

Why doesn't my builder use foam? 6 rules about builders, insulation, and your home.

By John Bartlo, President of Energsmart Foam Insulation

We've been installing foam insulation in homes and businesses for decades now. Over that time we have had very limited success in getting builders to use our product. Approximately 90% of the new homes we insulate are for people who are managing the construction of their own home. Another 5% are for those people who have pushed their builder to use foam insulation. Only about 5% of the new build residential work we do is initiated by the builder who has convinced their customer that foam insulation is their best investment. Since a vast majority of homes are built by builders, the percentages above are out of whack on their surface.

As the owner of this business I have always been frustrated by this trend. I have never been able to understand why a builder wouldn't offer a more cost effective product for their customers. Sure, our product has a higher initial cost (2-3 times fiberglass), but its efficiency over fiberglass pays for itself through energy savings and the comfort is unmatched. In the early years of my business I would take it personally if a builder wouldn't talk to me about offering my product, but over the years I have become quite familiar with the industry and what goes through the mind of the typical builder. As you read this paper keep in mind that this isn't an attempt to knock people who make a living building houses. In fact, there are several builders who offer our product to all of their customers. The point I try to make here is that builders, like anyone, are out to maximize the long term profitability of their business the best way they know how. However, it's important to note that what might be a good way to run their business does not necessarily equate to building your house the way you would want it built.

There are literally hundreds of individuals and companies in Western New York that you can hire to build your house or manage the construction of it. There are only 1,000-1,500 new single family homes built each year in Erie County. Doing the math one can see it is a very competitive market for builders. One house can make or break a year for smaller builders. The result of all of this is that builders will tend to build the cheapest house they can get away with. If a builder quoted a house with the materials he would build his own house with, the price would go up and the uneducated homeowner will choose a lower priced builder on the perception they are getting the same product for less money.

A home is made of thousands of components. There are tens of thousands of materials to choose from when building a home. The only requirement is that the materials used to build a home meet Building Code. Below I present six rules about builders, insulation, and your home.

Rule #1 – Cheaper is usually better for a builder

Builders will tend to use the cheapest materials possible to meet building code so they can remain competitive with other builders. Take fiberglass as an example. Fiberglass is the cheapest insulation (literally) that can be used to build a home and meet Building Code. A vast majority of new homes built have fiberglass in them even though insulation is the building material that plays the biggest factor in the ongoing operating costs of a home. Is it unethical for a builder not to quote the product? I would say no, but make no mistake about it, a builder will make building decisions based on his own best interest and not yours. Once your house is built and he gets paid, your builder couldn't care less about your heating and cooling bills so long as they aren't significantly higher than the houses of most other builders. Since most homes use fiberglass, the gas and electric companies will take the blame even though your bills would've been much less if he had just offered you the opportunity to use a better insulation product, like spray-in-place foam insulation.

Rule #2 – Change is hard

Most Builders use the same subcontractors for every house they build. Their subcontractor has done many jobs for them and they know what to expect. This is not unlike you and the person that cuts your hair. You've been going there for years and you know there's a good chance your hair will make it through the experience just fine. So a builder uses the same guys over and over again because he knows the job will be done exactly how he wants it and the chances he will have to clean up a problem are slim. Remember from a previous point I made that this doesn't necessarily mean that the subcontractor your builder hires is best for your home, but that it's the best choice for your builder.

Rule #3 – It's Hard to Fire Your Friends

This is an extension of Rule #2. When a builder doesn't use his regular subcontractor, he is effectively firing his friend. At the very least he is taking money out of his pocket. These are people that work together every day and they've established a personal bond over many years. As long as a builder isn't going to adversely affect his business he will stick with his subcontractor 365 days a year. A builder does not want to experience any hard feelings or awkward encounters with these guys because he'll see them around job sites for his entire career. On the other hand, they're smart enough to do what a customer wants to a point. If you want to use a couple of your own sub-contractors, every builder I know of will allow it. If a builder won't allow you to use your own sub-contractor for insulation or another part of your home, then you should find a new builder. Once you tell them this, they will likely give in to your wishes. Never sign a contract with a builder that gives them complete control over materials and contractors used to build your home!

Rule #4 – An Energy Star Home is not Necessarily the Best You Can Get

Most builders in New York now build an “Energy Star” rated home. We think this is a program everyone should take advantage of because it allows you to build a more efficient home than a plain old Code built home and it will reduce the cost of operating your home. In general, the way the program works is that all of the components of your home that affect energy consumption are calculated and compared to a minimum Code built home. This includes windows, furnace, air conditioner, insulation, appliances, light fixtures, light bulbs, and the like. Based on how much more efficient your home is, the program will cut you a check for varying amounts. The problem we have with the program is that it is run by the government. The government has to be very careful to allow the market to work on its own and not show preference for one product over another. As a result, fiberglass (remember this is the least efficient insulation you can put in your home) can be used to meet the requirements of the program. It’s hard to respect a program that sets the hurdle so low. The point I try to make here is that just because you have an Energy Star labeled home doesn’t mean it is even close to being the most energy efficient house you can build.

Rule #5 – Sexy Sells

Almost every home sold by a builder is on looks. People who go to home shows or visit model homes focus on space, design, and decoration. No one sees the “guts” (i.e. Insulation) of the house unless they really dig into the details. I don’t have a problem with people wanting their house to look nice. People spend a lot of money on a home and it should be aesthetically pleasing. The irony is that energy is the number one cost of operating a house and people rarely pay attention to it. Insulation, furnace, and windows are the three biggest factors that affect energy bills. Most people simply assume the builder is giving them a high quality product. Your builder will tell you you’re getting high quality every day of the week, but it’s a very subjective statement and a little bit of research on your part will save you a lot of money down the road.

Our favorite line from builders and others who don’t use our product is that “foam is too expensive”. This couldn’t be further from the truth. Of course it’s more expensive to install, but it’s illogical to base a decision on that factor alone. The initial cost AND the resulting energy bills easily make it a less expensive product than fiberglass. Take this example. If someone offered you a choice between two cars that were identical in every way except that one cost \$10,000 and got 30 MPG, while the other one was \$5,000 and only got 15 MPG, which one would you take? I would take the more expensive car because the gas savings would far outweigh the extra cost of the car. In fact, with a monthly payment, you would likely end up with more money in your pocket each month because your gas savings would outweigh the higher car payment. Foam insulation in a house is no different. The one-time initial cost of installing foam is far greater than fiberglass, but your lower gas and electric costs with foam will pay for the investment in a short time. For the remainder of the life of the building the savings will just continue to accumulate. On top of that, the comfort of a foamed home is unmatched (no cold

feet, etc). Due to the fact that spray foam is becoming more common in both new and existing homes, buyers are starting to see spray foam as a value in purchasing an existing home, like a new roof or new kitchen.

Rule #6 – Fiberglass is not Good for Your Health

You may hear some builders who haven't kept up with modern building science say that foam is unhealthy because it makes a building too tight. It's true that foam can make a house too tight, but that's what we strive for. The saying in the foam industry is "insulate tight and ventilate right". Until foam became popular, builders would rely (and many still do) on the fibrous nature of fiberglass to allow air to enter and exit a home. Again, this is true, it does help the house to breathe and turn air over. The problem is that the air brought into the house is filled with fiberglass particles, allergens, pollutants, humid air, and anything else from outside the home that can create an unhealthy living environment. Just as it lets unhealthy air into the home, it also lets expensive heated or cooled air out of the home. We actually like to call fiberglass "filterglass", a play on words because fiberglass is used for furnace filters (you shouldn't use furnace filters made of fiberglass either). In the event we make your house too tight, the solution is a high powered bathroom fan or other mechanical ventilation, the cost (\$300-\$500) of which will pale in comparison to your energy savings. By the way, every package of fiberglass sold in the United States has a cancer warning on it. Is that really what you want to put in your brand new home?

Summary

In summary, fiberglass should be avoided, especially in a new home. Its inefficiency will haunt you and future owners of the home for as long as it stands. Once you put it in it is so costly to replace that it won't get done for several decades. Foam is a tried and true product that has been used successfully for over 40 years. It is not new and there is no mystery to it at all. On average, a home with foam insulation uses 40% less energy than one with fiberglass. If a builder tries to steer you away from foam, please, call us and get a second opinion before you make a bad decision.

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CALL US TODAY! (716) 775-8035

483 Sawyer Ave, Tonawanda, NY 14150
(716) 775-8035 • (716) 775-8057 fax • energsmart.com

