
Insulation

A consumer fact sheet



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Massachusetts
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Commonwealth of
Massachusetts

100 Cambridge St.
Suite 1020
Boston, MA 02114
(617) 626-7300
(800)-351-0077

doer.energy@state.ma.us

www.mass.gov/doer

Introduction

Electricity bills, oil bills, gas bills--all homeowners pay for one or more of these utilities, and wish they paid less. Often many of us do not really know how to control or reduce our utility bills. We resign ourselves to high bills because we think that is the price we have to pay for a comfortable home. We encourage our children to turn off the lights and appliances, but may not recognize the benefits of insulating the attic.

Why Should You Insulate?

Heating and cooling ("space conditioning") account for 50 to 70% of the energy used in the average American home. About 20% goes for heating water. On the other hand, lighting and appliances and everything else account for only 10 to 30% of the energy used in most residences. It makes good sense to turn lights and appliances off when they are not needed, and you'll save even more on your energy costs by reducing the amount of energy needed for heating and cooling.

Unless your home was constructed with special attention to energy efficiency, adding insulation will probably reduce your utility bills. Much of the existing housing stock in the United States is not insulated to the best level. Older homes are likely to use more energy than newer homes, leading to very high heating and air-conditioning bills. Even if you own a new home, adding insulation may save enough money in reduced utility bills to pay for itself within a few years, continue to save you money for as long as you own the home, and increase the resale value of your house.

The Crucial Role of Thermal Insulation

Inadequate insulation and air leakage are leading causes of energy waste in most homes. Insulation saves money and our nation's limited energy resources. It can also make your house more comfortable by helping to maintain a uniform temperature throughout the house. Walls, ceilings, and floors will be warmer in the winter and cooler in the summer. Insulation can also act as a sound absorber or barrier, keeping noise levels down.

It is possible to add insulation to almost any house. You may be able to do the job yourself if the structural framing is accessible--for instance, in unfinished attics or under the floor over an unheated space. Or, you may prefer to hire an insulation contractor. In either case, it is important to choose and install the insulation correctly.

The amount of energy you conserve will depend on several factors: your local climate; the size, shape, and construction of your house; the living habits of your family; the type and efficiency of the heating and cooling systems; and the fuel you use. Once the energy savings have paid for the installation cost, energy conserved is money saved--and the annual savings will increase if utility rates go up.

Insulation Priorities

It is most important to:

- *Insulate your attic* to the recommended level, including the attic door, or hatch cover.
- Provide the recommended level of insulation *under floors above unheated spaces, around walls in a heated basement or unventilated crawl space and on the edges of slabs-on-grade.*
- Use the recommended levels of insulation for *exterior walls* for new house construction. When remodeling or re-siding your house, consider using the levels recommended for new construction in your existing walls.

How Does Insulation Work for You?

Heat flows naturally from a warmer to a cooler space. In the winter, this heat flow moves directly from all heated living spaces to adjacent unheated attics, garages, and basements, or to the outdoors; or indirectly through interior ceilings, walls, and floors--wherever there is a difference in temperature. During the cooling season, heat flows from outdoors to the house interior. To maintain comfort, the heat lost in winter must be replaced by your heating system and the heat gained in summer must be removed by your air conditioner. Insulating ceilings, walls, and floors decreases this heat flow by providing an effective resistance to the flow of heat.

Insulation is rated in terms of thermal resistance, called R-value, which indicates the resistance to heat flow. *The higher the R-value, the greater the insulating effectiveness.* The R-value of thermal insulation depends on the type of material, its thickness, and density. In calculating the R-value of a multi-layered installation, the R-values of the individual layers are added. Installing more insulation in your home increases R-value and the resistance to heat flow.

The effectiveness of an insulated wall or ceiling also depends on how and where the insulation is installed. For example, insulation that is compressed will not give you its full rated R-value. In addition, the overall R-value of a wall or ceiling will be somewhat different from the R-value of the insulation itself because some heat flows around the insulation through the studs and joists. That is, the overall R-value of a wall with insulation between wood studs is less than the R-value of the insulation itself because the wood provides a thermal short-circuit around the insulation. The short-circuiting through metal framing is much greater than that through wood-framed walls; sometimes the metal wall's overall R-value can be as low as half the insulation's R-value. With careful design, this short-circuiting can be reduced. More information can be found on the Web about [whole-wall R-values](#).

Building a New House: Some Things You Should Know

If you are buying or building a new house, make sure that recommended energy-saving features are included. The Federal Trade Commission (FTC) home insulation rule requires the seller of a new home to provide information on the type, thickness, and R-value of the insulation that will be installed in each part of the house in every sales contract. Insulation contractors are required to give their customers similar information. Many state or local building codes includes minimum requirements for home insulation. Be sure that your new home or home addition meets these building codes. Also, some government home financing programs require that the home be built to meet the [Model Energy Code](#). You may wish to install insulation beyond the minimum specified in such codes, especially if those minimum levels are below those recommended in this fact sheet.

To keep initial selling prices competitive, many homebuilders offer standard (not optimal) levels of insulation, although additional insulation would be a good investment for the buyer. The *Model Energy Code* and [other guidelines for new home construction](#) are published by several organizations.

Following these guidelines will provide you with a more energy efficient home. These guidelines also describe methods you can use during house design to compensate for energy lost through metal studs in the walls or a large amount of windows. You should find out if your builder constructs homes in accordance with these guidelines. It is usually more economical to install the recommended levels of thermal insulation during initial construction rather than adding insulation later.

How Much and Where?

[Figure 1](#) shows which building spaces should be insulated. Discuss the house plans with your builder, and make sure each of these spaces is insulated to the [recommended R-values](#)

The homeowner could then check [Table 1](#) to find several choices. Remember to buy the insulation based on this R-value, and to check the product label to determine the insulation's proper thickness. Specialty insulation products are available to provide higher insulation values in confined spaces in new homes, such as in wall cavities and cathedral ceilings.

When both insulative sheathing and cavity insulation are specified for walls, it is important to use them together as a system. Also, these recommendations assume that the insulative sheathing will be placed outside a wood-sheathing product. If you choose to replace the wood sheathing with a combination of insulative sheathing and necessary bracing, you should choose sheathing with a slightly higher R-value.

The band joists, or outside edges of frame floors, should be insulated while the house is under construction. Foundation insulation options for new construction are broader than for existing homes. The builder may, for example, choose to insulate the exterior of a basement or crawlspace wall. You should discuss termite inspection and control options with your builder when choosing your foundation insulation method. Special sill plate (the joint between the top of the foundation and the bottom of the house frame) mineral fiber sealing products are designed to reduce air leaks if installed during the initial house construction. Spray polyurethane foam insulation can be applied to a home under construction and will not only insulate, but will also reduce air leakage in the building envelope. This foam insulation, along with other flammable insulations or insulation facings must be covered or otherwise protected to meet fire codes.

Design Options

Some new homes are built using metal frames instead of wood. When you insulate a metal-framed building, it is important to recognize that much more heat flows through metal studs and joists than through pieces of wood. Because of this difference, placing insulation between the wall studs, or between attic or floor joists, doesn't work as well for metal-framed houses as it does for wood-framed houses. If your walls have metal frames, you will probably need to place continuous insulative sheathing over the outside of the wall frame, between the metal framing pieces and your exterior siding. (Note that this insulative sheathing cannot take the place of plywood or other seismic bracing.)

If your attic has metal joists, you may want to place rigid foam insulation between the joists and the ceiling drywall. *It's important to recognize that even if you install the recommended level of insulation in a metal frame building, you will not necessarily get thermal performance as good as you would get from a wood structure with its recommended level.* That's because the insulation R-values given in this fact sheet were chosen based on an economic evaluation of life-cycle costs to the consumer, not to meet an arbitrary energy conservation target.

Insulating concrete forms can be used to construct walls for new homes. These special concrete walls come in a variety of configurations and can provide additional thermal mass to your home to help reduce the effect of outdoor temperature swings. The [Insulating Concrete Form Association](#) can give you more information about insulating concrete walls.

Structural insulated panels can also be used to construct a house. These panels sandwich plastic foam insulation between two layers of a wood product, thus eliminating the need for structural wood framing members. This system can reduce air leaks into and out of the structure and therefore may offer improved thermal performance compared to stick-built walls. The [Structural Insulated Panel Association](#) is listed at the end of this fact sheet, and they can give you more information about structural insulated panels.

Some homes are built with an External Insulation Finish System (EIFS) that gives a stucco-like appearance. There is some controversy right now, about whether or not these homes are likely to experience moisture problems. You should discuss this possibility with your builder and your insurance agent if you are considering this type of building.

Does Your Home Need More Insulation?

To begin to answer this question, you must first find out how much insulation you already have and then determine how much more would be cost-effective. Many older homes have less insulation than homes built today. A qualified home energy auditor will include an insulation check as a routine part of an energy audit. For information about home energy audits, call your local utility company. State energy offices are another valuable resource for information. An energy audit of your house will identify the amount of insulation you have and need, and will likely recommend other improvements as well.

If you do not have someone else inspect your home, you will need to look for insulation in several places. [Figure 1](#) shows the places in a typical house where insulation should be installed. You should check these areas. In each location, you will need to measure the thickness of the insulation and identify which type of insulation was used (see "Types of Insulation--Basic Forms" in [Table 1](#)).

Your home may have one or more of several different insulation materials. Mineral fiber insulation, including fiberglass and rock wool, is produced from molten glass, slag, or rock. Fiberglass insulation is usually very lightweight, and yellow, pink, or white in color. Fiberglass can be found in loose-fill and blanket, either batt or roll, forms.

Rock wool loose-fill is usually more dense than fiber glass, and is most commonly gray with black specks. Some rock wool products, however, are near white. Loose-fill cellulose insulation is commonly manufactured from recycled newsprint, cardboard, or other forms of waste paper. Most cellulose is in the form of small flat pieces rather than fibers. However, some cellulose products are so finely divided they look fibrous as well. Vermiculite- and perlite-loose-fill products are no longer commonly used as home insulation, but you may find them in an older home. Expanding naturally occurring minerals in a furnace produces them. The resulting granules are non-combustible and are commonly poured-in-place.

First, check the attic; then check walls and floors adjacent to an unheated space like a garage or basement. In these places, the structural frame elements (the ceiling joists or wall framing boards) are often exposed, making it easy to examine the insulation (if any) and to measure the depth or thickness of the insulation. It is more difficult to inspect finished exterior walls. One method is to use an electrical outlet on the wall, but first be sure to turn off the power to the outlet. Then remove the cover plate and shine a flashlight into the crack around the outlet box. You should be able to see whether insulation is in the wall. You may need to pull a small amount out to determine which type of material was used. Also, you should check separate outlets on the first and second floor, and in old and new parts of the house, because wall insulation in one wall does not necessarily mean that it is everywhere in the house. An alternative to checking through electrical outlets is to remove and then replace a small section of the exterior siding.

Next, inspect and measure the thickness of any insulation in unfinished basement ceilings and walls, or above crawl spaces. If the crawl space is not ventilated, it may have insulation on the perimeter wall. If your house is relatively new, it may have been built with insulation outside the basement or foundation wall. However, this insulation would not be visible because a protective layer of stucco, plastic, fiberglass, metal flashing, or a rigid protection board would cover it. The builder or the original homeowner may be able to tell you if such exterior insulation was used.

Compare your findings with recommended levels of insulation by following the steps described next.

Determining the R-Value You need for an Existing House

The amount of insulation you need depends on the climate, type of heating (gas, oil, electricity) you use, and the section of the house that you plan to insulate. The attic is the first area to consider because it is accessible and therefore less expensive to insulate.

A computer program is available to help you calculate the amount of insulation appropriate for your house. The program is called the [ZIP Code](#) because it includes weather and cost information for local regions defined by the first three digits of each postal service zip code. The program also allows you to define your own local costs and certain facts about your house to improve the accuracy of the recommendations. If you do not want to use this computer program (or other computer programs that exist), or just want to make a quick estimate, you can follow the steps outlined here.

Tables [1](#) and [2](#) will help you to identify the type of insulation and its R-value as presently installed. Determine the kind of insulation you have from [Table 1](#), and circle it on [Table 2](#). Then, multiply the thickness of your insulation by the "R-value per inch". This will give you the total R-value of your existing insulation.

The next step is to compare the R-value of your insulation with the [recommended R-values](#) for your house and your type of space heating. Using these recommended R-values, subtract the R-value of the insulation already in your home. The result will be the R-value you should add.

You can use the information on Table 2 to estimate the thickness required from different materials to achieve this added R-value. This approximate thickness may help you choose your insulation material, especially if you are working within a confined space. However, when purchasing or installing new insulation, always consult the product label for accurate thickness information. Many special products have been developed to give higher R-values in a smaller thickness. On the other hand, some materials require a greater initial thickness to offset eventual settling or to assure that you get the rated R-value under a range of temperature conditions.

When you stack new insulation on top of existing attic insulation, the existing insulation is compressed a small amount. This will slightly decrease the total R-value of the insulation. This effect is most important if the new insulation is denser than the old insulation. You can compensate for this stacking effect and achieve the desired total R-value by adding about one extra inch of insulation if the old insulation is fiber glass, or about ½ inch if the old insulation is rock wool or cellulose.

For example, consider an existing house in St. Paul, Minnesota (zip code 55103) with a gas furnace.

The recommended R-value for attic floor insulation for this house is R-38. If the existing attic floor insulation has an R-11 insulation value, then an additional R-27 would be needed to bring the attic floor insulation up to the level recommended for that house. The homeowner could then check Table 1 to find several choices. Remember to buy the new insulation based on this R-value, and to check the product label to determine the proper thickness of the new insulation. Choosing a slightly higher level of insulation, such as R-30, would serve to offset the stacking effect discussed above.

Making Your Decision

The amount of money you are willing to invest in insulation will of course depend on your personal finances. However, remember that the initial investment will pay for itself in reduced energy consumption, particularly where the amount already installed is substantially less than recommended. If fuel and electrical power costs rise, it will make even more sense to invest in insulation. If you are financing a new home, or a major home improvement, you may wish to check to see if banks in your area allow larger loan amounts for energy efficient housing.

The insulation levels recommended here were chosen based on a life-cycle cost analysis. This analysis includes many assumptions about your house, heating and cooling system efficiencies, and what rate of return you would like to earn on your investment. If you want to find out more about how the recommended insulation levels were chosen, please see the [Supporting Documentation](#) in the list of [US DOE publications](#). You can also use your own assumptions to calculate recommended insulation levels by using the [ZIP-Code](#) computer program.

Before You Insulate

Control Air Leakage

Most homeowners are aware that air leaks into their houses through what seem to be small openings around doors and window frames and through fireplaces and chimneys. Air also enters the living space from other unheated parts of the house, such as attics, basements, or crawl spaces. The air travels through any openings in your walls, floors, or ceilings, such as cracks where two walls meet, where the wall meets the ceiling, or near interior doorframes. Other openings may also be found, such as gaps around electrical outlets and switch boxes, recessed fixtures, recessed cabinets, pull-down stairs, furred or false ceilings such as kitchen or bathroom soffits, behind bath tubs and shower stall units, floor cavities of finished attics adjacent to unconditioned attic spaces, and plumbing connections. These leaks between the living space and other parts of the house are often much greater than the obvious leaks around windows and doors. Since many of these leakage paths are driven by the tendency for warm air to rise and cool air to fall, the attic is often the best place to stop them. *It is important to stop these leaks before adding attic insulation because the insulation may hide them and make them less accessible.* Usually, the attic insulation itself will not stop these leaks and you will not save as much as you expect because of the air flowing through the insulation. Sometimes these leak locations are visible because the existing insulation has been stained by dust carried by the airflow. Some of the openings to look for include:

- Top openings of interior partition wall cavities: staple a plastic sheet over the opening and seal it around the edges with a high quality caulking material.
- Around the chimney: pack gaps around an insulated chimney with **UNFACED** rock wool or **UNFACED** fiberglass insulation. Do not insulate bare, hot flue pipes. **DO NOT USE ANY COMBUSTIBLE PRODUCTS, SUCH AS CELLULOSE INSULATION OR PLASTIC FOAMS, HERE.**
- Around the attic trap door or entry door: weather-strip the edges.
- Areas above staircase ceilings and dropped ceilings: staple a plastic sheet over the opening and seal it around the edges with a high quality caulking material.
- Around pipes (look under your sinks and behind your toilets) and ducts penetrating a wall or attic floor: pack insulation tightly into the gap. You can also fill the area around them with spray polyurethane foam.

Sometimes joints between walls and floors allow open passage of air between the heated part of the house and the attic area or outdoors. Look for such joints in your attic or in the space over a porch ceiling. This air leakage path is commonly found in Cape Cod-type houses, or if attic space has been converted to living space (see 2D in [Fig. 1](#)). A similar arrangement occurs when the second floor of a two-story house is larger than the ground floor and has an overhang over the outdoors (see 4D in [Fig. 1](#)). Another major source of air leakage can be the joint between a porch roof and a sidewall. If you can reach these areas, you can stop the leaks by carefully covering the openings with plywood. If the areas are more difficult to reach, you can greatly reduce the air leakage by blowing high-density insulation or injecting plastic foam insulation into these joints, thus reducing these energy-gobbling air paths.

Prevent Moisture Accumulation

Moisture control is a major concern associated with installing thermal insulation. The warm air inside your house contains water vapor. If this vapor passes into the insulation and condenses, it can cause significant loss of insulating value. If moisture becomes deposited in the building structure, it can cause mold growth, peeling paint, and eventual rotting of structural wood. To guard against moisture problems, use vapor retarders and provide adequate ventilation for the house. If you have a crawl space, you should place a vapor retarder on the ground surface.

Vapor retarders are special materials including treated papers, plastic sheets, and metallic foils that reduce the passage of water vapor. Vapor retarders should be used in most parts of the country. In colder climates, place the vapor retarder on the warm side--the lived-in side--of the space to be insulated. This location prevents the moisture in the warm indoor air from reaching the insulation. If you live in an area where the climate is predominantly hot and humid, check with a local builder to determine the correct placement or need for a vapor retarder. More detailed guidance on regional differences in moisture control recommendations can be found in the [Moisture Control Handbook](#) published by [US Department of Energy](#).

Batts and blankets can be purchased with a vapor retarder attached. However, if new material is being added to insulation already in place, use batts or blankets that do not have an attached vapor retarder. If this type is not available, be sure to remove the vapor retarder facing (or slash it with a sharp knife) between layers of insulation to allow any moisture which does get into the insulation to pass through.

For loose-fill insulation or for batts and blankets not having an attached vapor retarder, heavyweight polyethylene plastic sheets are available in rolls of various widths for use as vapor retarders. In places where vapor retardant materials cannot be placed, such as in finished wall cavities being filled with blown-in insulation, the interior surface of the wall can be made vapor-resistant with a low-permeability paint, or with wall paper that has a plastic layer.

Ventilation

Adequate ventilation in your house is important for two reasons:

- **Moisture Control - Ventilation** will prevent elevated moisture levels within the conditioned space during the heating season. These elevated levels can lead to condensation on window surfaces and give rise to surface mold and mildew, as well as concealed condensation within walls and roof spaces.
- **Avoiding Indoor Air Pollution** - When natural ventilation has been sharply reduced, as in super-energy-efficient houses, it may be necessary to provide fresh air ventilation to avoid build-up of stale air and indoor air pollutants. Special air exchange units with heat-saving features are available for this purpose. The [Home Ventilating Institute](#) can give you more information about such heat-recovery ventilators.

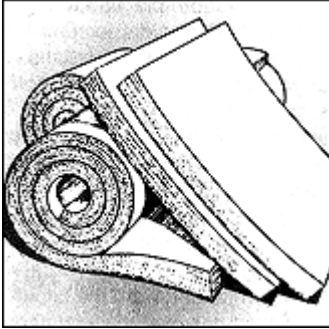
A well-insulated attic should be adequately ventilated to prevent moisture accumulation. Attics may be ventilated with a combination of soffit vents at eaves and continuous ridge vents. Attic vents may also be installed in gable faces. Many codes and standards require one square foot of unobstructed ventilation opening for each 300 square feet of attic floor area if a vapor retarder is included in the top floor ceiling. Twice as much ventilation is recommended if there is no vapor retarder. The net free area of a vent is smaller than its overall dimension because meshes or louvers block part of the vent opening. The openings should be equally distributed between the soffit and ridge vents or between each gable face. Never cover or block vents with insulation. Take care to prevent loose-fill insulation from clogging vents by using baffles.

Whether or not to ventilate a crawl space has been a controversial issue. Most building codes presently require installation of vents to provide ventilation with outside air, but a recent symposium on crawl space design organized by the American Society of Heating, Refrigerating and Air Conditioning Engineers concluded that there is no compelling technical basis for crawl space ventilation requirements. However, if the crawl space is not ventilated, it is crucial that all of the crawl space ground area be covered with a durable vapor retarder, such as heavyweight polyethylene film. Other concerns that must be considered before eliminating ventilation to your crawl space are discussed in the [Builder's Foundation Handbook](#) published by the [US Department of Energy](#).

What Kind of Insulation Should You Buy?

Once you have located the areas in your house requiring insulation, and have determined what R-value is needed, you will need to decide what type to buy. Some types of insulation require professional installation, and others you can install. You should consider the several forms of insulation available, their R-values, and the thickness needed. Remember, for a given type and weight of insulation, the thicker it is, the higher its R-value. The basic forms of thermal insulation are summarized in [Table 1](#). Here is some additional information.

Basic Forms of Thermal Insulation

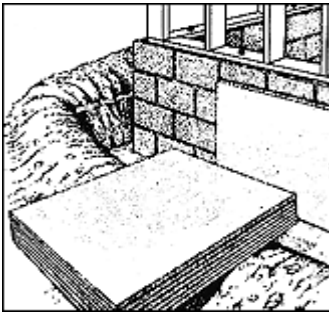


BLANKETS, in the form of batts or rolls, are flexible products made from mineral fibers. They are available in widths suited to standard spacing of wall studs and attic or floor joists. Continuous rolls can be hand-cut and trimmed to fit. They are available with or without vapor retarder facings. Batt with a special flame-resistant facing are available in various widths for basement walls where the insulation will be left exposed.



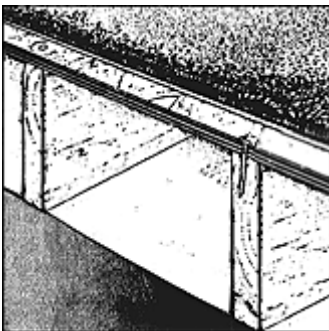
BLOWN-IN loose-fill insulation includes loose fibers or fiber pellets that are blown into building cavities or attics using special pneumatic equipment. Another form includes fibers that are co-sprayed with an adhesive to make them resistant to settling. The blown-in material can provide additional resistance to air infiltration if the insulation is sufficiently dense.

FOAMED-IN-PLACE polyurethane foam insulation can be applied by a professional applicator using special equipment to meter, mix, and spray into place. Polyurethane foam can also help to reduce air leaks.



RIGID INSULATION is made from fibrous materials or plastic foams and is pressed or extruded into board-like forms and molded pipe-coverings. These provide thermal and acoustical insulation, strength with low weight, and coverage with few heat loss paths. Such boards may be faced with a reflective foil that reduces heat flow when next to an air space.

REFLECTIVE INSULATION SYSTEMS are fabricated from aluminum foils with a variety of backings such as kraft paper, plastic film, polyethylene bubbles, or cardboard. The resistance to heat flow depends on the heat flow direction, and this type of insulation is most effective in reducing downward heat flow. Reflective systems are typically located between roof rafters, floor joists, or wall studs. If a single reflective surface is used alone and faces an open space, such as an attic, it is called a **RADIANT BARRIER**. Radiant barriers are sometimes used in buildings to reduce summer heat gain and winter heat loss. They are more effective in hot climates than in cool climates. All radiant barriers must have a low emittance (0.1 or less) and high reflectance (0.9 or more).



Make Your Selection

The type of insulation you use will be determined by the nature of the spaces in the house that you plan to insulate. For example, since you cannot conveniently "pour" insulation into an overhead space, blankets, spray or board products, or reflective systems are used between the joists of an unfinished basement ceiling. The most economical way to fill closed cavities in finished walls is with blown-in insulation applied with pneumatic equipment or with foamed-in-place polyurethane foam. [Table 1](#) provides a concise summary of the appropriate applications for the various types of thermal insulation.

It is important to know that the different forms of insulation can be used together. For example, you can add batt or roll insulation over loose-fill insulation, or vice-versa. Usually, material of higher density (weight per unit volume) should not be placed on top of lower density insulation that is easily compressed. Doing so will reduce the thickness of the material underneath and thereby lower its R-value.

In cold climates, some low-density loose-fill insulation allows air to circulate between the top of your ceiling and the attic. This air circulation can decrease the effective thermal resistance of the insulation and may be significant for regions with more than 5000 heating degree days, or north of a line running from New York to Pittsburgh to St. Louis to Topeka to Santa Fe to Reno and up to Portland, Oregon. You can eliminate this air circulation by covering the loose-fill insulation with a blanket insulation product or with a higher density loose-fill insulation.

Check the Label Before You Buy

No matter what kind of insulation you buy, check the information on the product label to make sure that the product is suitable for the intended application. A good insulation label should have a clearly stated R-value, and information about health and safety issues.

An informative label should state:

- The type of insulation material;
- The R-value (measured at 75F);
- The types of spaces that can be insulated;
- Safety precautions in application and use, including any fire-hazard related restrictions;
- The quantity in the package;
- The name and address of the manufacturer or distributor.

Can You Do It Yourself?

Whether or not you install the insulation yourself depends on the structural design of your house and the type of materials used in its construction.

Placing insulation in the attic floor is usually easy, requiring only laying the material between the parallel joists of the frame. Be careful about where you step in the attic. Walk only on the joists so that you will not fall through the drywall ceiling. You may need to place walking boards across the tops of the joists to make the job easier. Remember that it is important to seal up air leaks between your living space and the attic before adding insulation in your attic. Also, bear in mind that insulation placed between joists, rafters, and studs does not retard heat flow through the exposed frame. This heat flow is called thermal bridging and is especially important in houses with metal frames or joists. In attics, thermal bridging can be reduced by adding sufficient loose-fill insulation thickness, or cross-installed batts, to cover the wood or metal frame as much as possible. In some houses with low-pitch roofs, it is difficult to gain access to all of the attic floor, so blowing equipment may be needed to place insulation in relatively inaccessible areas. In most attics, it is easier to get complete coverage with blown-in insulation. It is best to hire an insulation contractor for this job.

In existing buildings, installing insulation in the cavity of exterior walls is difficult. It usually requires the services of a contractor who has special equipment for blowing loose-fill insulation into the cavity through small holes cut through the sidewall, which later are closed. It is sometimes feasible to install rigid insulation on the outdoor side of masonry sidewalls such as concrete block or poured concrete. When new siding is to be installed, always consider adding thermal insulation under it. Generally, the services of a qualified contractor are needed to make such installations.

The homeowner can often insulate basement or crawlspace walls, or floors over unheated areas, using rigid insulation or batt insulation. Sprayed-on insulation products are also available for these locations, but would require a qualified contractor. If you insulate a floor above a crawl space, all ducts and water lines running below the insulation should be insulated as well. Insulate crawl space walls *only* if the crawl space is dry all year, the floor above is not insulated, all ventilation to the crawl space is blocked, and a vapor retarder (e.g., heavy-weight polyethylene film) is installed on the ground to reduce moisture migration into the crawl space. The [Builder's Foundation Handbook](#) published by the [US Department of Energy](#) is a complete guide to foundation insulation, including basement, crawl space, and slab insulation.

Adding thermal insulation to the ceiling or walls of a mobile home is complex and usually requires installation by specialists. However, it is often possible to add floor insulation to such a home, just as you would for any other type of house.

If You Do It Yourself

These do-it-yourself instructions cover installation of batts and blankets, loose-fill or poured-in materials, rigid boards, and reflective insulations. *Before beginning the work, read and observe the following precautions:*

- *Wear clothing adequate to protect against skin contact and irritation.* A long-sleeved shirt with collar and cuffs buttoned, gloves, hat, glasses, and disposable dust respirator are advisable in all do-it-yourself insulation projects. Also, read the label and follow all the manufacturer's directions.
- *Do not cover or hand-pack insulation around bare stove pipes, electrical fixtures, motors, or any heat-producing equipment such as recessed lighting fixtures.* Electrical fire-safety codes prohibit the installation of thermal insulation within three inches of a recessed fixture enclosure, wiring compartment, or ballast, or above the fixture so that it will trap heat and prevent free circulation of air, unless the fixture is identified by label as suitable for insulation to be in direct contact with the fixture. THIS IS FOR FIRE SAFETY.

Also, if your home is very old, you may want to have an electrician check to see if the electrical insulation on your wiring is degraded or if the wires are overloaded. In either of these two situations, it may be hazardous to add thermal insulation within a closed cavity around the wires because that could cause the wires to overheat. If your home was wired using a now obsolete method called knob and tube wiring, the National Electric Code forbids the installation of loose, rolled, or foam-in-place insulation if the insulation would surround the wires and prevent heat dissipation from the electrical conductors to a free air space. **THIS IS FOR FIRE SAFETY.**

Do not cover attic vents with insulation. Proper ventilation, especially in attics, must be maintained to avoid overheating in summer and moisture build-up all year long.

Blanket Insulation: Batts and Rolls

Installing batts and rolls in attics is fairly easy, but doing it right is very important. On unfinished attic floors, work from the perimeter toward the attic door. In new construction, the vapor retarder facing should be installed with the facing placed down toward the ceiling gypsum board, except in hot humid climates where unfaced batts should be used. If reinsulating over existing insulation, it is recommended that unfaced batts be used. If there is not any insulation in your attic, fit the insulation between the joists.

If the existing insulation is near or above the top of the joists, it is a good idea to place the new batts perpendicular to the old ones because that will help to cover the tops of the joists themselves and reduce heat loss or gain through the frame. Also, be sure to insulate the trap or access door. Although the area of the door is small, an uninsulated attic door will reduce energy savings substantially.



On walls, begin at the top and work down. Place the vapor retarder towards the lived-in side, except in hot humid climates. Fit the insulation between the wood frame studs, cut off the excess length where necessary, and secure the insulation by stapling the flanges of the vapor retarder according to the manufacturer's instructions. Cut the batt carefully to fit around obstructions with no gaps. Do not compress the insulation to fit behind pipes or wires. Instead, cut to the middle of the batt's thickness so you have a flap under the wire and one over the wire.

The kraft paper or standard foil vapor retarder facings on many blanket insulation products must be covered with gypsum or interior paneling because of fire considerations. Some blanket products are available without these facings or with a special flame resistant facing (labeled FS25 - or flame spread index 25) for places where the facing would not be covered. Sometimes, the flame resistant cover can be purchased separately from the insulation. Also, there are special fiberglass blanket products available for basement walls that can be left exposed. These blankets have flame-resistant facing and are labeled to show that they comply with ASTM C 665, Type II, Class A.

When a fiber glass blanket is used to insulate the inside of basement walls, it is necessary to attach wood furring strips to the walls by nailing or bonding; or to build an interior stud-wall assembly on which the interior finish can be attached after the insulation is installed. The cavity created by the added framing should be thick enough for the desired insulation R-value.

When a fiber glass blanket is used to insulate the walls of an unventilated crawlspace, it is sometimes necessary to attach wood furring strips to the walls by nailing or bonding. The insulation can then be stapled or tacked into place. Alternatively, the insulation can be fastened to the sill plate and draped down the wall. Because the insulation will be exposed, be sure to use either an unfaced product or one with the appropriate flame spread rating. If you live in a very cold region, you should continue the insulation over the soil for about two feet (on top of the necessary ground vapor retarder discussed previously).

Batts and rolls must be cut and fit around such obstructions as cross bracing between floor joists, and window frames in walls. Strips of insulation may be cut off and stuffed into tight spaces by hand. Do not hand-pack insulation around hot spots such as recessed light fixtures. **THIS COULD CAUSE HEAT BUILD-UP AND MAY BECOME A FIRE HAZARD.**

When batts or rolls are used overhead, such as above an unheated crawl space or basement, fit the insulation between the beams or joists and push it up against the floor overhead as securely as possible without excessive compaction of the insulation. The insulation can be held in place, either by tacking chicken wire (poultry netting) to the edges of the joist, or with snap-in wire holders. Do not forget to place insulation against the perimeter that rests on the sill plate (see [Figure 1](#)).

If you insulate above an unheated crawl space or basement, you will also need to insulate any ducts or pipes running through this space. Otherwise, pipes could freeze and burst during cold weather.

Rigid Board Insulation

When rigid foam insulation boards are used to insulate the interior of masonry walls, they do not require added vapor retarder treatment. If foil-faced board is used, the foil side is placed toward the room. To install boards, wood-furring strips should be fastened to the wall first. These strips provide a nailing base for attaching interior finishes over the insulation. Fire safety codes require that a gypsum board finish, at least ½-inch thick, be placed over plastic foam insulation. The gypsum board must be attached to the wood furring strips or underlying masonry using nails or screws.

When rigid foam insulation boards are used to insulate the walls of an unventilated crawlspace, they can be bonded to the wall using recommended adhesives. Because the insulation will be exposed, be sure to check the local fire codes and the flame-spread rating of the insulation product. If you live in a very cold region, you should continue the insulation over the floor of the crawl space for about two feet (on top of the required ground vapor retarder discussed previously). If you live in an area prone to termite damage, check with a pest control professional to see if you need to provide for termite inspections.

Loose-Fill Insulation

This insulation is most efficiently installed by blowing it into place with pneumatic equipment. This method effectively breaks up any lumps and incorporates air so that the insulation has the desired density and thickness. When using loose-fill insulation in new construction, install a vapor retarder on the living side (see earlier section on moisture control). When loose-fill is used as additional insulation, placed either over existing loose-fill or over batts or blankets, do not install an additional vapor retarder.

Loose-fill insulation must be prevented from shifting into vents, eaves, or from contacting heat-producing equipment (such as recessed lighting fixtures). Block off those areas with baffles or retainers to hold the loose-fill insulation in place.

Reflective Systems

Installing reflective insulation is similar to placing batts and blankets. Proper installation is very important if the insulation is to be effective. Study and follow the manufacturer's instructions. Often, reflective insulation materials have flanges that are to be stapled to joists in attics or floors, or to wall studs. Since reflective foil will conduct electricity, one must avoid making contact with any bare electrical wiring.

Radiant barriers may be installed in attics in several configurations. The radiant barrier is most often attached near the roof, to the bottom surface of the attic truss chords or rafter framing. The [Attic Radiant Barrier Fact Sheet](#) published by the [US Department of Energy](#) shows which parts of the country are most likely to benefit from this type of system.

You should obtain cost estimates from several contractors for a stated R-value. Make sure you describe the job in writing in the same terms to each one. You may want to ask each contractor about their air-sealing services as well. Remember that you want good quality materials and labor, as well as price. **Do not be surprised to find the quoted prices for a given R-value installation to vary by more than a factor of two.** When you talk to a contractor, talk of R-values. Do not forget that R-values are determined by material type, thickness, and installed weight per square foot, not by thickness alone. Each bag of insulating material used by the contractor should be marked with an R-value for the area to be covered. Although these figures may differ among manufacturers, the area figure will tell you the right number of bags to be used for loose-fill.

Similarly, packages of other types of insulation should be identified by their R-value. It is important that you check that the proper amount is installed in your residence. Ask the contractor to attach vertical rulers to the joists before a loose-fill installation in your attic to help you see that the proper depth was installed. Also, the installer must provide a signed and dated statement describing the insulation installed, stating thickness, coverage area, R-value, and number of bags installed. In some areas, infrared thermography services are offered to help discover any gaps in the insulation.

Consumers may want to have their attic R-value evaluated to ensure that they are getting what they paid for. You can evaluate batt insulation installation by measuring the batt thickness and by checking for gaps between batts. "Cookie-cutting" is the insulation industry recognized procedure of evaluating installed loose-fill insulation. Many independent (third-party) firms offer "cookie-cutting" services to homeowners throughout the country. Contact [the Insulation Contractors Association of America](#) for a list of firms that offer these services; they can also provide you with brochures and fact sheets about inspecting your insulation job.

Other Places in Your Home for Added Insulation

Do not overlook another area in your home where energy can be saved--the ductwork of the heating and air-conditioning system.

If water lines and the ducts of your heating or air-conditioning system run through unheated or uncooled spaces in your home, such as attic or crawl spaces, then the water lines and the ducts should be insulated. First, check the ductwork for air leaks. Repair leaking joints first with mechanical fasteners, and then seal any remaining leaks with water-soluble mastic and embedded fiberglass mesh. Never use gray cloth duct tape because it degrades, cracks, and loses its bond with age. If a joint has to be accessible for future maintenance, use pressure- or heat-sensitive aluminum foil tape. Then wrap the ducts with duct wrap insulation of R-6 with a vapor retarder facing on the outer side. (If you live in the deep South or southern California, you can use R-4 insulation.) All joints where sections of insulation meet should have overlapped facings and be tightly sealed with fiberglass tape; but avoid compressing the insulation, thus reducing its thickness and R-value. In many parts of the country, this type of insulation will pay for itself in energy saved.

Return air ducts are more likely to be located inside the heated portion of the house where they don't need to be insulated, but they should still be sealed off from air passageways that connect to unheated areas. Drywall-to-ductwork connections should be inspected because they are often poor (or nonexistent) and lead to unwanted air flows through wall cavities.

Table 1. Types of Insulation--Basic Forms

Form	Method of Installation	Where Applicable	Advantages
Blanket: Batts or Rolls <ul style="list-style-type: none"> • Fiber glass • Rock wool 	Fitted between studs, joists and beams	All unfinished walls, floors and ceilings	Do-it-yourself Suited for standard stud and joist spacing, which is relatively free from obstructions
Loose-Fill (blown-in) or Spray-applied <ul style="list-style-type: none"> • Rock wool • Fiber glass • Cellulose • Polyurethane foam 	Blown into place or spray applied by special equipment	Enclosed existing wall cavities or open new wall cavities Unfinished attic floors and hard to reach places	Commonly used insulation for retrofits (adding insulation to existing finished areas) Good for irregularly shaped areas and around obstructions
Rigid Insulation <ul style="list-style-type: none"> • Extruded polystyrene Foam (XPS) • Expanded Polystyrene foam (EPS or Beadboard) • Polyurethane foam • Polyisocyanurate foam 	Interior applications: Must be covered with ½-inch gypsum board or other building-code approved material for fire safety Exterior applications: Must be covered with Weather-proof facing	Basement Walls Exterior walls under finishing (Some foam boards include a foil facing which will act as a vapor retarder. Please read the discussion about where to place, or not to place, a vapor retarder) Unvented low slope roofs	High insulating value for relatively little thickness Can block thermal short circuits when installed continuously over frames or joists
Reflective Systems <ul style="list-style-type: none"> • Foil-faced paper • Foil-faced polyethylene bubble • Foil-faced plastic film • Foil-faced cardboard 	Foil, films, or papers: Fitted between wood-frame studs joists, and beams	Unfinished ceilings, Walls, and floors	Do-it-yourself All suitable for framing at standard spacing. Bubble-form suitable if framing is irregular or if obstructions are present Effectiveness depends on spacing and heat flow direction
Loose-Fill (poured in) Vermiculite or Perlite	Not currently used for home insulation, but may be found in older homes		

Table 2. Evaluating the R-value of Insulation Previously Installed in Existing Homes

Source: www.ornl.gov/roofs+walls/insulation/ins_tab2.html

(Includes Effects of Aging and Settling).

Insulation type	R-value per inch of thickness
Fiber glass blanket or batt	2.9 to 3.8 (use 3.2)
High performance fiber glass blanket or batt	3.7 to 4.3 (use 3.8)
Loose-fill fiber glass	2.3 to 2.7 (use 2.5)
Loose-fill rock wool	2.7 to 3.0 (use 2.8)
Loose-fill cellulose	3.4 to 3.7 (use 3.5)
Perlite or vermiculite	2.4 to 3.7 (use 2.7)
Expanded polystyrene board	3.6 to 4 (use 3.8)
Extruded polystyrene board	4.5 to 5 (use 4.8)
Polyisocyanurate board, unfaced	5.6 to 6.3 (use 5.8)
Polyisocyanurate board, foil-faced	7
Spray polyurethane foam	5.6 to 6.3 (use 5.9)

Use this formula to determine the R-value of your **existing** insulation:

$$\begin{array}{ccccccc}
 \boxed{} & \times & \boxed{} & = & \boxed{} \\
 \text{Thickness (inches)} & & \times \text{ R-value per inch} & & = \text{ Total R-value}
 \end{array}$$

Use this formula to determine how much insulation you need to **add**:

$$\begin{array}{ccccccc}
 \boxed{} & - & \boxed{} & = & \boxed{} \\
 \text{Recommended R-value} & & - \text{ Existing insulation R-value} & & = \text{ R-value needed}
 \end{array}$$

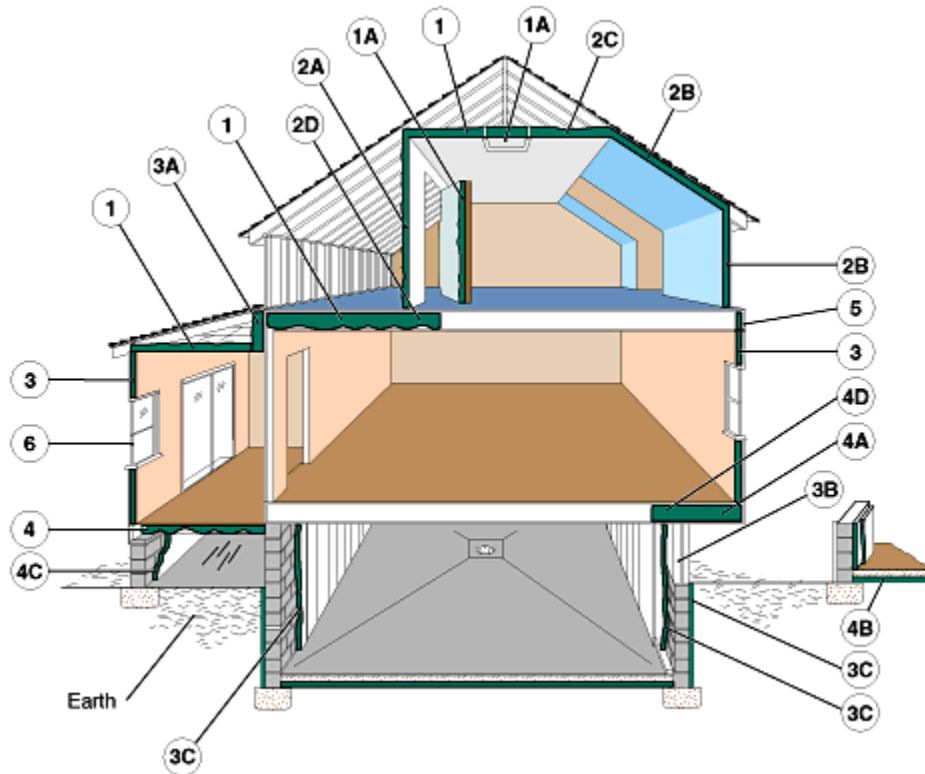
Do you want to know if you have the space available to add the insulation you need? Then use this formula to determine the *approximate* thickness you need to add:

$$\begin{array}{ccccccc}
 \boxed{} & \div & \boxed{} & = & \boxed{} \\
 \text{R-value needed} & & \div \text{ R-value per inch} & & = \text{ Approximate thickness needed}
 \end{array}$$

However, remember to use the product information on the insulation packaging to determine the actual thickness for any *new* insulation.

Source for this fact sheet: U.S. Department of Energy
www.ornl.gov/roofs+walls/insulation/ins_01.html

Fig 1. Examples of Where to Insulate



1. In unfinished attic spaces, insulate between and over the floor joists to seal off living spaces below.*
1A attic access door
2. In finished attic rooms with or without dormer, insulate ...
2A between the studs of "knee" walls;
2B between the studs and rafters of exterior walls and roof;
2C ceilings with cold spaces above;
2D extend insulation into joist space to reduce air flows.
3. All exterior walls, including ...
3A walls between living spaces and unheated garages, shed roofs, or storage areas;
3B foundation walls above ground level; 3C foundation walls in heated basements, full wall either interior or exterior.
4. Floors above cold spaces, such as vented crawl spaces and unheated garages. Also insulate ...
4A any portion of the floor in a room that is cantilevered beyond the exterior wall below;
4B slab floors built directly on the ground;**
4C as an alternative to floor insulation, foundation walls of unvented crawl spaces;
4D extend insulation into joist space to reduce air flows.
5. Band joists.
6. Replacement or storm windows and caulk and seal around all windows and doors.

*Well-insulated attics, crawl spaces, storage areas, and other enclosed cavities should be ventilated to prevent excess moisture build-up.

**For new construction, slab on grade insulation should be installed to the extent required by building codes, or greater.