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**Consumer scorecard**

**New boom seen in home insulation—some pitfalls for owners too**

By LINDSEY CHOK  
Associate Press Writer

Insulation manufacturers are gearing up for an expected boom in sales this year. The National Insulation Association (NIA) predicts that sales will increase 10 to 15 percent over last year's level.

But they also are worried that sales may slump temporarily if home owners are discouraged by energy price hikes and inflation.

A spokesman at the National Bureau of Standards in the Department of Commerce warned that the industry is "very wary, particularly if someone proposes an unusually low-cost insulation program."

Under Carter's proposal, homeowners would receive tax credits of up to \$10 for spending on such energy-saving items as insulation, storm windows and weatherstripping.

According to a EPA study by the National Bureau of Standards, some 40 million owner-occupied, single-family houses are wasting energy because of inadequate insulation. Eighteen million of these homes have little or no insulation.

The amount of energy—and money—that can be saved by installing insulation varies widely, depending on the location of the house, the design of the place and the cost of fuel.

According to the Federal Energy Administration, insulating proper insulation in a previously un-insulated house can reduce energy use by 10 to 20 percent, depending on the climate.

There are three basic types of insulation—mineral wool, polystyrene and urethane. Mineral wool is the most common, and is used in most residential insulation.

According to the National Insulation Association, urethane fiber usually will in loose fill form, and plastic foam.

Shelby Cady of the mineral wool group said that the working of capacity every day is important. "But to be sure, the industry can meet the demand, providing the nation's houses are insulated over an eight to 10 year span."

Both Cady and A. Barone of the National Insulation Association expressed concern about people taking off on the weatherstripping. Barone said that when a window program was proposed in California, "everybody started buying insulation."

Cady and Barone said that insulation is just as important as the furnace. "It's the heat that counts—as it is in the winter. The winter you buy it, the better," said Barone.

No matter what you buy, you will have to be careful. Consumer and industry experts alike agree that you should make sure you get several estimates for any work you plan to have done. Consider such qualities as durability, ease of installation and energy resistance as well as the cost.

Insulation is not cheap, it can cost \$100 and up to properly insulate a single-family home. There are ways of saving money, however, including using non-fibrous alternatives such as plastic sheets instead of storm windows.

Figuring out how much insulation you need can be difficult without the advice of an expert. The Department of Commerce offers a stop-by-stop guide, "Making the Most of Your Energy Dollars in Home Heating and Cooling."

In milder climate areas, simple caps and flaps for the individual homeowner to complete in order to determine his or her needs. The booklet is available from the Consumer Education Center, Department of Public Costs, \$1.99 for 75 cents.

Calculation fiber in the form of loose fill insulation is used in attic spaces where access is difficult. Generally most work is installed by a professional who will drill small holes and blow the insulation into the wall or attic space. Loose fill insulation is sold in bags, the manufacturer will specify the number of bags

needed to achieve a given "R" value over a specific area. The National Insulation Association (NIA) has set flame-retardant standards for its members' insulation, but many producers are not members of the trade association. According to Barone, consumers should look for an indication that the product meets the "NIA" standard.

insulated by NIMA or the "NIA" specification set by the Federal Government is not level. There may be problems with moisture and mold. The work must be done in a well-ventilated area. Some workers and their tools can carry energy, although they can be expensive. A spokesman for

the Architectural Aluminum Manufacturers Association said that an estimated 30 million storm windows and doors are sold every year. But he also said that the nation's houses still do not have such protection.

The spokesman said the average house has 15 to 20 windows and two doors. One for storm windows can save anywhere from \$10 to \$100 depending on how elaborate they are and whether they have to be custom built. An average storm window costs \$15 to \$20. A set of four storm windows and a screen door are left in place permanently and should be sealed in the order to reduce drafts with caulking compound or other material. Therefore, it is a long-term

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