

by Wes Harding

In the wintertime, many of us in Belmont Heights keep a rack of sweaters handy for ourselves and our guests. Not for cool evening walks. No, we use them indoors, where it's often colder inside than outside! In the summer, although we are lucky to have our ocean breezes at night, there are days and evenings where the heat is sticky and it is too hot to sleep.

Many houses have construction or design defects that cause homeowners to spend extra money trying to maintain indoor comfort levels. Insulation is a cost-effective home improvement that can lower energy bills and keep interiors cool in the summer and warm in the winter.

Many older homes are not well insulated, and some have no insulation at all. Properly installed insulation in walls, floors, and attics can provide stable temperatures throughout the interior, resulting in a quieter, more comfortable living environment that is easier to heat and cool. Proper amounts of insulation, installation quality, and adequate air-sealing generally represent the largest impact of heating and cooling loss within a home.

### The benefits of quality insulation

Many of the same factors that impact energy efficiency also impact indoor air quality. By adding insulation, there is typically a reduction in dust, mold, allergens, insects, VOCs (volatile organic compounds) and other indoor air pollutants within the home.

Insulation is installed to stop conductive heat transfer. Insulation prevents outdoor weather, both hot and cold, from transferring inside the home and vice versa. The two most common types of insulation are fiberglass and cellulose for cost and performance.

### Costs and types of insulation

An insulation contractor typically charges between \$1 and \$3 a square foot for insulation installation depending on the size and scope of the job. For the DIY homeowner, both types of insulation can be purchased in most large home improvement retail stores.



(left) Two handfuls of cellulose insulation. (right) Blowing "loose-fill" insulation

Fiberglass batts are sold in a blanket form and sometimes surrounded in plastic or attached to paper. Fiberglass batts are typically installed in new construction or a remodel project when the framing is accessible for speed and cost.

Cellulose, a type of loose fill insulation, is primarily composed of post-consumer recycled newsprint and is treated with borate as a fire-retardant. Cellulose out-performs fiberglass insulation due to its air sealing qualities, if installed correctly, and the added borate is an effective treatment in termites and other insects. The largest disadvantage to batt insulation is that it is difficult to install correctly. Batt insulation should not be compressed and should touch all sides of the building assembly without any gaps or voids. For this reason, batt insulation often under-performs when compared to loose fill insulation.

Loose fill insulation is blown in to the home. Loose fill

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ion into cracks and crevices. A dirty job, but somebody's got to do it.

out-performs batt insulation and takes installation error out of the equation because it fills voids and gaps as it is installed.

There currently is a rebate of up to \$8000 through the Energy Upgrade California program for energy improvements such as insulation, building air sealing, heating and cooling systems, water heating, windows, and duct sealing. A homeowner can expect a 25% to 40% return

on investment from the rebate in addition to monthly utility savings for insulating their home. There is also a Green Home Certification rebate of up to \$2400 through Build It Green, a non-profit environmental organization, for existing homes that have completed energy upgrades. ✦

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