



Spray Polyurethane Foam Insulation



A whole new comfort level, for you and for the world.



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The best ideas aren't always the easiest to explain.

Families building new homes think a lot about affordability and comfort. They usually don't think about things like insulation. They should, though, because the right insulation decision can have a major impact on both the economics and livability of their homes.

Spray Polyurethane Foam (SPF) is simply the best insulation you can install. It's comfortable, cost-effective, and environmentally friendly.

Other insulation systems may seem cheaper if you only look at the price tag. But once you learn about R-Values and air barriers and factor in the monthly savings on your energy bill, you quickly realize that SPF costs homeowners less money than any other insulation system, **starting the day they move in.**

Livability. Affordability. SPF keeps your heating and cooling inside, the elements, noise, dust, and pollen outside, and as much money as possible in your wallet. It's simply the highest performance insulation you can install.



Spray Foam: Your Best Total Cost of Ownership Value

One of the best ways to lose money on your home – a *lot* of money – is to base your insulation decision on misleading *cost* figures. Your best financial bet, a strategy that will pay immediate dividends, is to understand your **Total Cost of Ownership (TCO)**.



Insulation expenditures aren't an up-front expense, they're rolled into your mortgage. So you begin your TCO calculation with the monthly cost of the insulation.

- > Compare total monthly mortgage outlay against total monthly energy savings.
- > With SPF, you'll spend a few dollars more each month on your mortgage and you'll save a lot more on your energy bill than with other insulation systems. Up to 40% more.

Bottom Line: Your TCO with SPF is significantly lower than with any other form of insulation. That means more money stays in your wallet each month.

A typical example that illustrates TCO:

The Smiths are purchasing a new home. Like all new houses, it comes with insulation, and if they don't specify what they want, they'll usually get a lower performance insulation. An estimate for the default insulation option in the Smiths' new home is around \$4,000, bringing the total home price to \$250,000. With other insulation systems installed, local energy costs average \$275 per month.

Monthly mortgage payment (@ 30-year 6.0% fixed interest rate):	\$1,498.88
Monthly energy bill:	\$ 275.00
Total Cost of Ownership	\$1,773.88

The Joneses asked their builder to install SPF in their new home at an initial cost of \$12,000, which nudges the home's total cost to \$258,000. But, with SPF, they know their energy bills are going to be a lot lower. 40% lower.

Monthly mortgage payment (@ 30-year 6.0% fixed interest rate):	\$1,546.84
Monthly energy bill (\$275 minus 40% savings):	\$ 165.00
Total Cost of Ownership	\$1,711.84

Wow – despite investing in the “more expensive” SPF, the Joneses will actually pay less each month – \$62.04 less. **That's \$744.48 per year and \$22,334.40 over the term of the loan!***

* In *real* dollars. This doesn't even take into account rising energy costs, inflation and the time value of money. Once you factor in all the advanced economic and accounting concerns, the homeowner benefits even more.

Thermal Performance: Get the Actual Story on R-Values

There are two kinds of R-Value: Rated and *Actual*. And the Rated value often doesn't tell the whole story.

Rated R-Values are like the EPA mileage estimates for new cars – they describe an ideal scenario that you'll never actually encounter in the real world. And the difference with R-Values can be a lot greater than the shortfall with gas mileage ratings.

Insulation systems other than SPF, especially when not installed perfectly, are susceptible to uncontrolled air leakage, and air infiltration accounts for up to 40% of your energy loss.* This means its *Actual* value can be a lot lower than its Rated value promises.



SPF, on the other hand, doesn't sag or settle and perfectly seals all construction cracks and gaps, conforming to the space in walls and attics. The net effect is a sealed envelope inside your home. This means no airflow loss.

Ask your builder to tell you more about the *actual* value of Spray Foam insulation from NCFI.

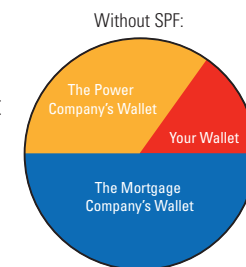
* “The U.S. Department of Energy (DoE) reports 40 percent of the energy cost of heating and cooling a building is wasted by uncontrolled air leakage through the building envelope. This uncontrolled leakage can also contribute to premature building deterioration, condensation, spalling, ice damming, poor indoor air quality (IAQ), and mold growth.” (*Modern Materials Magazine*)

The Homeowner. The Mortgage Company. The Power Company.

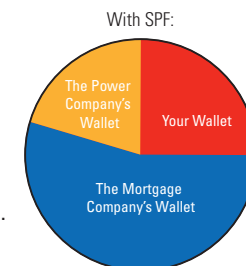
Every month, a set amount of money will be allotted among you, the mortgage company, and the power company.

The important thing to consider is how to keep as much of that money as possible in your own pocket.

- > If you have a default insulation system installed, you assure that a larger sum of money is transferred from your account to the power company every month.



- > If you invest in SPF insulation, your monthly energy savings are significantly greater than the incremental monthly cost of the SPF insulation. This is bad news for the power company, because at the end of the month all that money is in your pockets instead of theirs.



SPF: good for the homeowner's wallet, bad for the power company.



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