

## Congratulations!

Purchasing a home is one of the most exciting and important investments you will ever make. We can help make sure that the home you buy is more comfortable and less expensive to heat and cool.

## How It Works

Let's say you've found (or already live in) the right home, but it needs work. Incorporate the cost of energy efficiency improvements into your mortgage when you purchase or refinance your home, and we'll make sure your energy savings will exceed the additional monthly mortgage amount you pay for the improvements.

Recommended improvements may include:

- ✦ Adding more insulation.
- ✦ Reducing drafts by sealing air leaks.
- ✦ Installing a new heating or hot-water system.

## Look for the Stars!

To recommend improvements, we perform an Energy Rating, a standard measure of a home's

energy efficiency. The rating ranges from 1 Star (poor) to 5 Stars (excellent). It documents the energy efficiency of the home in its current condition, estimates utility bills after the improvements are made, and enables you to take advantage of special financing.

"Your program helped us replace our ancient heating system and save money."

— Ellen & Jeff Knight

## It's a Winner!

- ✦ You qualify more easily for a loan.
- ✦ You reduce your utility bills.
- ✦ You improve your home's comfort and resale value.
- ✦ You conserve energy and help the environment.

Each year the average home upgraded to the 4 Stars level of energy efficiency prevents the release of nearly 2,872 pounds of carbon dioxide — the major cause of global warming. Upgrading only 100 homes to the 4 Star level of energy efficiency would cut CO<sub>2</sub> emissions by more than 143 tons every year.

## We Can Help

As a member of the Northeast Home Energy Rating System Alliance, we can answer any questions you may have. Our energy professionals are qualified to:

- ✦ Perform the required Home Energy Rating and recommend cost-effective energy improvements that can save you money.
- ✦ Secure written bids from contractors.
- ✦ Prepare all necessary documentation for your loan file.
- ✦ Establish contracts, coordinate the work and help make sure the job is done correctly.
- ✦ Inspect the energy improvements and re-rate the house upon completion.



## An Example of the Savings

### Monthly Energy Expenses

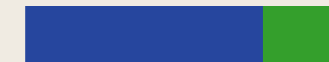
**Without Energy Improvements: \$142**



Energy: \$142

### Monthly Energy Expenses

**With Energy Improvements: \$121**



Energy: \$83

Additional Mortgage: \$38

**Net Annual Savings: \$252**

This example is based on the experience of a couple who found their dream home: a beautiful, 120-year-old farmhouse. The house was drafty, and the couple was prepared to pay high utility bills. Then they learned they could actually save money by rolling the cost of energy improvements into their mortgage.

Now they are saving money each month *and* enjoying a more comfortable home! Here are the details:

*The House:* 120-year old, 1½-story farmhouse; oil heat, electric hot water.

*Recommended Improvements:* Add attic and foundation insulation; place vapor barrier over dirt crawl space; weatherstrip and air seal throughout; seal furnace ductwork; switch to oil-fired domestic hot water heater, install energy-efficient lighting fixtures.

*Total Improvement Cost:* \$5,545 (including Energy Rating)

*Net Monthly Savings:* \$21 (\$59 energy savings minus \$38 mortgage increase)