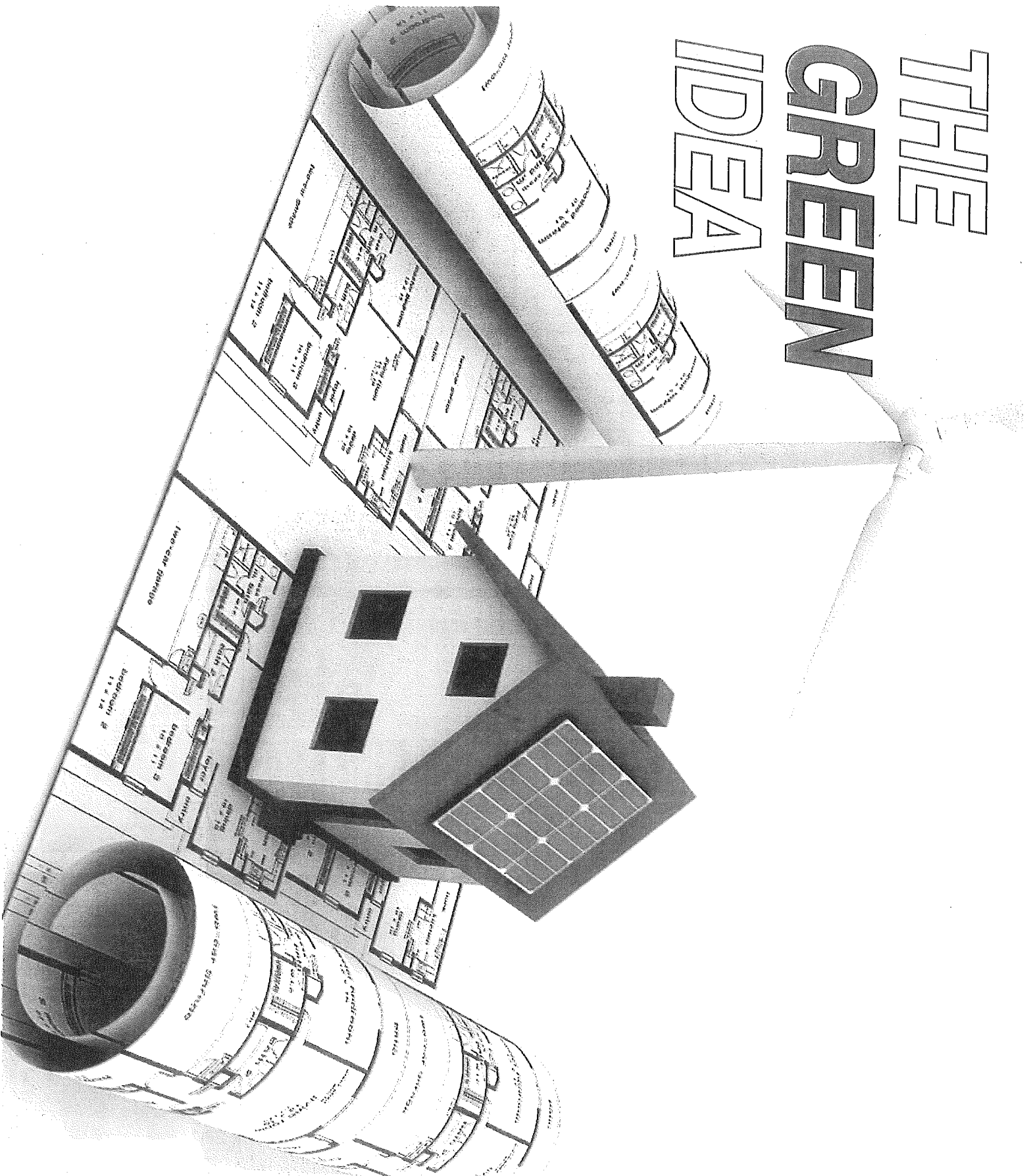


THE GREEN IDEA



ENERGY-EFFICIENT UPGRADES INCREASE YOUR HOME'S VALUE. AND IF YOU MAKE THEM BEFORE 2012, THERE ARE PLENTY OF FINANCIAL REWARDS

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CTW FEATURES

Now is a great time to capitalize on improved products that can lower your energy bills, yield a faster return on your investment, trigger tax savings and even increase your home's resale value.

Consider that the Department of Housing and Urban Development suggests homeowners may earn twice their money back after implementing green products in their homes. Additionally, a study by the Appraisal Institute indicates that, for every dollar of energy costs saved per year in an energy-efficient home, the value of the property increases by \$20.

As further incentive to go green, Uncle Sam is awarding tax credits between 10 and 30 percent for green products bought and installed in 2011 (check out www.energystar.gov/index.cfm?c=tax_credits_tx_index for info), and the Federal Housing Administration is currently offering qualified borrowers a \$25,000 interest-free loan to incorporate green improvements in their homes (visit http://www.fha.com/energy_efficient.cfm for details). There also are many subsidies and rebates available from federal, state and local governments that can help defray the costs of energy improvements, and your area energy supplier may offer additional programs and incentives.

Retrofitting your existing home with energy-saving amenities will also help you remain competitive if you decide to sell in the future, however wary it may be. The National Association of Home Builders reports that

by 2015, 68 percent of new homes will include more green features and technology.

"Greening up your home can absolutely increase resale value, but the right improvements also offer health benefits by producing cleaner and better indoor air quality," says Anika Berhang, Realtor and certified EcoBroker with the John Aaroe Group, Los Angeles (EcoBroker Certified professionals help clients market properties with green features, save money and live comfortably through energy efficiency and environmentally sensitive choices). "However, it's not sufficient to simply install a few green appliances. You have to look at the whole house as a system and invest in quality products and systems without thinking merely about quick or cheap."

For example, installing energy-efficient lighting in your home is a fast and inexpensive green approach, but to yield substantial utility savings and improve comfort, durability, health and safety in the process, you've got to think beyond the compact fluorescent light bulb.

Generally, the most cost-effective solutions with the quickest return-on-investment are sealing your building envelope tighter with caulk, weather-stripping and other products; adding extra insulation; and duct-sealing. These paybacks can be achieved within three to five years, says Michael Rogers, senior vice president of GreenHomes America, Burlington, Va. To best determine how much extra sealing and insulation is needed in your home, have a professional blower door test performed. "Tighter homes are the most effective improvement to energy efficiency you can make, and 5 percent total

leakage should be a target," Galo Le Bron, CEO of Energy Inspectors Corp., San Marcos, Calif. says.

Other recommended green improvements include:

- Replacing a dated furnace/air conditioning system with a high-efficiency model

- Installing water management devices, such as on-demand and/or tankless hot water heaters, faucet aerators, low gallon-per-flush toilets, and water-efficient showerheads
- Implementing new Energy Star appliances

- Installing energy-saving windows and doors.

More expensive options that can produce significant energy savings include:

- Geothermal systems, which take advantage of the earth's constant temperature to effectively heat and cool a home
- Photovoltaic solar systems, which utilize solar panels to convert sunlight to electricity

- Wind turbines, which convert kinetic energy from the wind into mechanical energy.

"Today, there are more green choices available, with greater value and decreased costs. What's difficult is knowing the right companies and people to do the work," LeBron says.

Before making green renovations, select a contractor who understands how to maximize performance between systems and products. Experts recommend choosing an experienced, credentialed green building professional, including one who is RESNET+ and/or BPI-certified.