

## Preparing for Summer

Celebrate warmer months, while working to keep the heat out

If you noticed higher electric bills during the winter, the time is right to insulate your home against summer's heat. The process can seem more complicated than it really is, mostly because of unfamiliar terms like "R-value" and the variety of materials to choose from.

Scientific processes involved in heating like conduction and convection will also be thrown around. Conduction describes how heat moves through your home's walls or windows, while convection is the transfer of heat through liquid or gases like air. The process of convection also pushes heat higher into the air, which explains why upstairs or attic spaces are often hotter than other floors.

Once you've familiarized yourself with it all, you'll be ready to prepare your home for summer.

### DIFFERENT MATERIALS

Insulation comes in many forms, including fiberglass, foam, cellulose, wool and foil. Each has its own special strengths and uses. Bulkier versions like fiberglass and



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this kind of insulation for those in cooler climates.

### R-VALUES

An insulation product's R-value describes its resistance to conductive air flow. These values are also dependent on age, temperatures and the accumulation of moisture. Adding more insulation will decrease air transfer, keeping your home cooler in the summer. Just remember that you may need insulation with different values depending on where it's being used. Consult the U.S. Department of Energy site for more tips on weatherizing your home. Local insulation companies or contractors can also discuss your home's individual needs.

### GETTING AN AUDIT

Insufficient insulation will often be revealed through your monthly energy costs. If you're having trouble pinpointing the problem, consider getting a free or low-cost energy audit from a local company or your energy provider. They'll visit your home, examine the property for physical problems, and discuss your family's typical behavior in the summer. This will help them determine an ideal consumption level. In some cases, they'll use special equipment to gauge energy loss, and those details will also inform their recommendations.

### REAL ESTATE 101

#### Real Estate Investing

Diversifying your investment portfolio has never been more important. And who couldn't use a little extra cash? Consider buying real estate. It's not as flashy as other investment options, but it can be quite lucrative — and you may not even have to deal with tenants. Learn more at [bit.ly/2XopXNI](https://bit.ly/2XopXNI).

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common form of insulation in homes, where it's rolled out in a blanket or scattered as a loose fill. Fiberglass may also

be blown in using special machines. Foil reflects heat away from your home. The Department of Energy suggests



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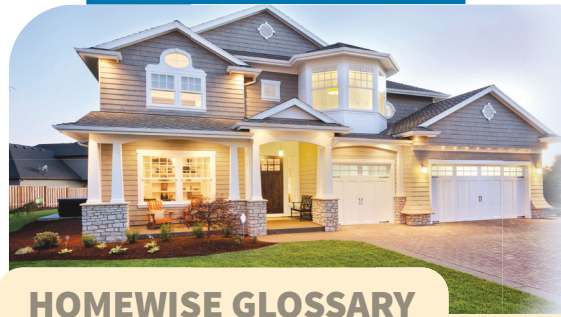
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#### **HOMEWISSE GLOSSARY**

**Equal Credit Opportunity Act:** A 1974 federal law under Title VII of the Consumer Credit Protection Act which requires lenders not to discriminate against consumers based on race, color, religion, national origin, sex or marital status, or receipt of income from public assistance (food stamps, social security). Borrowers are notified at application in writing of agencies that they may contact if they feel they have been discriminated against in any way. **SOURCE:** [MLS.com](https://www.mls.com)

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