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# ***FTC Consumer Alert***

Federal Trade Commission ■ Bureau of Consumer Protection ■ Office of Consumer and Business Education

## **Home Insulation Basics: Higher R-Values = Higher Insulating Values**

Whether you live in Bangor, Maine, or Bakersfield, California, your home will be more comfortable and energy efficient with the right insulation. Insulation helps reduce the costs of heating and cooling your home. Here's how: Heat travels. In the winter, heat flows out; in the summer, heats flow in. A properly insulated home reduces heat flow, using less energy in the winter for heating and less energy in the summer for cooling. That could mean money in your pocket.

To help you get the most for your insulation dollar, the Federal Trade Commission offers answers to some basic questions about home insulation.

### **Q. What's the first thing I should look for when buying insulation?**

Look for the "R-value." "R" means resistance to heat flow. The higher the R-value, the greater the insulation power. The R-value must be disclosed for most insulation products. (Pipe and duct insulation are the exceptions, although duct wrap is covered.) For instance, if you buy loose-fill insulation with an R-value of 38 from Company A, it will have the same insulating power as loose-fill insulation with an R-value of 38 from Company B. You also can compare the R-value of one type of insulation to another, such as loose-fill to blanket.

### **Q. How do I know how much insulation R-value my home needs?**

Several factors affect the R-value your home needs:

- Where you live – You'll need a higher R-value if you live in the Northeast than if you live in Southern California.
- How your home is built – For example, is it a single-level or multi-level structure? Do you have cathedral ceilings? Is there a basement or is your home built on a slab?
- How you heat and cool your home – Do you have a furnace, a central air conditioner, or a heat pump?

### **Q. Should I use the same R-value of insulation throughout my home?**

It's more efficient to use insulation with higher R-values in the attic and in rooms with cathedral ceilings than in wood frame walls and basements or crawl spaces with walls.

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For help in determining what R-values your home needs, contact:

- The Department of Energy's (DOE) Energy Efficiency and Renewable Energy Network is a clearinghouse of energy-efficiency information. Find it online at [www.eren.doe.gov](http://www.eren.doe.gov); call toll-free, 1-800-DOE-EREC (1-800-363-3732) (TDD: 1-800-273-2957); or write to U.S. Department of Energy B EREC, PO Box 3048, Merrifield, VA 22116.
- Your state energy office, local building department, or your gas or electric company. They can tell you how to conduct an energy audit to help detect waste and gauge the efficiency of your current heating system. Your utility company may offer free or low-cost energy audits, or you can conduct your own. DOE offers instructions at [www.homeenergysaver.lbl.gov](http://www.homeenergysaver.lbl.gov).
- Your local home improvement store (or its website) may have information to help you calculate your insulation needs.

**Q. How do I know what R-value I'm getting?**

The FTC is responsible for enforcing the R-value Rule. The Rule ensures that you get information about the R-value of your insulation before you buy it, have it installed, or buy a new home. Manufacturers must label their packages of insulation; installers and retailers must provide fact sheets; and new home sellers must include this information in sales contracts.

**Q. What should I do if I don't get information about the R-value from the manufacturer, retailer, installer or new home seller?**

Report it to the Federal Trade Commission. Call toll-free: 1-877-FTC-HELP (382-4357); use the online complaint form at [www.ftc.gov](http://www.ftc.gov); or write: Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

The FTC works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them. The FTC enters Internet, telemarketing, and other fraud-related complaints into Consumer Sentinel, a secure, online database available to hundreds of civil and criminal law enforcement agencies worldwide.



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