

Home Insulation 101

Home insulation works to lower your heating and cooling costs by slowing down heat transfer from outside to inside during the summer and inside to outside during the winter.

To understand how insulation works, there are a few terms we need to define first.

HEATING BASICS

Conduction is the way heat moves through things. Think of when you put a cool metal spoon in hot soup. The heat from the soup warms the spoon, even the previously cool handle sticking out.

Convection is the way heat moves through liquids and gasses; think about those air fryers that are so popular right now. The oven moves hot air around the food, cooking it crisp. Convection is also why warm air rises and cool air sinks.

Radiant heat travels in a straight line from a source and toasts everything in its way — like a hair dryer.

R-VALUES

Now that we've gotten those



terms down, let's learn another: the R-value. That number indicates a insulating material's resistance to conductive heat flow. An R-value can also depend on temperature, aging and moisture accumulation, according to the U.S. Department of Energy. Putting in more insulation increases the R-value and resistance to

heat transfer. Insulation with different R-values may be needed for your attic, walls and floor. To determine what R-value you need in your home and how it might change over time, consult a local insulation contractor.

INSULATION MATERIALS

There are a lot of different

materials used in home insulation, such as fiberglass, wool, cellulose, foils, foams and more.

Bulkier materials resist conduction and convective heat flow in a cavity, like the attic. Rigid foam boards trap air or another gas to resist heat flow. Reflective foils push radiant heat away from living spaces

and are great for cooler climates, according to the Department of Energy.

One of the most common insulation materials is fiberglass, which is made of fine glass fibers in a blanket, loose fill, or in rigid boards or duct insulation. It can be rolled out or blown in by specialized machines.

GETTING AN ENERGY AUDIT

If you suspect, either from high energy bills or feeling drafts in your house, that your insulation may be insufficient, you can ask your energy company or a local contractor to do an audit at your home. In some cases, this may even be free or low-cost.

A professional auditor will examine your home and ask questions about you and your family's behavior to work out your ideal energy consumption. They will walk through your home with you and ask questions and perhaps use specialized equipment to check for energy loss. Here are some tips from the Energy Department for finding an energy auditor.

- Get references and contact them to see if they were satisfied with the work.
- Make sure the auditor uses calibrated equipment.
- Get a comprehensive home energy report.



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REAL ESTATE 101



Seller's Tip

A great time to get an energy audit is when you're getting ready to list your home. In the National Association of Realtors' 2019 Realtors and Sustainability Report, 59% of Realtors reported that their clients were at least somewhat interested in sustainability. The upgrades the auditor recommends might make your home more attractive to eco-conscious buyers. Bonus: Your energy company may offer rebates for the work.

HOMEWISSE GLOSSARY

Wrap-around mortgage: A mortgage to the new buyer which includes the seller's existing first mortgage payment, plus an additional amount that will be proceeds to the seller.
SOURCE: MLS.com

AD SPACE