

Energy Comparisons

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| <p>Case study #1</p> | <p>Sacramento, CA Comparable single story 2,400 square foot homes Several addresses apart on same side of street Gas and electric bills Feb to Dec, 2003</p> | |
| <p>Traditionally insulated home:</p> <ul style="list-style-type: none"> • Utility bills <ul style="list-style-type: none"> - \$2,239 electric - \$477 gas - \$2,716 total • Monthly average utilities <ul style="list-style-type: none"> - \$247 • Average utility prices <ul style="list-style-type: none"> - Gas \$0.95 per therm - Electric \$0.17 per kWh | <p>Closed-cell spray foam insulated:</p> <ul style="list-style-type: none"> • Total gas and electric <ul style="list-style-type: none"> - \$1,107 electric - \$306 gas - \$1,413 total • Monthly average utilities <ul style="list-style-type: none"> - \$128 • Average utility prices <ul style="list-style-type: none"> - Gas \$0.93 per therm - Electric \$0.13 per kWh | <p>Closed-cell spray foam energy savings:</p> <ul style="list-style-type: none"> • 48% reduction in utility bills <ul style="list-style-type: none"> - \$118 per month average savings - \$1,422 per year; \$42,645 over 30 years • How much extra financing could you afford on a 30 year mortgage with an extra \$118 per month? <ul style="list-style-type: none"> - \$19,758 at 6% - \$17,805 at 8% |

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| <p>Case study #2</p> | <p>Roanoke, VA 2,240 square foot ranch Liquid propane gas heat Low fuel consumption got supplier's attention Monitored propane usage Aug '00 to Jul '01</p> | |
| <p>Ten similar homes with traditional insulation:</p> <ul style="list-style-type: none"> • Total propane consumption <ul style="list-style-type: none"> - Average was 769 gallons | <p>Closed-cell spray foam insulated:</p> <ul style="list-style-type: none"> • Total propane consumption <ul style="list-style-type: none"> - 321 gallons | <p>Closed-cell spray foam energy savings:</p> <ul style="list-style-type: none"> • 58% reduction in propane usage vs. average of ten comparable homes <ul style="list-style-type: none"> - 30% savings vs. next best home - 74% savings vs. worst home • Estimated savings <ul style="list-style-type: none"> - \$896/yr with propane at \$2 per gal - Mortgage value of \$12,444 at 6% |

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| <p>Case study #3</p> | <p>Atlanta, GA Comparable residences 1,800 sq. ft. Less than two miles apart Similar occupancy</p> | |
| <p>Traditionally insulated home:</p> <ul style="list-style-type: none"> • Monthly average utilities <ul style="list-style-type: none"> \$143.76 • Cost of insulation \$2,350 | <p>Closed-cell spray foam insulated:</p> <ul style="list-style-type: none"> • Monthly average utilities <ul style="list-style-type: none"> \$89.64 • Cost of insulation \$5,200 | <p>Closed-cell spray foam energy savings:</p> <ul style="list-style-type: none"> • 38% reduction in utilities <ul style="list-style-type: none"> - \$54.12 per month average saving • Added mortgage cost \$2,850 <ul style="list-style-type: none"> - \$17.10 per month added mortgage payment at 6% interest • Extra cash in homeowner's pocket <ul style="list-style-type: none"> \$37.02 per month |