

# HOME & GARDEN

## Insulate to save money

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Homeowners can **save 30-40 percent** of heating and cooling costs simply by making sure their home is properly insulated, experts say

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Looking for a way to improve the value of your home and save money?

### Insulation might be the answer.

"Basically it's saving money, and it's also equity in your home for resale," said Jeff Craig, owner/

operator of **Globe Siding, Insulation & Window Co.**, Mason City.

Craig said homeowners can save up to 40 percent on their heating and cooling bills if their home is properly insulated.

Whether it's 40 or 30 percent it's money in a homeowner's pocket and good for the environment, too.



Jeff Craig applies cellulosis insulation to a residential attic.

"It's environmentally friendly," Craig said. "We don't want to burn fossil fuels."

For homeowners who aren't sure if their home is properly insulated, most utility providers will do a free energy audit, said Craig. During the audit they'll look at the R-value in the home. Basically the rate of thermal performance, the higher the R-value, the better in keeping heat in during the winter and keeping heat out in the summertime. The R-value is important in three areas ... the attic, side walls and windows / doors.

"Those are the three primary heat losses," Craig said. "It's not just heat loss, it's kilowatts in the summertime for cooling." Around 40 percent is lost through the attic, 27 percent through side walls and 33 percent through windows / doors.

Once homeowners determine where insulation might be needed, they have a few options. Self-installation is possible but it depends where the insulation is going and the type used. There are three types, according to Craig: fiberglass, cellulose and spray foam.

Fiberglass would be lowest performance, cellulose is the average performance and spray is the highest performance. However, cellulose is the most cost effective of the three. Craig likes it because it is recycled and environmentally friendly. "It's a very green product, and there is a small carbon footprint."

If someone chooses self-installation over professional, Craig recommends wearing a mask and being especially careful in the attic. "When in attic make sure you're stepping on rafters so you're not stepping through the ceiling," he said.