

Insulation – The Unseen Asset

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Insulation is an extremely valuable component of any home. It has a direct impact on how expensive the home is to operate, how comfortable the home is to live in, and the environment. If you care about your clients' pocketbook or if you want to be a part of the solution to global warming, find a good insulation contractor, put their information in your contact database and share that information with your clients whenever possible. Adding insulation to a home is an economical way to make a home less expensive to run and help solve a global problem.

In general the more insulation you have, and the more places you have it, the better. Most homes have insulation in the attic. Homes built in the 1960's and earlier will commonly have no insulation in the walls, floors, basements and crawlspaces. Also, if an older home has insulation it is usually less insulation than is recommended by today's standards. For example, the Department of Energy recommends an insulation value of R-38 in attics in the Denver area. R-values, as in R-38, are the measure of how well a material resists the transfer of heat. The higher the number the better the resistance, hence the better the insulation. R=38 equates to about 16" of blown fiberglass insulation or about 12" of blown cellulose. If a home has less than R-38 in the attic it's a good idea to do a cost/benefit analysis to determine if adding more would be cost effective. I often see older homes with 0" to 4" of insulation in the attic. A home like this will always benefit a great deal from adding more.

While it is easiest to add insulation to the attic of a home, it is also possible to add insulation to walls, floors, basements and crawlspaces. Adding insulation in the walls of a home is likely more cost effective than new windows and will likely have a more significant impact on energy bills. Walls can be insulated without removing drywall from the inside or only a small amount of siding from the outside. Deciding to insulate from the inside or outside is both an economical and feasibility question. The procedure to insulate walls involves drilling small holes, either from the inside or outside, and then blowing insulation into the cavity. The hole is then patched. Insulation can even be blown in from the outside if the exterior is brick. A smaller hole is drilled through the mortar and a finer insulation is used.

Insulating basement walls is also beneficial. It's become common in new homes. Crawlspaces are similar to basements but you have the option of insulating the "ceiling" of the crawlspace or the walls. This decision is a bit involved. Contact an insulation contractor for more information.

When planning on making energy efficiency upgrades like insulation I recommend a holistic approach. In other words consider other possible energy efficiency upgrades as well and weigh the cost/benefit of each upgrade against the others. Upgrades like a new furnace, air conditioner, new windows or air sealing should be considered. Air sealing a home can have a larger impact than adding insulation in some cases. Air sealing involves sealing air leaks between the inside of your home and the outside. Areas like wall outlets, can lighting and whole house fans if not sealed properly, leak a lot of heat out of the home in the winter and cool air in the summer. It's a good idea to consider having a home air sealed before adding insulation because it's easier to seal a home before adding insulation than after.

While you should do air sealing before insulation, you should also add insulation before upgrading your furnace or air conditioner. It is common to see an older home with a new oversized furnace and little or no insulation. The furnace is oversized because when a heating contractor sizes a furnace they take into account the amount of insulation currently in the home. If there's little insulation in the home you need a larger furnace. So if the homeowner added insulation first then bought the new furnace, they would likely buy a smaller furnace (for less money), and have lower energy bills. It would be nice if the heating contractor mentioned this, but they're not in the insulation business and it would complicate their sale.

Being in the real estate business gives us a great opportunity to help people save money and save the environment. The next time the topic of insulation comes up during the sales process or after an inspection, have an insulation contractor's name to share with your client.