

HOW MUCH "EXTRA" DOES AN ICF HOME REALLY COST?

AVERAGE "EXTRA" COST FOR \$200,000 ONE STORY ICF HOME VERSUS 2X4 HOLLOW WALL CAVITY W/ BATT INSULATION AND OSB SHEATHING	\$6000	AVERAGE "EXTRA" COST FOR \$200,000 TWO STORY ICF HOME VERSUS 2X4 HOLLOW WALL CAVITY W/ BATT INSULATION AND OSB SHEATHING	\$10,000
MONTHLY COST OF \$6000 AT 30YR MORTGAGE AT 6.5% =	\$37.92	MONTHLY COST OF \$10,000 AT 30YR MORTGAGE AT 6.5%	\$63.21
TAX DEDUCTION SAVINGS Per Mo. AT 15% TAX RATE	(\$5.69)	TAX DEDUCTION SAVINGS Per Mo. AT 15% TAX RATE	(\$9.48)
NET ADDITIONAL MONTHLY COST	<u>\$32.23</u>	NET ADDITIONAL MONTHLY COST	<u>\$53.73</u>
AVERAGE MONTHLY INSUR- ANCE DISCOUNT SAVINGS	(\$7.65)	AVERAGE MONTHLY INSUR- ANCE DISCOUNT SAVINGS	(\$7.65)
AVERAGE SAVINGS IN MONTHLY HEATING AND COOLING COSTS AT 2007 RATES	(\$40)	AVERAGE SAVINGS IN MONTHLY HEATING AND COOLING COSTS AT 2007 RATES	(\$40)
TRUE "EXTRA" MONTHLY COST OF ICF HOME	<u>(\$15.42)</u>	TRUE "EXTRA" MONTHLY COST OF ICF HOME	<u>\$6.08</u>

THESE NUMBERS ARE ESTIMATES BASED ON TYPICAL AVERAGES.

DEPENDING ON QUALITY LEVEL OF HOME ICF IS COMPARED TO, MORTGAGE RATE, TAX RATE, AND PERSONAL ENERGY HABITS, YOUR COSTS MAY BE MORE OR LESS THAN EXAMPLES SHOWN.

DO YOUR MATH - THIS IS AN IMPORTANT DECISION. FOR POSSIBLY LESS THAN A "STANDARD" HOME TO A LITTLE BIT MORE PER MONTH (AT TODAYS UTILITY RATES) YOU CAN HAVE A HOME THAT IS STRONGER, SAFER, QUIETER, HEALTHIER, MORE DURABLE, AND MORE ENERGY EFFICIENT!