
Section XI

**INSULATION DISCLOSURE REQUIRED BY
FEDERAL TRADE COMMISSION (FTC)**

Regulations became effective September 29, 1980, that require builders of new homes to disclose in their sales contracts the type, thickness, and R-value of the insulation that has been installed in the home.

Two possible results of *not* providing correct information could be that FTC may take enforcement actions against the violators and home buyers may initiate law suits.

The following language may satisfy FTC requirements, but verification with FTC, directly, is recommended:

“Ceilings and exterior walls in the home will be insulated with _____ type of insulation to a thickness of _____ inches which thickness, according to the manufacturer, will result in an R-value of _____.”

OR

“Insulation will be installed in the home as follows:

- (a) Walls in bedrooms will be insulated with _____ insulation to a thickness of _____ inches, which thickness, according to the manufacturer, will yield an R-value of _____.
- (b) Exterior walls in other areas will be insulated with _____ insulation to a thickness of _____ inches, which thickness, according to the manufacturer, will yield an R-value of _____.
- (c) Ceilings in all areas will be insulated with _____ insulation having a thickness of _____ inches, which thickness, according to the manufacturer, will yield an R-value of _____.”

If your project is the conversion of an apartment to condominium use, you should determine from FTC directly if your renovation program comes within the purview of FTC Regulations.