

**Dollar and Energy Saving Loans**  
**Certification of Added Wall Insulation R-Value**

• To Be Completed by Siding Contractor • Only to Be Used When Project Includes New Siding  
• All Appropriate Data Must Be Supplied in the Applicable Blanks  
• Responses Such As "Not Applicable" or "Unknown" Will Delay Loan Processing

Loan Applicant Name			Siding Contractor/Business Name		Phone Number	
Location or Address of Property to be Insulated			Mailing Address			
City	State	Zip Code	City	State	Zip Code	

**EXISTING WALL INSULATION**

- Are existing walls wood/metal frame, or masonry? \_\_\_\_\_
- What is the interior finish material of the existing walls? (drywall, lath and plaster, particle board, etc.) \_\_\_\_\_, and the thickness of this material \_\_\_\_\_. Describe existing exterior siding \_\_\_\_\_
- What is the existing wall insulation type? \_\_\_\_\_, thickness \_\_\_\_\_, R-value \_\_\_\_\_
- Physical examination of existing insulation is required. Provide a brief statement explaining how the walls were checked/ accessed to determine the existing insulation type and thickness - \_\_\_\_\_

**NEW WALL INSULATION**

- New wall cavity insulation Brand \_\_\_\_\_, type \_\_\_\_\_, thickness \_\_\_\_\_, R-value \_\_\_\_\_
- New foam board insulation Manufacturer \_\_\_\_\_, Brand \_\_\_\_\_ and type  polyisocyanurate,  polyurethane,  extruded polystyrene,  other \_\_\_\_\_, thickness \_\_\_\_\_, R-value \_\_\_\_\_, number of reflective sides \_\_\_\_\_, Air Sealing:  house wrap  seams taped Note: Method must be described on the contractor's bid.
- New siding manufacturer \_\_\_\_\_ type (vinyl, aluminum, steel, etc.) \_\_\_\_\_ additional siding insulation type (integral, form fit, none) \_\_\_\_\_, R-value \_\_\_\_\_

**NOTE: Supporting R-value data must be attached.**

- New foam board insulation ASTM E 84 flame spread index ( $\leq 75^*$ ) \_\_\_\_\_
  - (If applicable) Additional or integral siding insulation ASTM E 84 flame spread index ( $\leq 75^*$ ) \_\_\_\_\_
  - New foam board insulation ASTM E 84 smoke developed index ( $\leq 450^*$ ) \_\_\_\_\_
  - (If applicable) Additional or integral siding insulation ASTM E 84 smoke developed index ( $\leq 450^*$ ) \_\_\_\_\_
6. Have you obtained and attached the required copies of manufacturer's data sheet(s) showing ASTM E 84 test results for flame spread and smoke developed for the insulation board AND any additional or integral siding insulation? (check one)  YES  NO  
Note: For siding with integral insulation, attach a copy of the manufacturer's data sheet which indicates the type and brand of insulation attached to the siding, AND attach ASTM E 84 data for the insulation alone — without the siding. Manufacturer's published statement (not a letter) that the product meets the IRC/IBC requirements for foam plastic insulation is also acceptable, (list above as "meets IRC/IBC").

*Total added R-value:  
R-10 required if wall cavities  
are filled*

Materials and Installation Costs	Project Costs	Other Costs
7. Insulation materials and installation costs (Area= _____ sq. ft., omitting windows and doors).....	7. \$	
8. Siding materials and installation costs (Area= _____ sq. ft., omitting windows and doors) If square foot area of siding exceeds square foot area of insulation on line 7, pro-rate siding costs between Project Costs column and Other Costs column.....	8. \$	\$
9. Frame wrap materials and installation costs for _____ windows and _____ doors .....	9. \$	
10. Shutters, gutters, downspouts, soffits, fascia and other trim materials and installation costs (Not eligible for program loan).....	10. \$	
11. <b>TOTAL OF LINES 7, 8, AND 9</b> (Enter here and on Form 2, line 12) .....	11.	

**Signatures**

I hereby certify under penalty of perjury, that the information provided above is true, correct and complete.

**sign here**

Signature of Loan Applicant	Date
Signature of Siding Contractor	Date

**SUBMIT THIS FORM ALONG WITH FORM 2 AND SIDING/INSULATION BID(S) TO A PARTICIPATING LENDER**

**Questions and Answers about Low-Interest Loans  
for Insulation and Siding (Form 2.2 Siding)**

**Q: What are the insulation R-value requirements for siding projects?**

**A:** When existing wall cavities are filled with insulation it is required that an R-10 be added to the exterior of the walls being sided. When existing wall cavities are empty, or partially filled, it is a requirement of the program that the cavities be checked and filled. If a minimum R-10 is added to the existing wall cavities, as part of the siding project, a minimum R-3.5 is required to be added to the exterior wall.

**R-values.** R-values must be for the insulation material only, determined by proper ASTM testing as outlined in the FTC's "R-value Rule." R-value may not be included for reflective surfaces, air films, infiltration reduction or any other characteristics of the insulation other than the R-value of the material itself.

**Q: Why is additional insulation required for siding projects?**

**A:** Siding, by itself, has negligible insulating value. Even the foam backer that is often installed does not add much insulation. Since these low-interest loans are supposed to help borrowers reduce energy use, siding can only be justified when it is necessary to protect the integrity of the new insulation. Pre-qualified wall insulation projects, with siding, require adding specific insulation (types and thicknesses) to an existing frame or masonry wall.

**Q: How can the additional insulation be installed in a siding project?**

**A:** Some ideas are presented below. These are only suggestions and you are free to modify them or design a completely different solution as long as the specific insulation (material R-value) requirements are met.

**Q: Do I get credit for a foil facing?**

**A:** No. Foil or radiant barriers require a sealed air space and clean reflective surface, both of which will decay over time in standard construction.

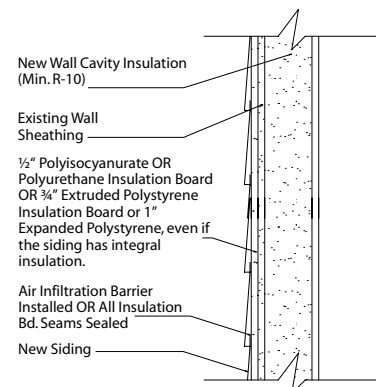
**Q. What is ASTM and why must information on flame spread and smoke information on the insulation board products be submitted?**

**A.** ASTM International is one of the largest voluntary standards development organizations in the world and a referenced source for technical standards and testing of materials, products and systems. The latest published building/construction codes require minimum product testing results of insulation foam board products. Verification by the Nebraska Department of Environment and Energy that these minimum requirements are being met will help to ensure public safety.

**Q. Does anyone make sure that the insulation claimed on Form 2 SIDING is being installed?**

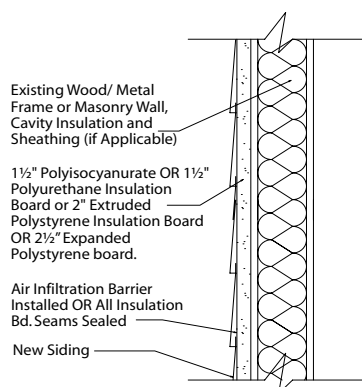
**A.** Lenders verify project completion through physical inspection or paid invoices. In addition, NDEE personnel inspect 10-15% of projects – more if there is reason to believe someone is cheating.

**1.** If the existing frame wall **is not** currently insulated the easiest and cheapest way is to: 1) blow loose-fill insulation into the sidewall cavities, 2) install 1/2" or 3/4" insulation board (depending on the type of product used) on the exterior and 3) cover the insulation board with siding. This type of application will provide the additional insulating value required for financing. Filling the wall cavity is required.



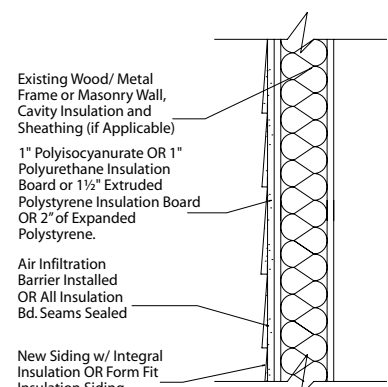
**Install Exterior Wall Cavity Insulation, Insulation Board And New Siding**

**2.** If the existing wall **is** currently insulated, then the entire additional insulation requirement must be installed on the exterior of the wall. You can achieve the required levels as detailed below: 1) add 1 1/2" or 2" insulation board (depending on the type of product used), 2) add an air infiltration barrier or seal all of the insulation board seams and 3) cover the insulation board with siding.



**Install Exterior Insulation Board And New Siding**

**3.** As indicated in 2, if the existing wall **is** currently insulated, then the entire additional insulation requirement must be installed on the exterior of the wall. Another option you can use to achieve the requirement is detailed below: 1) add 1" or 1 1/2" insulation board (depending on the type of product used), 2) add an air infiltration barrier or seal all of the insulation board seams and 3) cover the insulation board with an integral insulation or form fit insulated siding.



**Install Exterior Insulation Board And New Integral Insulation Or Form Fit Insulation Siding**