

## Get Ready for Summer

If you've noticed an increase in your utility costs during the winter months, it's the perfect time to insulate your home to protect it from the summer heat.

The insulation process may appear complex due to unfamiliar terms such as "R-value" and the wide range of materials available.

Scientific concepts like conduction and convection are also part of the decision-making process. Conduction refers to how heat moves through the walls or windows of your home, while convection involves the transfer of heat through liquids or gases like air. Convection also causes heat to rise, which is why upper floors or attic spaces tend to be warmer.

Now that you're familiar with these processes, let's discuss getting your home ready for the summer season:

### DIFFERENT MATERIALS

There are various types of insulation available, such as fiberglass, cellulose, foam, foil or wool. Each has its own unique advantages and applications. Fiberglass and foam, being bulkier options, are com-



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monly used in enclosed spaces like attics as they effectively hinder the transfer of convective heat. Fiberglass is the predominant form of insulation found in residential properties, where it is either rolled out as a blanket or applied as loose fill. Fiberglass can also be blown in using specialized equipment. Foil insulation works by reflecting heat away from your home; it's recommended for individu-

als residing in colder climates by the Department of Energy.

### R-VALUES

The R-value of an insulation product describes its ability to resist the flow of air through conduction. These values are impacted by factors such as the age of the home, associated moisture buildup and the temperature. By increasing the amount of insulation, you can

reduce the transfer of air, thus maintaining a cooler home during the summer. However, it's important to note that different areas of your home may require insulation with varying R-values. For additional guidance on weatherizing your home, refer to the U.S. Department of Energy website. Local insulation companies or contractors can also provide personalized advice

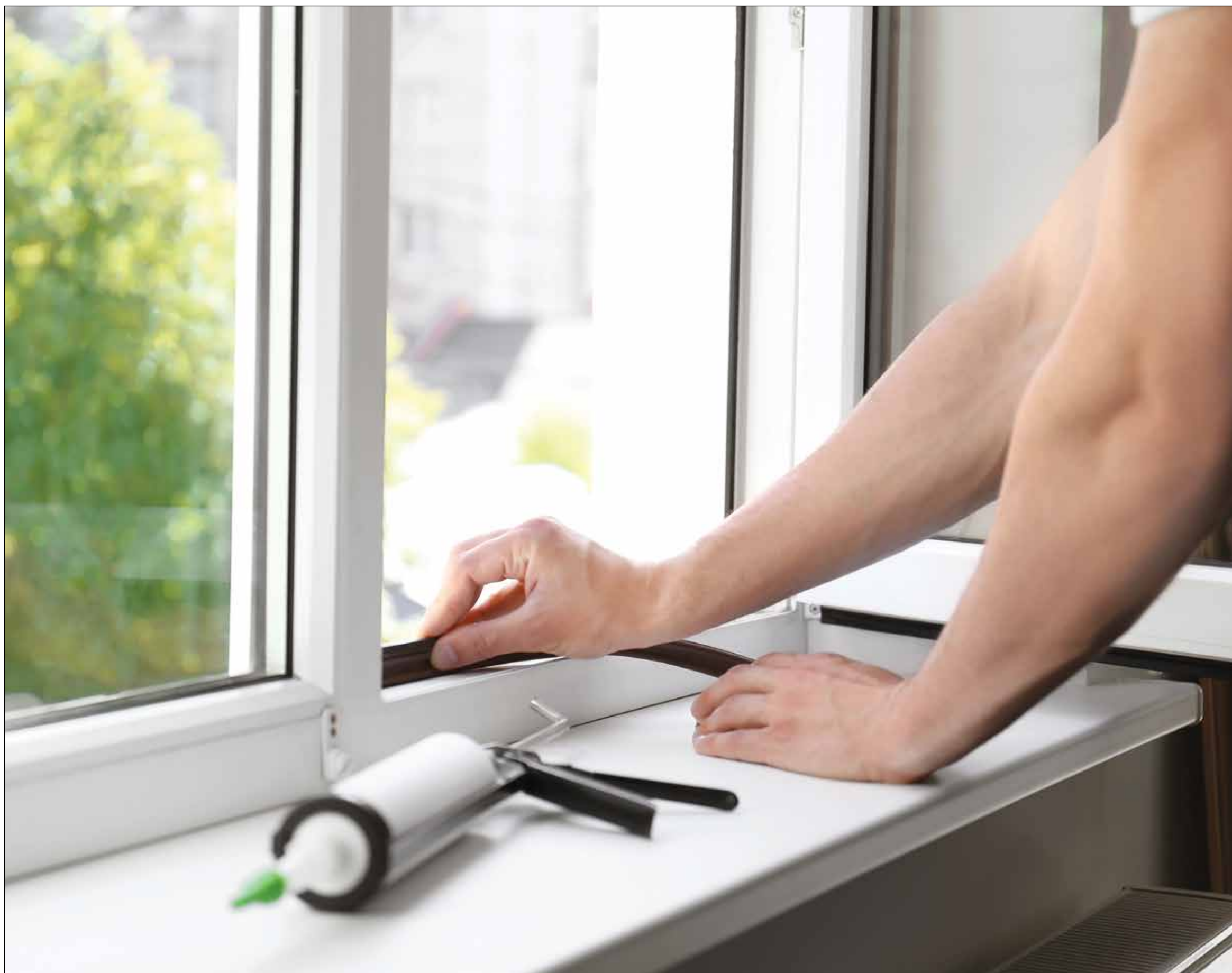
based on your home's specific requirements.

### WHY IT MATTERS

Properly insulating these spaces is essential in order to keep your home cool during the year's hottest months. But insulation doesn't simply block out heat. It also helps keep moisture out, providing a barrier that will protect the interior of your home from allergens like mold. Then, of course, you'll likely be decreasing your utility bill: Without quality insulation, your AC unit may become overworked as it tries to maintain temps as cooler air leaks out. Over time, that constant use will shorten the life of the system, leading to very expensive replacement costs.

### GETTING AN AUDIT

If monthly energy expenses keep rising and you're struggling to identify the issue, contact a professional about an energy audit. These audits are conducted by local companies or your energy supplier. They will come to your residence, assess the property for any physical issues, and discuss your family's typical summer behavior. This will assist in determining an optimal consumption level. They may also employ specialized equipment to measure energy loss. All of these details will help shape their suggestions.



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### REAL ESTATE 101



### HOMEWISSE GLOSSARY

#### Homeowner Help

Prospective homeowners may be eligible for a variety of assistance programs on the federal, state, county and city levels — including tax credits. Some private programs also provide grants. Find out more at <https://bit.ly/4c6rTjb>.

**Prepayment:** payment of mortgage loan, or part of it, before due date. Mortgage agreements often restrict the right of prepayment either by limiting the amount that can be prepaid in any one year or charging a penalty for prepayment. The Federal Housing Administration does not permit such restrictions in FHA insured mortgages. SOURCE: Illinois Real Estate Lawyers Association

# AD SPACE