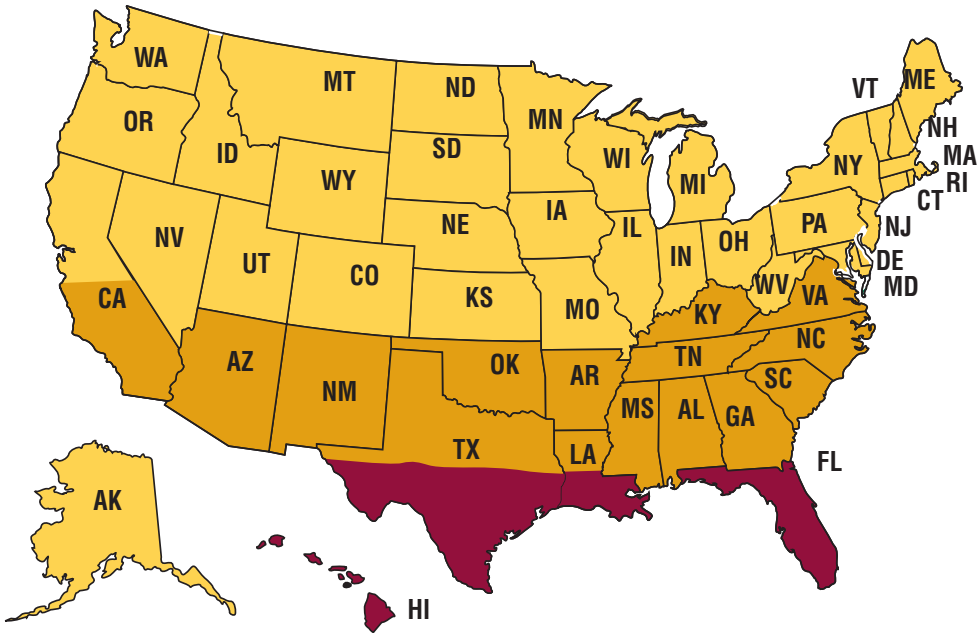
R-Values for Optimum Home Energy Savings and Comfort



Ceilings: R-49
Walls: R-21
Floors: R-30
Basement Wall: R-13

Ceilings: R-49
Walls: R-15
Floors: R-30
Basement: R-13

Ceilings: R-38
Walls: R-15
Floors: R-30
Basement Wall: R-13

The map shows NAIMA's thermal recommendations based on both the U.S .Department of Energy's recommendations and the most recent minimum International Energy Conservation Code levels. These R-values provide the optimal level for energy savings and comfort. They may not be reachable in all existing homes, but homeowners should come as close as possible for the optimal effect.

Your Home's Insulation May Be Below Code

The Energy Information Administration estimates that heating costs will increase an average of 50% this winter. Harvard University School of Public Health estimates that 65 million U.S. homes are under-insulated by the latest minimum codes. Adding insulation is one of the fastest, most effective ways to save energy in your home. Inadequate insulation is one of the main reasons why the average American home is losing between 10 and 50% of its energy each year.

Recommended Areas to Insulate

Attics

☐ In most areas of the country, you should have an R-49 in the attic. This likely means adding an R-19 to R-30 layer of insulation to what you already have. Make sure you use unfaced fiber glass or mineral wool insulation when adding to existing insulation. This modest investment of time and money will help you save on your energy usage and improve your family's comfort for years to come. If you don't want to do-it-yourself, hire a professional insulation contractor to blow in another thermal layer.

Basements

☐ If the basement is an *unheated* space and isn't used for living area, insulate between the floor joists for the room above, instead of around the exterior or perimeter walls. This keeps conditioned air in the living areas where it belongs and out of the basement. Use unfaced fiber glass batt insulation which might be supported from below with wire or metal rods if necessary. If the basement is heated and used, you need to insulate the basement walls instead. The simplest method is to build 2 x 4 frames against the concrete foundation walls, insulate with fiber glass or mineral wool batt insulation and cover with drywall. If the basement is finished, it is difficult to add insulation without tearing out drywall. Look to other areas of your home for places to add insulation that are easier to access.

Crawl Spaces (unvented)

☐ When insulating floors over unheated basements or crawl spaces, use kraft-faced fiber glass or mineral wool batts with the vapor retarder facing heated areas. Unfaced R-25 or R-19 insulation batts are usually cut into small pieces to fit snugly between the floor joists against sills and band joists. For insulating foundation walls of heated crawl spaces, use either unfaced insulation where the building code does not require a vapor retarder, or insulation with a special facing recommended for exposed applications. Don't leave kraft paper facing exposed.

Floors

☐ Insulating floors over unheated basements or other areas can not only save on heat loss but will make the room more comfortable. Use kraft-faced fiber glass or mineral wool batts with the kraft facing up against the subfloor. It's best to fill the space, so measure the depth of the floor cavity before you head to the store. You probably need six or eight inch wide batts.

Walls

☐ Most existing homes have some insulation in the walls. But if your home is 30 years old or older, it might not have any. It's best to hire a professional insulation contractor to blow-in insulation. Not only will it help reduce heat loss but it will make your home more quiet and comfortable.

Other Areas

☐ Conduct a furnace checkup and replace filters (monthly).

☐ Caulk, seal and weatherstrip around windows, doors and the foundation.

You May Be Eligible to Receive a Tax Credit for Installing Insulation in Your Home.

Visit www.SimplyInsulate.com to Find Out More

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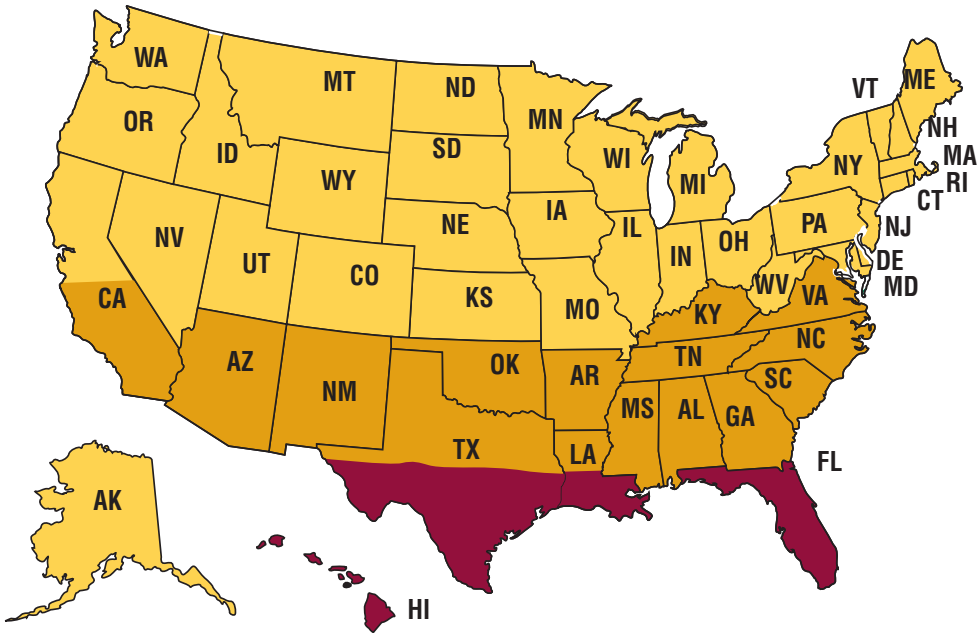
The Higher the R-Value, the Greater the Insulating Power

Federal Tax Credits Available for Adding Insulation to Existing Homes



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What is the energy efficiency tax credit worth?

Homeowners are eligible for a tax credit of up to $500 for 10% of the costs of qualified energy efficiency improvements made to their homes. So, if a homeowner spends $800 to add proper levels of insulation to their home, they would qualify for a Federal tax credit of $80.

Is there a specific time frame in which I need to make energy efficiency improvements in order to be eligible for the tax credit?

Consumers who want to take advantage of the energy bill tax breaks for their home must install the products between January 1, 2006 and Dec. 31, 2007.

How do I get a tax credit for insulation?

The tax credit for existing homes requires that the building envelope component being renovated must meet the energy efficiency minimum standards outlined in the 2004 International Energy Conservation Code. The envelope is defined as the area along the perimeter of the home that separates the living space from the outside. This includes attics, foundation walls, basements and crawl spaces. Insulation is a key component of the home or building envelope. Other qualified envelope components include windows (only for a maximum credit of $200), doors, skylights and air duct sealing. EPA's ENERGY STAR Home Sealing Program offers consumers advice on how to improve their building envelope. Adding insulation is one of the fastest and most effective ways to save energy in your home. Insulation and home sealing can save up to 20% on energy use according to the U.S. EPA. This is an investment that keeps paying off with better comfort and energy savings for as long as you own your home.

Do I still get the tax credit if I hire a professional contractor to add insulation?

Yes, however, it is our understanding that the tax credit is based on 10% of the cost of the energy efficiency product, not the installation. Make sure that the contractor gives you an itemized receipt that breaks out the cost of the insulation from the labor charge.

What paperwork will I need to produce at tax time in order to be eligible for the tax credit?

You will need to retain any retail or contractor receipts from the purchase of energy efficiency products made between Jan. 1, 2006 and Dec. 31, 2007.

Insulation Facts

How do I know how much insulation I already have?

If your home was built as few as 10 years ago, its insulation levels are likely far below today's recommendations for energy savings and comfort.

How much insulation do I need in my home to meet the levels required for the Tax Credit?

The 2004 IECC is a fairly complex set of guidelines that are designed to tell builders how much insulation to put in a home based on a number of factors. For simplicity, NAIMA has taken these levels of insulation and combined them with recommended levels of insulation from the US Department of Energy to make it easy for homeowners to maximize their comfort and qualify for the tax credit. See the map for state by state R-value recommendations. These levels should meet the criteria for the Federal Tax Credit. For most homeowners, this will mean adding between R-19 and R-30 insulation in their attic.

Which areas of my home should I insulate to be eligible for the tax credit?

The tax credit applies only to improvements made to the building envelope since they affect energy use. The envelope is defined as the area along the perimeter of the home that separates the living space from the outside. This includes attics, foundation walls, basements and crawl spaces.

Do you want to lower your energy usage without sacrificing comfort?
Log on to SimplyInsulate.com

For information on insulation basics, installation tips, federal, state & local energy efficiency financial incentives and more!

For More Information, visit www.SimplyInsulate.com

Please note, the Internal Revenue Service is still developing rules and guidance on this tax credit. Please check with the IRS (www.irs.gov) for specific rules. The information in this fact sheet is based on NAIMA's understanding of the Energy Policy Act of 2005 as it was signed.