HOME AND GARDEN COLUMN

ENERGY RATINGS HELP HOMEBUYERS

If you want to save energy and money, what is the most cost effective thing you can do? Replace windows, upgrade the air conditioning/heating system, fix leaky ducts, replace the old water heater? Don’t get bogged down in energy saving details. Have a home energy rating!

Purchase price and desired features are always included in our decision to buy a home. We consider the mortgage payment and add it to our routine monthly costs for car payments, credit card and groceries. However, increasing variable costs, such as electricity, affect how much month is left at the end of the money.

Florida law requires that all homebuyers are to be notified, prior to signing a contract, that a HERS rating is available. Unfortunately, homebuyers get so much paperwork, that this information is often overlooked. Don’t just compare features; check out energy efficiency by getting a HERS rating.

A HERS (home energy rating system) rating provides a predicted electric bill for cooling, heating and hot water use so you have a better feel for true monthly operating costs. A HERS score and analysis helps home owners, buyers and remodelers choose options which save energy and compare the costs of improvements.

Energy raters must attend training and be certified by the State of Florida's Department of Community Affairs. The Florida Solar Energy Center is authorized to provide Energy Gauge rater training for new and existing homes and commercial buildings.

A Class 3 rater is trained to review plans and can provide suggestions to increase energy efficiency in building design. A Class 2 rater reviews plans and visits the site to see what construction practices were actually used. A Class 1 rater uses a blower door, a contraption with a fan and pressure read outs, to see how leaky the house is. A duct blaster test is used to see if the ducts are leaking air. This performance test is required to meet Energy Star certification.

A HERS rating for an energy efficient house also provides proof to your lender of the predicted energy savings of the home, whether electric or gas.

Energy Efficient Mortgages (EEM’s) have been around for years, offered by VA, FHA, but many lenders are not familiar with them. Fannie Mae and Freddie Mac also allow approved lenders to make special considerations for energy efficient improvements.

Energy Star homes have a HERS score of 86 or above and are performance tested to be at least 30% more efficient than the National Model Energy Code. Not only does this translates to energy savings every day you own the home, but it also qualifies buyers for Energy Star mortgages which have even more incentives than standard EEM’s. For example, some lenders offer $500 toward closing costs in addition to an increased stretch on the debt to income ratio along with a competitive interest rate. Local lenders may develop their own incentive packages.

Thanks to the efforts of builders, HERS raters and interested home buyers, we currently have entire developments that are building exclusively Energy Star. For example, at Harmony, you can see a variety of homes in various price ranges that are all Energy Star certified. Visit the models and see for your self that they are not futuristic looking and learn about features that make a home more energy efficient than most.

The Florida Solar Energy Center keeps a state-wide list of certified raters. Call them at 407-638-1000 or check out their web site here.
Visit the Efficient Windows Collaborative booth at Aquamania at the Kissimmee Lakefront today until 3 pm. Arlene Stewart will answer questions regarding energy efficient windows and can also answer many questions about the ratings as she is a certified energy rater.

Call the UF/IFAS Extension Office to get more information on energy conservation. The upcoming Smart Home Buyer Workshop will have answers to many construction related questions as well as information on solar energy and finance options. Cindy Daigen of Countrywide will help clear the fog relating to mortgages. Dave Bessette, of AllSolar Services will explain new solar technology for water heating and Tei Simmerman will explain features that can be built into your home to save energy from the beginning. Call for more information and a schedule. The program will be Saturday, November 8, from 9 am until 2:30 pm. Pre-registration is required. Call 321-697-3000.

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