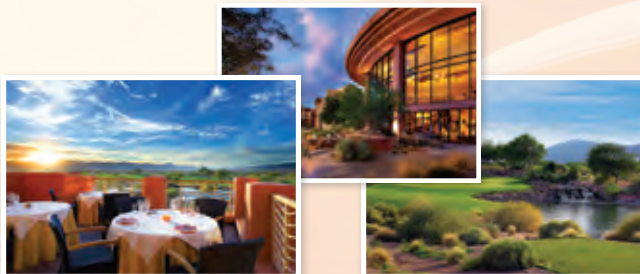
- 9:15 – 10:00 am Session 3: Great Ideas All Around: A Group Discussion
- 10:00 am – 1:00 pm Trade Show Open
- 1:00 – 2:00 pm Lunch
- 2:00 – 3:00 pm Session 4: Funky Contract Clauses

### SATURDAY | SEPTEMBER 24

- 9:00 – 10:30 am Session 5: Suit Up! Protect Your Business from Lawsuits

## ICAA 2022 Exhibitors A-Z

AccuFoam	108	INTEC	705
ADO Products	208	International Cellulose Corporation	614
AeroBarrier	706	International Fireproof Technology	701
Afcatt Group, Inc.	613	ISI Building Products	707
Ambit Polyurethane, LLC	113	J & R Products	505
Appalachian Insulation Supply	211	JobPro Technology	607
BASF	205	Johns Manville	211
Brentwood	717	Knauf Insulation	311
busybusy Mobile Time Tracking	711	Krendl Machine Company	100
Cameron Ashley Building Products	501	Meyer & Sons	102
Carlisle Spray Foam Insulation	601	No-Burn, Inc.	509
Cellulose Insulation Mfr. Assoc. (CIMA)	715	OSI	103
CertainTeed	401	Owens Corning	201
cfiFOAM, Inc.	611	PolyPier	714
CleanFiber	Lobby 3	Polyurethane Machinery Corporation (PMC)	105
ClosetMaid	206	Quality Insulation Machines	212
Federated Insurance	612	R501 World	114
Fi-Foil Company	603	Rockwool	702
FieldGroove	511	Rubbermaid Closet	111
Flame Control Coatings	109	Santa Fe Dehumidifiers	709
Flame Seal, LLC	712	Service Partners	305
Global Specialty Products USA, Inc.	110	SES Foam	411
Graco, Inc.	101	Spray Polyurethane Foam Alliance (SPFA)	710
Green Shield Products, LLC	Lobby 7	SWD	202
HM Advisors	106	Tenmat, Inc.	515
Huntsman Building Solutions	301	Ultra-Bag	214
IDI Distributors	313	Universal Polymers Corp. (UPC)	713
Insull Corporation	Lobby 4	Victory Polymers	405
Insulation Fabrics	610		



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# A Big Deal for Our Industry

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

## *What government dysfunction?! What Congressional gridlock?!*

Congress passed and the President signed into law the Inflation Reduction Act of 2022, legislation that, among other things, encourages homeowners to improve their home energy efficiency. This is significant to homeowners, to our industry, and to our country. It's a Big Deal.

This translates to an extraordinary incentive to the homeowner that will reduce the cost of improvements to the energy efficiency of existing homes through the addition of insulation and air sealing. This tax credit will reduce the homeowner's tax liability by up to \$1200 (revised from the previous limit of \$500, which is in effect through 2022).

- ◆ A \$1200 annual tax credit limit is available to eligible homeowners beginning January 1, 2023, versus the previous \$500 credit limit; the previous lifetime credit limitation is eliminated.
- ◆ The tax credit will increase to 30% (an increase from 10%) of the amount paid by the homeowner for qualified energy efficiency improvements
- ◆ The tax credit covers air sealing materials or systems.
- ◆ The enhanced tax credit will remain in place for ten years and applies to installations from January 1, 2023 through 2032.
- ◆ The energy efficiency improvement must meet the energy code in effect at the beginning of the calendar year which is two years prior to the calendar year in which insulation is placed in service.
- ◆ The legislation also covers the cost to the homeowner of home energy audits up to \$150.

For example, an eligible homeowner who contracts for a \$4,000 insulation upgrade in 2023 would save 30% of the cost of the job (up to \$1,200) due to a reduction in their tax liability. The homeowner can contract for another upgrade in 2024 and so on and continue to be eligible for another 30% credit.

In addition to the residential tax credit, the legislation sets aside over \$4 billion through 2031 for state energy offices to provide rebates to homeowners for energy-saving retrofits, including home insulation or sealants. Eligible recipients must fall below 150% of the area median income.

Section 179D of the Act modifies the formula for computing the maximum amount of the energy efficient commercial buildings deduction, increases the deduction amount if new wage and apprenticeship requirements are met, modifies the energy efficiency standard, eliminates the partial deduction for property that does not meet the certification standard, and provides an alternative deduction for energy efficient building retrofit property.

The legislation also extends and increases the 45L energy efficient homes tax credit to homebuilders through 2032 at \$2500 per new home meeting the standards of the Energy Star Residential New Construction Program, or \$5,000 per new home meeting the zero energy ready home requirements pursuant to the Department of Energy. Prevailing wage requirements established by the Department of Labor may apply.

I want to extend a big thank you to NAIMA, CIMA, and SPFA, and to all our ICAA members who joined us in a unified coalition which persistently made the case for enhanced and expanded tax credits for insulation upgrades.

*continued on page 17*

# 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 3 REASONS TO JOIN ICAA TODAY AND LET US SUPPORT YOU IN EVERY ASPECT OF YOUR SUCCESS!

1. ICAA Membership shows your customers you care about professionalism, quality, and customer service. Our Qualified Contractor designation shows you have met the highest industry standards.
2. Our jam-packed schedule of educational programming is unparalleled. From informative webinars to expert-led sessions at the annual ICAA Convention & Trade Show to the brand new **ICAA Gateway Online Training for SPF Helpers**. We've got the educational and professional programming you need to be successful.
3. ICAA provides personalized support and guidance to members facing OSHA inspections, citations, or potential violations. We are here for you!



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# Study Documents the Power of Insulation

Commissioned by a group of insulation trade associations including ICAA, a new study to assess the total potential benefit of insulation retrofits across the current U.S. building stock has been completed.

The study quantifies the lifetime energy savings, economic benefit, and reduction in emissions of code-compliant insulation retrofits. An insulation retrofit residential project was defined as one which involves any code compliant upgrade to a building's thermal envelope, such as replacing and increasing insulation at the walls, ceiling, or floor, as well as air sealing the building. Code compliance means having to meet the 2021 IECC building envelope requirements.

## Meaningful Energy Savings with Cost-Effective Retrofits

On a national basis, the projected energy savings between the energy performance of the current building stock and the current building stock with code-compliant insulation retrofits reached nearly 35%. Thirty-seven states were projected to attain at least a 25% energy savings.

An insulation retrofit residential project was defined as one which involves any code compliant upgrade to a building's thermal envelope, such as replacing and increasing insulation at the walls, ceiling, or floor, as well as air sealing the building.

Overall, the percent savings ranged from at least 10% to as high as roughly 45% in various states, demonstrating that insulation retrofits can significantly reduce the energy consumption of the residential building stock, depending on the location and the type of retrofits implemented.

Energy cost savings exceeded the cost of an average retrofit by 40% nationwide. In Kentucky for example, the average cumulative energy cost savings due to the retrofit exceeded the average upgrade cost by 88%, while in Michigan the average energy cost savings per square foot exceeded the average upgrade cost per square foot by 80%.

## Carbon Emissions Reductions

Reductions in building emissions are the direct result of energy savings that occur from a reduction in space heating and cooling requirements and the corresponding reduction in onsite combustion of natural gas and purchased electricity. Emissions were calculated as the product of the site energy savings (derived as the difference in energy use

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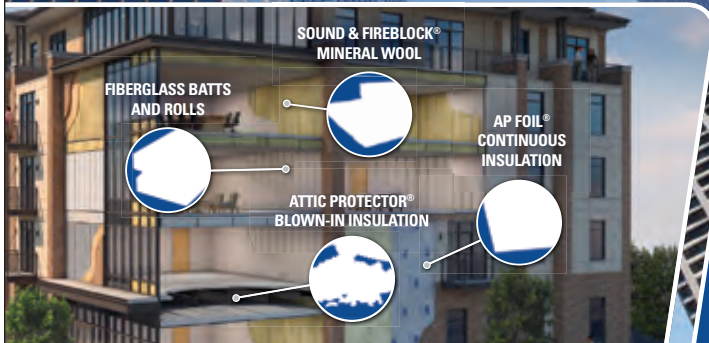
**Did you know?**



**You can save up to 33% of your home energy use with insulation retrofits.**

Based on the nationwide average from the 2022 ICF study of energy savings & home insulation retrofits. Savings vary. Find out why in the seller's fact sheet on R-values. Higher R-values mean greater insulating power. Visit [insulate.org](https://insulate.org) for more information.

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## Study Documents the Power of Insulation

*continued from page 7*

between the baseline and code-compliant scenarios), by fuel type, and the corresponding EPA national-level emissions factor for that fuel type and constituent emission source. Combined, the retrofits across the nation were estimated to save roughly 10 billion tons of carbon emissions over a 50 year period.

The energy, economic, and emissions analysis produced first year and cumulative estimates of whole-building and then state- and national-level energy savings, by electric and natural gas fuel types, and the downstream benefits of energy savings including energy costs savings and reduction in carbon emissions. Incremental energy savings from code-compliant insulation retrofits are derived from an improvement in the building's thermal envelope, the resulting reduction in space heating and space cooling loads required to offset that heat transfer, and the respective reduction in natural gas and electricity energy use.

Insulation retrofits can support a cost-effective transition to electric heating solutions desired for decarbonization. In summary, insulation retrofits can be a cost-effective tool to help building owners reduce their carbon footprint to meet corporate carbon reduction goals and local building performance standards.

For more information on the study, contact ICAA at [icaa@insulate.org](mailto:icaa@insulate.org). 

In summary, insulation retrofits can be a cost-effective tool to help building owners reduce their carbon footprint to meet corporate carbon reduction goals and local building performance standards.

## HOME INSULATION RETROFITS ACROSS THE NATION WOULD LEAD TO:

**A reduction in carbon emissions equivalent to:**



**2.5 BILLION TREES**



**OR 32 MILLION CARS**  
off the road



**OR 18.7 MILLION HOMES**  
not using electricity

Based on the 2022 ICF study of energy savings & home insulation retrofits



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## 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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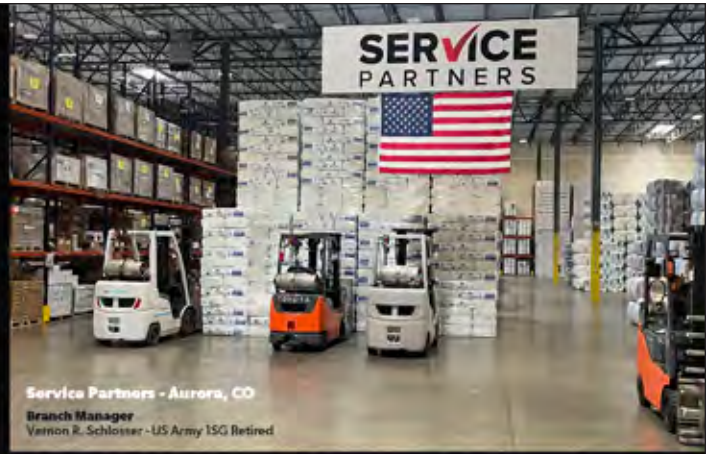
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# If I Should Die Before I Wake...



**Gary Leasor**  
Leasor & Associates, LLC

Despite dealing with several situations where the business owner suddenly dies, one with an insulation contracting company located out West is most memorable. The insulation contractor was 37 years old, operated a very successful company, and was finalizing his expansion plans. He

decided to take up flying on the weekends and his second solo flight ended tragically. I arrived at his business to try to establish a plan for the next day, but like most business owners, most of his business details were in his head and not on paper. Needless to say, it was very unsettling to meet 40 employees the next day.

You need to develop a succession plan for your business today. If you're reading this article right now, I would encourage you to spend a few minutes with your spouse or partner answering the following two questions:

1. If you should die before you wake, what happens to the business and family?
2. If you and your spouse die on a trip, what happens to the business and family?

If your family is actively involved in all aspects of the business, then your succession plan is complete. If your family is only involved in certain parts of the business, you need to make the effort to rotate them into all parts of the business. I have witnessed several second-generation businesses fail because the kids were only involved in production or sales and not in the actual financial operation of the entire business. If the family is not involved in your business, develop a strategy with your accountant and attorney to sell the business and provide them with a list of potential buyers.

In the above-mentioned story, the wife was not involved in the business, but she knew her husband wanted her to operate the business. She had no business experience and she had two small children to raise. Unfortunately, the business and most of her personal assets were lost in less than two years.

From a family perspective, you need to meet with an estate attorney to prepare the following documents:

**Will** – a written document that tells what a person wants to have done with their property after death.

**Revocable Trust** – All of your assets flow into a trust and the trust determines the distribution of your estate rather than the court through the probate process.

**Durable Power of Attorney** – If you become incapacitated, you are granting authority of some or all your powers to someone else to manage your assets and make business decisions for you.

**Durable Power of Attorney For Health Care** – If you become incapacitated, you are granting someone else authority on all matters relating to your health care.

**Children's Guardianship** – The children's guardianship document assigns a person or persons to have custody of your minor children in case of the parents' death.

**Children's Trust** – Upon the passing of both parents, all of the assets or designated parts of the assets can be placed in a trust for the benefit of your minor children and managed by a trustee of your choosing. The guardian and the trustee can be different people.

***NOTE:** If you do not have at least a will, the intestate rules for your state determine how your assets will be distributed. As an example, in the state of Ohio if your spouse is not the parent of your children then the spouse gets the first \$20,000 plus 1/3 balance of the estate and the children inherit the rest.*

From a business as well as a family perspective it is critical that someone know everything that you

*continued on page 25*

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## A Big Deal for Our Industry

continued from page 3

In addition to working with industry colleagues on legislative issues, ICAA remains committed to promoting the businesses of its members.

### How does ICAA promote and direct homeowners to its member contractors?

- ◆ We provide actionable guidance on selecting an insulation contractor and highlight our **ICAA Qualified Contractor Program which designates member contractors as insulators who subscribe to the best business practices.** This designation is available to all member contractors who self-certify compliance with the 11 points of the ICAA Qualified Contractor Program including adherence to code requirements, insurance, licensing and registration, and compliance with federal regulations. Details on enrollment to follow in an email.
- ◆ We provide consumer information on insulation upgrades to the latest energy codes so consumers can see the potential opportunity.
- ◆ We demonstrate the financial and environmental benefits of adding insulation and air sealing.
- ◆ We provide tax credit guidance to homeowners seeking a tax credit for adding insulation and air sealing to their homes. Included will be answers to questions such as: What is the credit? What components qualify for the credit? How does a taxpayer get the tax credit? Are the tax credits refundable or nonrefundable? What records must homeowners keep? What do homeowners need to do when it's tax filing time?
- ◆ We provide to ICAA members new tax credit promotional images for web publishing and for printing in a variety of sizes, for printing stickers, flyers, signs, posters, and truck graphics, in horizontal, vertical, and bumper sticker versions.

As you can see, things are busy at ICAA. But before I go, I want to remind you about the great educational programming at ICAA 2022 in Phoenix from September 21–24.

### Wednesday, September 21

Join us for a rundown on the new 2021 International Energy Conservation Code in the session **The 2021 Energy Code: How to Achieve Code Compliance.** We'll cover the three paths of compliance: prescriptive, performance, and the Energy Rating Index. *This session qualifies for BPI CEU credits.*

### Thursday, September 22

Thursday morning we'll start with **Bringing Your Brand to Life**, where we will learn how to refresh your brand through smart marketing plans and effective traditional and online tactics.

Thursday afternoon we'll learn specific measures to guard against labor raiders who want to hire away your installers and sales staff in the session **Protect Your Business from Poachers.** We'll address the permissible scope of non-compete and non-solicitation provisions and discuss what goes into a well-crafted 'restrictive covenant' agreement to prevent poaching.


### Friday, September 23

At Friday morning's Roundtable Session, "Great Ideas All Around: A Group Discussion" we will develop a comprehensive list of **Great Ideas** from our attendees.

On Friday afternoon we'll look at **Funky Contract Clauses** and how they can harm insulators and give you an opportunity to implement best negotiation practices through a series of role-play simulations.

### Saturday, September 24

We'll close out the event on Saturday morning with **Suit Up! Protect your Business from Lawsuits**, where we will discuss how to take preventive actions now to lower the risk of lawsuits later. You'll see what makes the difference between losing or winning a case, and we'll discuss practical ways to stay in the clear, and what you need to do to be on the winning side.

ICAA 2022 is sure to be a Big Deal too! See you in Phoenix! 

ICAA remains committed to promoting the businesses of its members.

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# ICAA Toolbox Talks Video

A toolbox talk can be the focus of a short safety meeting conducted for a particular jobsite. The goal of the toolbox talk is to address job-specific safety issues that could cause accidents and/or injury. The topics must be suitable for the job and conditions. For example, ladder safety would be inappropriate for a job that is using scaffolds.

ICAA is proud to present Toolbox Talks VIDEO. Short educational videos hosted by industry notables. Use each video to start important on-the-job education and safety discussions.

Current Toolbox Talks VIDEOS available to ICAA members:



- ◆ Ladder Selection
- ◆ Personal Protective Equipment (PPE)
- ◆ Heat Illness Prevention
- ◆ Safe Driving
- ◆ Eyewash Stations
- ◆ Eye Protection
- ◆ Facial Hair & SPF

...more topics coming soon 



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# Ladder Safety

This column was contributed by new ICAA member, insurance agency HM Advisors. They have made their Ladder Safety Policy available to ICAA members.

## Circle the best answer for each of these nine questions:

1. It is OK to stand on the top step and the bucket shelf of a ladder if you need to.  
a) True    b) False
2. A ladder with a 20-foot high top support should be 5 feet away from the base you are climbing.  
a) True    b) False
3. Straight, single or extension ladders should be set up at approximately what angle?  
a) 25-degree angle  
b) 45-degree angle  
c) 75-degree angle
4. If you have to place a ladder in front of a door, what precautionary measures should you take?  
a) Make sure the door is locked, blocked or guarded.  
b) No precautionary measures are needed.
5. Large, flat wooden boards braced underneath a ladder can help level it on an uneven surface or soft ground.  
a) True    b) False
6. What type of ladder should you NOT use near power lines or electrical equipment?  
a) Wooden ladders    b) Metal ladders    c) Fiberglass ladders
7. Before you use a ladder for a job, what should you check on the ladder?  
a) Check the length of the ladder  
b) Check the duty rating of the ladder  
c) Check for loose or damaged steps, rungs, spreaders, rung dogs and safety feet  
d) All of the above
8. A ladder must extend 3 feet or more beyond a roofline if you are going to climb on the building.  
a) True    b) False
9. You should place a ladder 1 foot away from whatever it is leaning against for every \_\_\_\_\_ feet of height to the point of contact for the top of the ladder.  
a) 1    b) 4    c) 8

(correct answers on page 28)

## Ladder Safety Policy

Falls from elevated surfaces are frequently listed as one of the top 10 causes of accidents in the workplace. Most of these accidents occur due to failure to follow basic ladder safety. To help prevent ladder injuries, practice the following safety tips.

## Setting up Safely

Make sure you select the correct ladder for the job – check the length and duty rating. Proper

length is a minimum of three feet extending over the roofline or working surface.

Inspect your ladder before each use for loose or damaged:

- ◆ Steps
  - ◆ Rungs
  - ◆ Spreaders
  - ◆ Rung dogs
  - ◆ Safety feet
  - ◆ Other parts
- ◆ Clear the area where you will be working. Never place a ladder in front of a door that isn't locked, blocked or guarded.

Because metal ladders conduct electricity, use a wooden or fiberglass ladder near powerlines or electrical equipment.

Check that all locks on extension ladders are properly engaged before placing your ladder on a steady surface. The ground underneath the ladder should be level and firm. Large, flat wooden boards braced underneath a ladder can help level it on an uneven surface or soft ground. Straight, single or extension ladders should be set up at approximately a 75-degree angle.

Use the 1:4 ratio to ensure your safety when on a ladder. Place the base of the ladder one foot away from whatever it's leaning against for every four feet of height up to the point of contact for the top of the ladder.

## Use Caution

Always exercise caution when using a ladder and do not use a ladder for any other purpose than intended. Other safety considerations include:

- ◆ Make sure the weight that your ladder is supporting does not exceed its maximum load rating (user plus materials). And only one person should be on a ladder at a time.
- ◆ Keep your body centered between the rails of the ladder at all times. Do not lean too far to the side while working. Never overreach – instead, descend from the ladder and move it to a better position.

*continued on page 23*



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## Ladder Safety

continued from page 21

- ◆ Do not step on the top step, bucket shelf, or attempt to climb or stand on the rear section of a stepladder.
- ◆ Always face the ladder when climbing up or down. Never leave a raised ladder unattended.
- ◆ Slowly step down from a ladder if you feel dizzy or tired.
- ◆ Non-slip footwear should be worn at all times when on a ladder.



Minimize ladder accidents by adhering to these safety and prevention tips. For a copy of Ladder Program and Training Materials document, please contact Josh Gurley, CIC CWCA of HM Advisors at 478-542-1882 or email [jgurley@hm-advisors.com](mailto:jgurley@hm-advisors.com).

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## If I Should Die Before I Wake...

continued from page 13

know about your assets, liabilities, and business contacts. Every six months I update a USB that has all my personal and professional information and provide it to my son.

Here is some suggested information to be included in your information “vault”.

**Family Assets:** Banks/Credit Unions/Securities/Life Insurance/Real Estate/Business Accts./Other Assets.

For each of the above assets, indicate the types of accounts (sole, joint), account numbers, beneficiaries, and most important, your ID and Password for each of the accounts.

**Family Debts:** Bank Loans/Credit Union Loans/Mortgages/Auto Loans/Student Loans/Business Loans

For each of the above debts, indicate the account number, your ID and Password for each account, contact person, and the terms and conditions for repayment.


**Insurance:** Homeowners/Auto/Life/Medical/Umbrella/Other

**Contact sheet:** For each type of insurance, list the insurance agency/address/phone number, the type of coverage including deductions, and the ID and Password for internet.

**Professional:** Accountant/Attorney/Stockbroker/Banker/Insurance Agent/Others

**Contact Sheet:** For each professional person, list their name, address, and phone number.

After being involved in the sudden death of many business owners, I am convinced that several bank accounts and assets are never discovered because only the owner knew they existed. That why this information “vault” is so critical to your business associates and family.

Does it take time to do all of this? Yes, but it takes a lot more time without you... 

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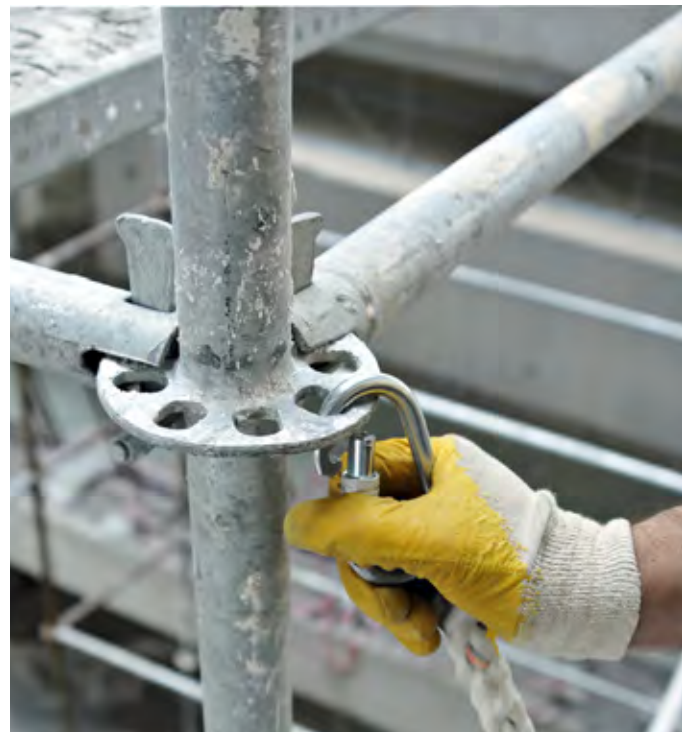


## ICAA Webinar on Workplace Safety

ICAA recently presented a webinar on workplace safety from the manager's perspective. We discussed key components of an insulation contractor's safety program, steps necessary to implement a safety program, recommended training, hazard recognition, and the designation of "competent persons" and "qualified persons." We addressed the need for safety plans for fall protection, heat stress, respiratory protection, emergency action, scaffolding, accident investigation, and drug testing.

We also highlighted when to record and when to report workplace injuries and preparing, posting, and retaining the required OSHA Log 300, 300A, and 301. Finally, we addressed record retention, OSHA inspections, citations, and fines, and how to contest OSHA citations.

To watch the webinar, please visit the Health & Safety section of <https://www.insulate.org/icaawebinararchive/> 



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# SAVE THE DATE FOR ICAA 2023



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## Answers to Ladder Safety Quiz on page 21

1. B    2. A    3. C    4. A    5. A    6. B    7. D    8. A    9. B



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