Home Energy Score

Educational Module Insert for First Time Homebuyers

When Buying a Home, Ask for a Home Energy Score

A miles-per-gallon rating for homes*

- ✓ Gives potential homebuyers **information** about a home's energy features and estimates home energy costs

- ✓ Provides new homeowners **guidance** on energy improvements that can make the home more comfortable and less expensive

At time of sale, the Home Energy Score is –

FAST. Takes less than one hour in most homes.

AFFORDABLE. Free for Assessors to keep costs low.

SIMPLE. Easy to understand 1 to 10 scale.

CREDIBLE. Created through robust testing and analysis.

FLEXIBLE. Available through various programs and software.
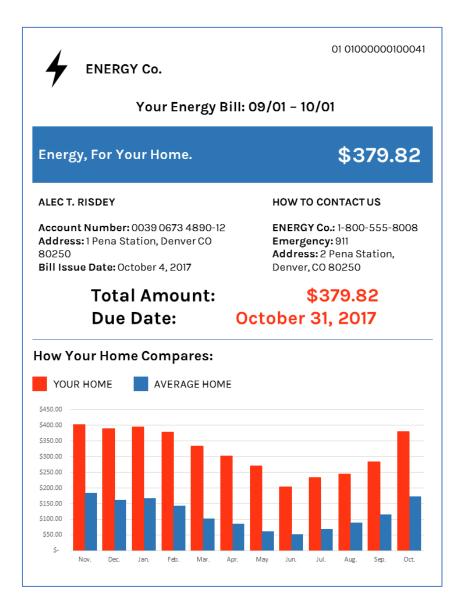
*Applicable for single-family homes and townhomes only.

Why Should You Care About Energy Efficiency?

Helps Reduce Costs:

✓ On average, energy costs are higher than either property tax or insurance for U.S. homes at **$1,850 per year** (U.S. Census)

✓ Efficiency investments can help stabilize your bills in the hottest and coolest months, and lower your energy bills overall

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⚡ **ENERGY Co.**

Your Energy Bill: 09/01 – 10/01

Energy, For Your Home.   **$379.82**

ALEC T. RISDEY

HOW TO CONTACT US

Account Number: 0039 0673 4890-12
Address: 1 Pena Station, Denver CO 80250
Bill Issue Date: October 4, 2017

ENERGY Co.: 1-800-555-8008
Emergency: 911
Address: 2 Pena Station, Denver, CO 80250

Total Amount: $379.82
Due Date: October 31, 2017

How Your Home Compares:

■ YOUR HOME   ■ AVERAGE HOME

Why Should You Care About Energy Efficiency?

Smart Investment:

✓ Attic insulation achieves highest return on investment of all home improvement projects studied at **116.9%** ([Remodeling Report](#))

   ✓ Attic Insulation averaged the cheapest upgrade at **$1,268** ([Remodeling Report](#))

Why Should You Care About Energy Efficiency?

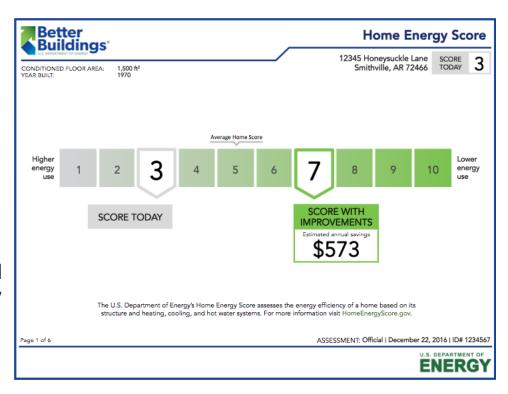## Improves Quality of Life:

- ✓ Energy improvements are good investments that bring financial relief and "joy"

    - ✓ After an insulation upgrade, **61%** say greater desire to be home, **95%** same or increased sense of enjoyment, and **66%** major sense of accomplishment ([NARI Report]())

- ✓ Energy efficient homes can improve occupant health outcomes related to asthma, hypertension, and allergies ([Home Rx Report]())

Understanding the Report

Important information in an easy-to-understand way

- ✓ **Score Today:** where your home currently falls on the 1-to-10 scale

- ✓ **Score with Improvements:** where your home will be on the scale if the report's recommendations are made.

- ✓ **Five page report:** includes home facts and cost-effective recommendations for energy efficient improvements
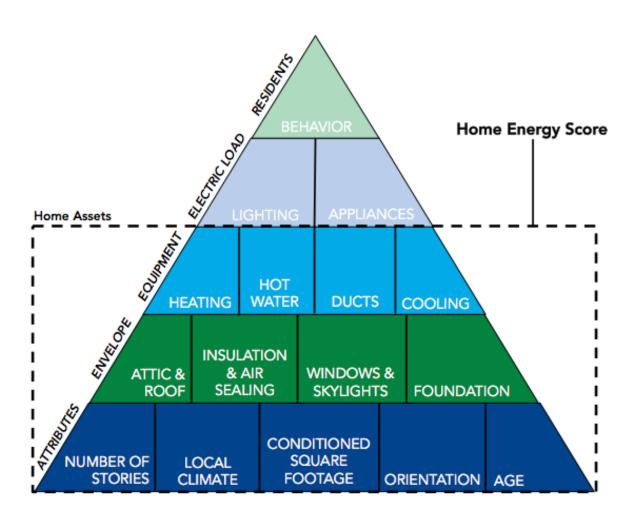

What does a Score mean?

The less energy a home is expected to use, the higher the Score

- ✓ **Score of 1:** home is expected to use **more energy than 85%** of U.S. homes

- ✓ **Score of 5:** home uses an **average** amount of energy compared to U.S. homes

- ✓ **Score of 10:** means the house is expected to use **less energy than 90%** of U.S. homes

How Home Energy Score is Calculated

The Score is based on a home's energy-related assets

✓ Excludes resident-dependent behaviors and electronics from analysis

✓ "Apples to apples" comparison between homes

How Home Energy Score Can Help With Financing

Finance up to 15% of "as completed" home value for energy improvements

✓ Obtain through Fannie Mae's HomeStyle Energy Mortgage Loan

Qualify for 2% stretch on debt-to-income ratio

✓ Allowed by Fannie Mae through HomeStyle Energy Mortgage Loan product and by FHA's policies

✓ Applies for homes that score a 6 or higher, or will score a 6 or higher after improvements

Explore state & local financing options as well

✓ Check out www.dsireusa.org to see what might be available in your area

When to Get a Home Energy Score

1. **When buying to get as much information as possible**

✓ Many home inspectors can offer the Score as part of the home inspection

2. **After moving in to inform energy improvements**

✓ Get cost-effective investments that improve the Score, increase comfort, and lower bills

3. **When listing to showcase energy improvements**

✓ Show the Score in the MLS listing to attract buyers

✓ Use MLS Green Fields to make the listing searchable by Score

How to Get a Home Energy Score

Visit www.homeenergyscore.gov/findanassessor to find a professional Home Energy Score Assessor near you!

✓ Can't find one near you? See our Partner Map to find which Partners could onboard a new Home Energy Score Assessor in your area. Visit www.homeenergyscore.gov for more resources and information.

U.S. DEPARTMENT OF ENERGY
Home Energy Score

Know your home. Know your Score.