



Setting the Standards for
Home Energy Efficiency

New Morning



2014 RESNET Building Performance Conference

Steve Baden, RESNET Executive Director

www.resnet.us

New Morning for RESNET

Great Accomplishments Achieved in 2013

Lays Foundation for:

- New Opportunities
- New Challenges

Accomplishments in 2013

2013 Witnessed Major Accomplishments:

- Demand for Ratings Growing – ***Rating companies making more money!***
- 2015 IECC to Include Energy Rating Option
- RESNET Continues to be in Sound Financial Health

Demand for Ratings Growing

213,000 homes rated to date in 2013 (128,000 in 2012)

Average HERS Index Score – 64 (66% more efficient than average existing home)

With the average rating being \$500 represents \$106.5 million in earnings by rating industry (Up from \$64 million in 2012)

RESNET Financial Status

RESNET Continues to be in Sound Financial Health

- Over \$1.32 Million in Assets

Mega Trends for RESNET and Rating Industry

- **Incorporation of HERS Index Scores as Compliance Option to Building Energy Codes**
 - Arkansas, Colorado, Idaho, Kansas, Massachusetts, New Mexico and New York
- **Incorporation of HERS Index Scores in MLS**
 - Colorado, Florida, Illinois, Maine, Minnesota, Nebraska, New Hampshire, Oklahoma, Texas, Vermont, Wisconsin
- **Evidence that Low HERS Index Scores Reduces Risk in Mortgage Loan**

Mega Trends for RESNET and Rating Industry

- **RESNET Incorporates Appraisal Institute Green and Energy Efficient Addendum**
- **On Bill Financing for Electric Cooperatives**

Jurisdictions Adopting HERS Index Score Option to Energy Code

- [Acton, Massachusetts](#)
- [Amherst, Massachusetts](#)
- [Andover, Massachusetts](#)
- [Arlington, Massachusetts](#)
- [Ashfield, Massachusetts](#)
- [Ashland, Massachusetts](#)
- [Athol, Massachusetts](#)
- [Auburn, Massachusetts](#)
- [Ayer, Massachusetts](#)
- [Barre, Massachusetts](#)
- [Becket, Massachusetts](#)
- [Bedford, Massachusetts](#)
- [Belchertown, Massachusetts](#)
- [Belmont, Massachusetts](#)
- [Berlin, Massachusetts](#)
- [Beverly, Massachusetts](#)
- [Blaine County, Idaho](#)
- [Boston, Massachusetts](#)
- [Bridgewater, Massachusetts](#)
- [Brookhaven, New York](#)
- [Brookline, Massachusetts](#)
- [Buckland, Massachusetts](#)
- [Cambridge, Massachusetts](#)
- [Carlisle, Massachusetts](#)
- [Hatfield, Massachusetts](#)
- [Holland, Massachusetts](#)
- [Holyoke, Massachusetts](#)
- [Hopkinton, Massachusetts](#)
- [Huntington, Massachusetts](#)
- [Johnson County, Kansas](#)
- [Kingston, Massachusetts](#)
- [Lakeville, Massachusetts](#)
- [Lancaster, Massachusetts](#)
- [Lawrence, Kansas](#)
- [Leawood, Kansas](#)
- [Lenox, Massachusetts](#)
- [Leominster, Massachusetts](#)
- [Leverett, Massachusetts](#)
- [Lexington, Massachusetts](#)
- [Lincoln, Massachusetts](#)
- [Lowell, Massachusetts](#)
- [Marlborough, Massachusetts](#)
- [Mashpee, Massachusetts](#)
- [Maynard, Massachusetts](#)
- [Medford, Massachusetts](#)
- [Medway, Massachusetts](#)
- [Melrose, Massachusetts](#)
- [Mendon, Massachusetts](#)
- [Rockland, Massachusetts](#)
- [Rowe, Massachusetts](#)
- [Salem, Massachusetts](#)
- [State of New Mexico](#)
- [Scituate, Massachusetts](#)
- [Shawnee, Kansas](#)
- [Sherborn, Massachusetts](#)
- [Shirley, Massachusetts](#)
- [Shutesbury, Massachusetts](#)
- [Somerville, Massachusetts](#)
- [Springfield, Massachusetts](#)
- [Stockbridge, Massachusetts](#)
- [Sudbury, Massachusetts](#)
- [Sunderland, Massachusetts](#)
- [Sutton, Massachusetts](#)
- [Swampscott, Massachusetts](#)
- [Tewksbury, Massachusetts](#)
- [Tisbury, Massachusetts](#)
- [Topsfield, Massachusetts](#)
- [Town of Babylon, New York](#)
- [Town of Hempstead, New York](#)
- [Town of Huntington, New York](#)
- [Town of Islip, New York](#)
- [Town of North Hempstead, New York](#)
- [Chelmsford, Massachusetts](#)
- [Chesterfield, Massachusetts](#)
- [City of Boulder, Colorado](#)
- [City of Santa Fe, New Mexico](#)
- [Concord, Massachusetts](#)
- [Conway, Massachusetts](#)
- [County of Boulder, Colorado](#)
- [Dedham, Massachusetts](#)
- [Deerfield, Massachusetts](#)
- [Desoto, Kansas](#)
- [Dudley, Massachusetts](#)
- [Easthampton, Massachusetts](#)
- [Easton, Massachusetts](#)
- [Fayetteville, Arkansas](#)
- [Gardner, Kansas](#)
- [Gardner, Massachusetts](#)
- [Gill, Massachusetts](#)
- [Gloucester, Massachusetts](#)
- [Granby, Massachusetts](#)
- [Great Barrington, Massachusetts](#)
- [Greenfield, Massachusetts](#)
- [Hamilton, Massachusetts](#)
- [Hanover, Massachusetts](#)
- [Hanson, Massachusetts](#)
- [Middlefield, Massachusetts](#)
- [Millbury, Massachusetts](#)
- [Millville, Massachusetts](#)
- [Milton, Massachusetts](#)
- [Mission, Kansas](#)
- [Monson, Massachusetts](#)
- [Montague, Massachusetts](#)
- [Natick, Massachusetts](#)
- [New Salem, Massachusetts](#)
- [Newburyport, Massachusetts](#)
- [Newton, Massachusetts](#)
- [North Adams, Massachusetts](#)
- [Northampton, Massachusetts](#)
- [Northfield, Massachusetts](#)
- [Olathe, Kansas](#)
- [Palmer, Massachusetts](#)
- [Pelham, Massachusetts](#)
- [Pembroke, Massachusetts](#)
- [Petersham, Massachusetts](#)
- [Pittsfield, Massachusetts](#)
- [Plympton, Massachusetts](#)
- [Provincetown, Massachusetts](#)
- [Quincy, Massachusetts](#)
- [Revere, Massachusetts](#)
- [Town of Oyster Bay, New York](#)
- [Town of Riverhead, New York](#)
- [Town of Southampton, New York](#)
- [Town of Taos, New Mexico](#)
- [Townsend, Massachusetts](#)
- [Truro, Massachusetts](#)
- [Tyngsborough, Massachusetts](#)
- [Waltham, Massachusetts](#)
- [Watertown, Massachusetts](#)
- [Wayland, Massachusetts](#)
- [Wellesley, Massachusetts](#)
- [Wenham, Massachusetts](#)
- [West Tisbury, Massachusetts](#)
- [Westminster, Massachusetts](#)
- [Weston, Massachusetts](#)
- [Westwood, Massachusetts](#)
- [Whately, Massachusetts](#)
- [Williamsburg, Massachusetts](#)
- [Williamstown, Massachusetts](#)
- [Winchester, Massachusetts](#)
- [Winthrop, Massachusetts](#)
- [Woburn, Massachusetts](#)
- [Worcester, Massachusetts](#)

Incorporation of HERS Index in MLS

CONCERNING THE PROPERTY AT: _____

AUSTIN/CENTRAL TEXAS REALTY INFORMATION SERVICE ENERGY, ENVIRONMENT AND SUSTAINABILITY ATTACHMENT



This information is intended to provide a potential Purchaser(s) with information directly from the Seller(s). The following are representations made by the Seller(s) and are not the representations of ACTRIS or the REALTOR®(s). ACTRIS and the REALTOR(s) play no role in completing this form and disclaim any responsibility for the data, analysis, or any other documentation provided by the Seller(s). It is not a warranty of any kind by the Seller(s) and should not substitute for any inspection or test(s) the Purchaser(s) may wish to obtain. Sellers are encouraged to provide all available documentation.

ENERGY EFFICIENCY RATINGS <i>Copy of certification(s) required</i>			
<input type="checkbox"/> Building America	Rating:	Version:	Year:
<input type="checkbox"/> Energy Efficient Mortgage Qualified	Rating:	Version:	Year:
<input type="checkbox"/> Home Performance w/ ENERGY STAR®	Rating:	Version:	Year:
<input type="checkbox"/> HERS Index	Rating:	Version:	Year:
<input type="checkbox"/> Other:	Rating:	Version:	Year:

New HERS Index Web Site

www.hersindex.com



WHAT IS THE HERS® INDEX?

The Home Energy Rating System (HERS) Index is the **INDUSTRY STANDARD** by which a home's energy efficiency is measured. It's also the **NATIONALLY RECOGNIZED** system for inspecting, testing and calculating a home's energy performance.

[FIND OUT MORE](#)

Latest news: [SEE ALL](#)



How to Identify a High Energy Performance Home

So you're looking to buy a new home...but not just any home. You want one that's easy on the environment and uses less energy. A comfortable home that saves you money while reducing your ca...
Sep, 19 2013



What's the Big Deal About the HERS Index?

There's a new buzzword being thrown around the housing industry with increasing regularity these days: the HERS Index. For those in the know, the HERS Index is the most effective way of i...
Sep, 19 2013



GET A HOME ENERGY RATING



FIND A RESNET ENERGYSMART BUILDER



WHAT BUILDERS ARE SAYING

Home Energy Efficiency and Mortgage Risks

32%
LOWER
Mortgage
Default
Risks

Low HERS Score = Low Mortgage Risk!

A new study found that mortgage default risks were 32% lower on HERS rated homes.



RESNET Incorporates Appraisal Green and Energy Efficient Addendum



Client File #:			Appraisal File #:		
Residential Green and Energy Efficient Addendum					
Client:					
Subject Property:					
City:			State:		Zip:

Additional resources to aid in the valuation of green properties and the completion of this form can be found at http://www.appraisalinstitute.org/education/green_energy_addendum.aspx

Rating	Score:	<input type="checkbox"/> LEED Certified: <input type="checkbox"/> LEED Silver <input type="checkbox"/> LEED Gold <input type="checkbox"/> LEED Platinum
		<input type="checkbox"/> ICC-700 <i>National Green Building Standard</i> Certified: <input type="checkbox"/> Bronze <input type="checkbox"/> Silver <input type="checkbox"/> Gold <input type="checkbox"/> Emerald
		Green Certifying Organization URL (website)

On Bill Financing

Rural Electrical Cooperatives

- Funding from USDA
- Zero interest rate loans for members to make whole house improvements (test in and test out) – paid back with surcharge on utility bills

Included in Recently Passed Farm Bill and USDA Regulations

Challenges to RESNET in 2014

With Growth Comes Greater Responsibilities

- Need Greater Consistency in HERS Index Scores

Need for Greater Consistency in HERS Index Scores

Revise RESNET Procedures and Standards to Ensure Greater Consistency of HERS Index Scores

RESNET HERS Score Consistency Task Force

Housing Industry

- Jacob Atalla, KB Home
- CR Herro, Meritage Homes
- Jim Petersen, Pulte Group
- Dean Potter, K. Hovnanian Homes

Rating Industry

- Dave Bell, Environments for Living
- Brett Dillon, IBS Advisors
- Philip Fairey, FSEC
- Rob Salcido, Architectural Energy Corporation

RESNET Quality Improvement Task Force

Develop Recommendations to the RESNET Board to Enhance Greater Consistency of HERS Index Scores

Members of the Task Force

Housing Industry

- CR Herro, Meritage Homes
- Dean Potter, K. Hovnanian Homes

Rating Industry

- Bob Eipert, Bremen Energy Auditors
- Jerry Fenchel, Fox Energy Specialists
- Galo LeBron, Energy Inspectors
- Greg Thomas, Performance Systems Development
- Sean Shanley, EarthCraft Virginia
- Matt Sharpe, Vermont Energy Investment Corp

Housing/Energy Policy Proposal

- Residential buildings represents largest primary energy use in U.S. (20%)
- Common in current market place of having new homes 30% more efficient than homes build under 2006 codes (In 2013 Average HERS Index Score was 64)
- U.S. Department of Energy estimates cost effective to reduce existing homes energy consumption by 30%

Background

- US households spend around \$230 billion annually on energy (not including transportation)
- Energy is a significant and growing cost of homeownership (~15%)
- Accelerating market adoption of energy-efficient homes

Transparency in Other Consumer Decisions

Appliances

Based on standard U.S. Government tests

ENERGYGUIDE

Refrigerator-Freezer
With Automatic Defrost
With Side-Mounted Freezer
With Through-the-Door-Ice Service

XYZ Corporation
Model ABC-W
Capacity: 23 Cubic Feet

Compare the Energy Use of this Refrigerator with Others Before You Buy.

This Model Uses 644 kWh/year

ENERGY STAR
A symbol of energy efficiency

Energy use (kWh/year) range of all similar models

Uses Least Energy 617

Uses Most Energy 698

kWh/year (kilowatt-hours per year) is a measure of energy (electricity) use. Your utility company uses it to compute your bill. Only models with 22.5 and 24.4 cubic feet and the above features are used in this scale.

Refrigerators using more energy cost more to operate. This model's estimated yearly operating cost is:

\$53

Based on a 2001 U.S. Government national average cost of 8.294 per kWh for electricity. Your actual operating cost will vary depending on your local utility rates and your use of the product.

Important: Removal of this label from consumer purchase violates the Federal Trade Commission's Appliance Labeling Rule (16 C.F.R. Part 305).

Automobiles

TOYOTA

PRIUS 4-DOOR HYBRID GAS/ELEC SDN

VIN: [VIN] MODEL/YEAR: 1222/2001
COLOR: ELECTRIC GREEN /GRAY (66M/36)

MANUFACTURER'S SUGGESTED RETAIL PRICE \$19,995.00
OPTIONAL EQUIPMENT
FE 50 STATE EMISSIONS 70.00
CF. CARPET FLOOR MATS

STANDARD FEATURES

MECHANICAL & PERFORMANCE

- 1.5L, 4CYL, TWIN-CAM, 16VALVE ENGINE
- TOYOTA HYBRID SYS., INCLUDES HYBRID TRANAXLE, INVERTER & HV BATTERY
- 2 PERMANENT MAGNET MOTOR GENERATORS
- FRONT WHEEL DRIVE
- ELECT. CONTROLLED CONTINUOUSLY VARIABLE TRANSMISSION (CVT)
- POWER RACK AND PINION STEERING
- POWER FRONT DISC BRAKES
- INDEPENDENT FRONT SUSPENSION
- MACPHERSON STRUT TYPE
- 175/65R14 RADIAL TIRES
- SAFETY
- REGENERATIVE ANTI-LOCK BRAKE SYSTEM (ABS)
- DRIVER/PASSENGER AIR BAG (SRS)
- 3-POINT SEAT BELTS WITH PRETENSIONERS & FORCE LIMITERS

KEYLESS ENTRY AND SECURITY SYSTEM W/ ENG IMMOBILIZER

EXTERIOR

- ALUMINUM ALLOY WHEELS (4)
- REAR SPOILER
- COLOR-KEYED BUMPERS, DOOR HANDLES, AND DUAL POWER OUTSIDE MIRRORS

COMFORT & CONVENIENCE

- AUTOMATIC CLIMATE CONTROL
- LIQUID CRYSTAL VEHICLE INFORMATION DISPLAY
- POWER WINDOWS AND DOOR LOCKS
- AM/FM CASSETTE W/A SPRKS
- FRONT CUPHOLDER
- CABIN FILTRATION SYSTEM
- CENTER CONSOLE BOX
- INTERMITTENT WINDSHIELD WIPERS
- ADJUSTABLE FRONT HEADRESTS
- REAR WINDOW DEFROGGER W/TIMER
- *** FULL TANK OF GAS ***

Compare this vehicle to others in the FREE FUEL ECONOMY GUIDE available at the dealer.

CITY MPG 52 **Fuel Economy Information** **HIGHWAY MPG 45**

Actual mileage will vary with options, driving conditions, driving habits and vehicle's condition. Results reported to EPA indicate that the majority of vehicles with these estimates will achieve between 44 and 60 mpg in the city, and between 38 and 52 mpg on the highway.

2001 PRIUS 4-CYL., 1.5 LITER DISP., VVT-I, DOHC, EFI ENGINE, AUTOMATIC VARIABLE GEAR RATIO TRANSMISSION.

For Comparison Shopping, all vehicles classified as COMPACT have been issued mileage ratings ranging from ** to ** mpg city and ** to ** mpg highway.

Estimated Annual Fuel Cost: \$ 421

*INFORMATION NOT AVAILABLE AT TIME OF VEHICLE PRODUCTION.

DEALER NAME/ADDRESS: [] SHIP TO: [] PORT/PLANT: PORTLAND 22019

Manufacturer's suggested retail price includes manufacturer's recommended pre-delivery service, gasoline, license and title fees, applicable federal, state and local taxes and dealer and distributor installed options and accessories are not included in the manufacturer's suggested retail price.

DELIVERY, PROCESSING AND HANDLING FEE 455.00

TOTAL \$20,520.00

TOYOTA'S LIMITED WARRANTY COVERS TRACTION BATTERY/SPECIFIC HYBRID COMPONENTS 8 YEARS/100,000 MILES; COMPREHENSIVE 3/36,000; POWERTRAIN 5/60,000; CORROSION PERFORATION 5/UNLD. SEE WARRANTY INFORMATION BOOKLET FOR SPECIFIC INFO.

An extended service contract may be available for this vehicle. Ask dealer for details.

238K60 377 WC E0568 0000 128

Current Transparency in Home Buying

Transparency in Home Buying

From Fayetteville, Arkansas to Boston, Massachusetts codes require new homes post HERS Index Score.

Transcends current red state/blue state divide

Proposed Policy

Require HERS Index Score on all homes financed through federal mortgage programs (Fannie Mae, Freddie Mac, FHA & VA)

Energy Labeling In EU and US

Energy labelling

PAGE 1 OF 9



Energy labelling of the following building:

Address: Storgade 27 A og B
Postal code/city: 9990 Storstaden
BBR-no.: 12345-1
Energy labelling no.: 122780
Valid 5 years from: 8. august 2006
Energy consultant: Jens Pedersen



Company: Aktual Energirådgivning

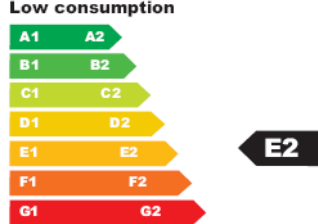
The energy labelling informs about the building's energy consumption, the possibility for obtaining energy savings, the break-down of the building's energy costs and the average energy consumption of individual apartments. The energy labelling is prepared by certified energy consultants for apartment buildings and is required by law.

Reported energy consumption for heating

- **Costs including VAT and duties:** 293.000 DKK/year
- **Consumption:** 526 MWh/year
- **Reported for the period:** January 1st 2005 – December 31st 2005

The reported energy consumption and costs are climate corrected by the energy consultant. Thus, the figures express an average year temperature-wise.

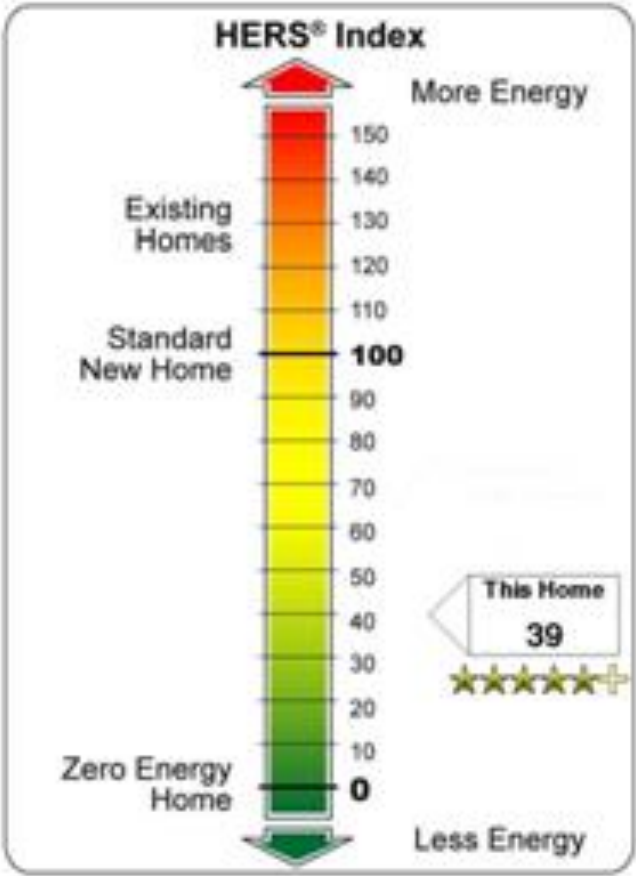
Energy label



High consumption
 A1 is the best energy label that can be achieved, then A2, then B1, etc. G2 is the worst.

Cost-effective savings

Here are the energy consultant's proposals to reduce the energy and water consumption in the building. There may be more proposals on the next page. The proposals below are elaborated in the building inspection section.



Home Performance Labeling In Europe

SPLENDIDE PROPRIÉTÉ: 670 000€



Dans un village résidentiel cette belle demeure parfaitement rénovée offre beaucoup d'avantages. Accès immédiat à l'autoroute A13, vous serez à **Paris en moins de 45 minutes et en moins de 10 minutes à la gare de Vernon. Vous serez séduit par l'authenticité et le raffinement de la bâtisse principale d'environ 200 m². Les deux maisons d'amis de 52 et 28 m² offrent un hébergement supplémentaire important. **Magnifique parc arboré de 8467 m².****

Réf: 2001133



Classe	Consommation d'énergie (kWh/m ² /an)
A	≤ 40
B	41 - 55
C	56 - 70
D	71 - 90
E	91 - 110
F	111 - 150
G	151 - 200

Home Listings In France

Giverny et ses environs

PROPRIÉTÉ D'EXCEPTION : 680 000€



Proximité golf

Magnifique propriété située dans un village résidentiel du Vieux, très beau, parc de 3500 m², clos de hauts murs. La habitation principale de 2600 m², 6 chambres, piscine, une grande dépendance dans l'ancien, y compris la salle de bain, salle de jeux de nombreux équipements d'entretien, y compris piscine couverte.

REF: 2001123

SPLENDIDE DEMEURE INTIME: 388 000€



Aux portes de la Normandie et de l'Île de France, dans un coin aménagé par un maître architecte, propriété de 1200 m², de verdure cette magnifique demeure ancienne de 240 m², 120 m² à pains protégés, espace de vie séjour salon de 38 m², Parc de 1413 m² merveilleusement aménagé, entièrement clos et agrémenté d'un petit ruisseau qui longe la propriété.

REF: 2001180

BELLE DEMEURE ANGLO NORMANDE : 760 000€



Quartier résidentiel de Vernon, superbe demeure pleine d'authenticité et de charme, complètement rénovée. Vous profiterez de la luminosité de cette bâtisse de 192 m² avec, salon séjour de 35 m², cuisine équipée, six autres chambres parfaites. Le grenier aménagé offre un potentiel d'aménagement supplémentaire de 80 m² au 1^{er} étage, sécurisé, 14,48 m² arboré, et fleurit complètement clos de murs.

REF: 2001123

A GIVERNY SUPERBE TERRAIN à BATIR: 145 000€



Exceptionnel à Giverny ! au cœur du village, superbe terrain arboré de 1500m², secteur calme et résidentiel, eau, électricité, tout à l'égout en bordure de rue.

REF: 2001172

BELLE MAISON TRADITIONNELLE: 395 000€



Au cœur de Giverny, dans un coin de vie, cette construction de qualité, 150 m² sera appliquée à votre goût. Cette maison d'époque offre une belle apparence de caractère de vie. Cette maison d'époque offre une belle apparence de caractère de vie. Cette maison d'époque offre une belle apparence de caractère de vie. Cette maison d'époque offre une belle apparence de caractère de vie.

REF: 2001177

Authentique maison d'hôtes: 587 000€



Au cœur de Giverny, à deux pas des musées célèbres, cette authentique maison d'hôtes de 240 m², entièrement rénovée, offre un cadre idéal pour l'accueil touristique dans une superbe ambiance d'hôte et son site. Jardin de 113 m², entièrement clos et sécurisé.

REF: 2001191

EXCEPTIONNEL à GIVERNY : 610 000€



À moins de 5 minutes du musée et des jardins de Monet, cette très belle propriété bénéficiant d'un environnement exceptionnel.

La maison principale de 135 m² propose 4 chambres, rez de maison en duplex. Le rez de jardin de 80 m² facilement exploitable en suite indépendante, avec un étroit sous-sol aménageable pour un garage. Jardin de 1000 m² entièrement clos et sécurisé.

REF: 2001132

SUPERBE DEMEURE ANCIENNE : 341 000€



Dans un très bel emplacement de Giverny, à une heure de Paris, magnifique maison ancienne parfaitement rénovée, trois étages, rez de jardin indépendant. À la parure d'habitats d'exception, l'habitation de 300 m² accueille, dans un cadre exceptionnel, une superbe propriété de 300 m² entièrement rénovée.

REF: 2001199

BEL ENSEMBLE: 345 000€



Dans un village de charme, au cœur de Giverny, superbe ensemble de 1000 m², entièrement rénové, offre un cadre idéal pour l'accueil touristique dans une superbe ambiance d'hôte et son site. Jardin de 113 m², entièrement clos et sécurisé.

REF: 2001193

PROPRIÉTÉ D'EXCEPTION: 715 000€



Magnifique propriété de 8 hectares, située à 300 m du musée de Giverny, cette superbe demeure de 340 m², entièrement rénovée, offre un cadre idéal pour l'accueil touristique dans une superbe ambiance d'hôte et son site. Jardin de 113 m², entièrement clos et sécurisé.

REF: 2001187

Jolie maison d'hôtes du XVIII^e: 560 000€



Dans un charmant village avec commerces à cinq minutes des jardins de Giverny, superbe demeure de 200 m², entièrement rénovée, offre un cadre idéal pour l'accueil touristique dans une superbe ambiance d'hôte et son site. Jardin de 113 m², entièrement clos et sécurisé.

REF: 2001194

AU FIL DES IMPRESSIONNISTES: 444 000€



Propriété située à l'extrémité d'une belle rue, dans un cadre exceptionnel, cette superbe demeure de 340 m², entièrement rénovée, offre un cadre idéal pour l'accueil touristique dans une superbe ambiance d'hôte et son site. Jardin de 113 m², entièrement clos et sécurisé.

REF: 2001195

RAVISSANTE DEMEURE D'ÉPOQUE: 320 000€



Dans un village de charme, au cœur de Giverny, superbe demeure de 200 m², entièrement rénovée, offre un cadre idéal pour l'accueil touristique dans une superbe ambiance d'hôte et son site. Jardin de 113 m², entièrement clos et sécurisé.

REF: 2001196

SPLENDIDE DEMEURE INTIME: 438 000€



Vue sur le lac de Giverny, superbe demeure de 200 m², entièrement rénovée, offre un cadre idéal pour l'accueil touristique dans une superbe ambiance d'hôte et son site. Jardin de 113 m², entièrement clos et sécurisé.

REF: 2001197

TRÈS BELLE LONGÈRE: 220 000€



Proche Giverny, superbe demeure de 200 m², entièrement rénovée, offre un cadre idéal pour l'accueil touristique dans une superbe ambiance d'hôte et son site. Jardin de 113 m², entièrement clos et sécurisé.

REF: 2001198

DEMEURE DE VILLEGIATURE: 645 000€



Chambres d'hôtes

Dans un cadre exceptionnel, cette superbe demeure de 645 m², entièrement rénovée, offre un cadre idéal pour l'accueil touristique dans une superbe ambiance d'hôte et son site. Jardin de 113 m², entièrement clos et sécurisé.

REF: 2001199

Transparency in Housing Market

Does Not Require Legislation

Lenders Required Home Inspections and
Termite Testing in the 1990s

Rationality in Mortgage Underwriting

With findings that default and prepayment risks are lower in energy efficient homes by as much as 1/3

Proposed New Formula for Determining Housing Affordability:

Principal, Interest, Taxes, Insurance Minus Monthly Energy Savings (PITI-ES)

Transparency & Rationality

Reflected in SAVE Act

Introduced in 2012 by Senator Bennet (D-CO)
& Isakson (R-GA)

Could be achieved in administrative action

Benefits of Housing/Energy Policy Proposal

- Cut U.S. Energy Consumption & Ensuing Environmental Pollution
- Pump hundreds of millions of dollar into economy by reduced energy waste
- Create needed jobs in hard hit construction section
- Homeowners having more affordable and comfortable homes
- More secure mortgages

Benefits of Housing/Energy Policy Proposal

All without outlay of federal funds

An economic, national security, environmental, industry & consumer proposal that is fiscally conservative and relies on the market place

Clinton Global Initiative Adopts RESNET Initiative



CLINTON GLOBAL INITIATIVE

Commitment to Action

WE COMMIT TO TAKE ACTION TO include the energy performance of a home in the housing market and mortgage financing. Through this commitment, we will advocate for making the energy performance of a home in the housing market more transparent, and underscore the rationality of considering the energy savings of a home in the mortgage underwriting process.

August 1, 2013

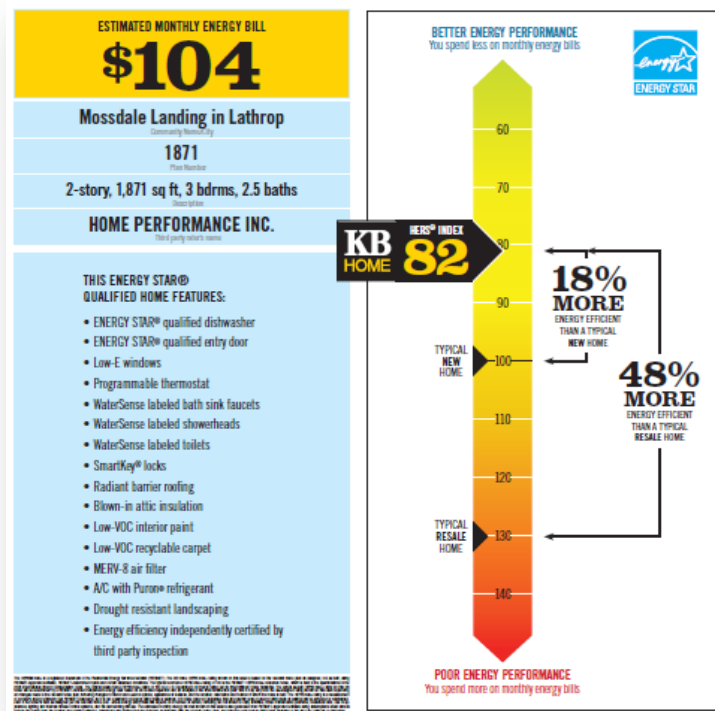
Steve Baden
RESNET



Bill Clinton
President Bill Clinton

RESNET Partnership with EPA

HERS Index Score Can Work With ENERGY STAR



RESNET Partnership with EPA

- RESNET and EPA Partnering on Quality Assurance and Resolving Consumer Complaints
- RESNET/EPA Rating Industry Scholarship for Disabled Veteran, Women and Minority Owned Businesses

California Here We Come

