

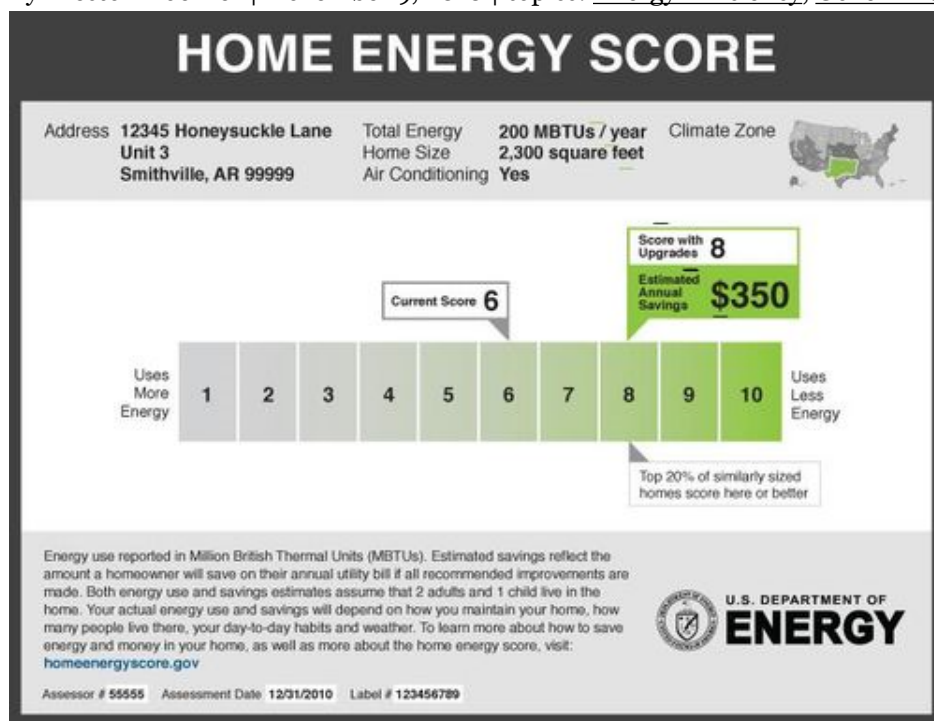
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## Jetson Green

A daily updated magazine that's obsessed with green building and everything related to it, including sustainable architecture, good design, green prefab, and eco-friendly development.

Audits, Loans, and a Home Energy Score

By Preston Koerner | November 9, 2010 | topics: [Energy Efficiency](#), [Government](#), [News](#)



Today Joe Biden and the Obama Administration unveiled a new program with low-cost energy audits, federally-insured PowerSaver loans, and a new Home Energy Score, according to [Wendy Koch](#) of the *USA Today*. Details of the program are available now at [HomeEnergyScore.gov](http://HomeEnergyScore.gov), which includes an interactive graphic explaining the new score based on a 1 to 10 scale.

The program starts with a low-cost energy audit. A home energy assessor walks through a home collecting about 45 data points and then plugs that information into a free Home Energy Scoring Tool to generate the Home Energy Score and recommended improvements.

Here is a [sample Home Energy Score](#) with recommendations.

The Home Energy Scoring Tool was developed by Lawrence Berkeley National Laboratory in connection with the Department of Energy (DOE). A list of the data required to calculate the Home Energy Score is included in this [Data Collection Sheet](#).

DOE is working with various counties, utilities, and non-profit organizations across the nation to iron out wrinkles with the new Home Energy Score through mid-2011.

With their Home Energy Score, owners will be given a set of recommended energy saving improvements that can be financed under the FHA PowerSaver pilot program. The program requires qualified lenders and loan funds must be used on proven energy saving measures.

To qualify for the PowerSaver program, borrowers must have decent credit and no prior bankruptcies or foreclosures. Also, the maximum loan is \$25,000 and must carry no less than a second lien position. More detail of the loan program is [available](#) through the Department of Housing and Urban Development.

Someone has said that you can only be accountable for that which you measure.

With this new [Home Energy Score](#), a foundation is being laid to measure homes on an apples-to-apples energy performance basis. Once this measure is sufficiently popular, perhaps homeowners and builders will have an incentive to become more accountable for energy use. Stated differently, perhaps they will have a reason to invest in home improvements that save energy. *Thoughts?*

*Credit: US DOE.*

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**Jecpingetowah** Yesterday 07:28 AM

Accountability is the ONLY way. Having a score that can measure up and QUANTIFY savings is WAY above LEED ratings. LEED is just a "I bought a certification" program. Once we have a score, competition will reign in the lower and lower scores based on accountability. At least IMHO.

Wallace

<http://ecodale.blogspot.com/>

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**JBEnergy** Yesterday 11:13 AM

I think that transparency and financing will greatly help homeowners. There are 5 key barriers that block homeowners from becoming energy efficient

- #1) Knowing that they should care (i.e. they can improve their homes energy usage),
- #2) Knowing what upgrades will save them money and by how much (is this a good investment),
- #3) How easy is it for the customer to take action (the typical customer usually needs ~3-6 things upgraded, which means dealing with many product and service provider),
- #4) Financing the upgrade (so the savings each month is more than the cost)
- #5) Creating value when the homeowners goes to sell their home (i.e. the energy savings allows the next buyer to pay a little more each month for their mortgage)

It appears that this program targets portions of each of these barriers. [www.EnergyResults.com](http://www.EnergyResults.com) has created a site that helps to solve all of these issues today. + If the Home Energy Score becomes national Energy Results can help to make it much easier for a homeowner to take action and capture real savings. Check out the Free online Virtual Home Energy Audit that is offered at [www.EnergyResults.com](http://www.EnergyResults.com) and you can quickly get an estimate of how much you can save today.

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