## Experts answer often asked insulation questions

Despite growing interest in energy and energy savings, homeowners continue to be troubled by such questions as the amount of insulation they need and the proper material to install.

In response to these kinds of questions, experts from the CertainTeed Home Institute have compiled their own version of the "Ten Most Wanted List." From questions asked most frequently by concerned homeowners, here are the Home Institute's Ten Most Wanted Answers:

How does insulation work?

Heat naturally flows from warmer to cooler spaces. During the winter heating season, warmth is flowing from your heated living areas — attics, garages, basements — and then directly outdoors. In the summer, warmth from outdoors flows into the rooms you are trying to keep cool.

Insulation guards against this heat transfer by providing a barrier to block the flow of heat. The end result — warmer in winter, cooler in summer.

• Does my house need insulation?

If your home was built before 1980, chances are it is one of the millions in the United States that are underinsulated. Most likely, energy was cheap and abundant when your home was built, and the amount of insulation installed in it was minimal. Thus, it is probably not adequate by today's energy standards.

In fact, even if you have already added some insulation, you may find this is in-adequate in view of the rapid rate at which

energy costs are rising.

Anything less than 10 inches (R-30) of fiber glass insulation in the attic is inadequate regardless of where you live. For many parts of the country, 12 inches or more is recommended.

• Why should I insulate?

As a homeowner, there are four basic reasons to add insulation: To save money, to save energy, to increase the resale value of your home and to increase your personal comfort.

Adequate amounts of insulation will enable you to use less energy to heat and cool your home so you will be saving year after year. (Savings vary. Find out why in the Seller's Fact Sheet on R-values. The higher the R-value the greater the insulating power.)

In addition, you will be conserving energy — a valuable and limited resource. Also, in the eyes of a mortgage lender, installing increased levels of insulation not only adds to the resale value of your prop-

erty, but to its equity financing value.

In addition, proper amounts of insulation help to maintain uniform temperatures throughout a house, thereby increasing personal comfort.

