



Bringing Today's Energy Technology
to Yesteryear's Homes

Home Tune-up Report

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This Home Tune-uP report:

- Lists energy efficiency improvements and their estimated savings and costs;
- Identifies the group of improvements that save more than they cost;
- Explains each recommendation in detail;
- Provides information on implementation and contractor resources;
- Suggests additional energy efficiency measures;
- Gives guidance on indoor air quality; and,
- Provides information about financing and special tax incentives.

Implementing these recommendations will reduce your energy bills and make your home more comfortable and more valuable. It will also help the environment. The monthly energy savings realized by making the improvements listed in Table 2 will more than pay for the monthly cost of the improvements when financed. Thus investing in energy efficiency can be profitable from day one.

Inspection ID:	432
Structure type:	Detached
Date built (est.):	1888
# of bedrooms:	5
House size (sq. ft.):	2400
House volume (cu. ft.):	22500
Heating fuel:	Natural Gas
Price of heating fuel:	\$1.365/Therm
Price of electricity:	\$0.087/kWh

The estimates in this Tune-uP Report are based on data obtained from a detailed inspection of your home. The information was analyzed using CMC Energy Services' Tune-uP software, which takes account of local weather, energy prices and implementation costs. CMC's experience, based on more than 250,000 home energy inspections since 1977, has shown the accuracy of CMC estimates to compare favorably to others. Savings estimates do not take account of variations in the behavior of the occupants or future weather changes. Nor do the cost estimates reflect variations in the complexity of the job or price among contractors and suppliers.

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Energy Efficiency Improvement Opportunities

The following table summarizes the energy efficiency improvement opportunities available for your home and lists estimates of the annual savings, costs, and payback (cost divided by the annual savings). Details about each improvement opportunity are provided in the Recommendations section of the report.

Table 1

Feature	Recommendation	Annual Savings*	Cost	Payback (Years)
Insulation				
· Attic/Ceiling - Original House	Insulate to R 38	\$17	\$671	41
· - Addition	Insulate to R 38	\$28	\$433	16
· Outside Wall - Original House	Insulate to R 13	\$277	\$2,977	11
· Basement Wall - Area 1	Insulate to R 13	\$101	\$1,880	19
· Floor - Original House	Insulate to R 30	\$66	\$282	4
Air Sealup	Seal air leaks	\$162	\$984	6
Windows and Glass Doors				
· 9 Large Window(s)	Replace with double-pane, low-e	\$110	\$3,100	28
· 6 Mini Basement Window(s)	Replace with double-pane	\$40	\$369	9
Window Shading and Films				
· 9 Window Insulating Shade	Install thermal shade(s)	\$121	\$1,137	9
Heating and Cooling Systems				
· Gas Boiler - Basement	Obtain tune-up	\$84	\$164	2
Heating and Cooling Distribution				
· Programmable Thermostat - Unit 1	Install	\$202	\$193	< 1
Appliances				
· Freezer - Basement	Replace due to age	\$20	\$410	20
· Water Heater - Basement	Replace	\$116	\$620	5
Total			\$13,219	

*Total annual savings are not included since savings estimate assumes that all other conditions remain the same.

Implementing all these recommendations would result in an annual reduction of Greenhouse Gases equivalent to not driving a car for 9.4 months.

Improvements that Save More than they Cost

The table below identifies the group of improvements you cannot afford to pass up because the monthly energy savings they create exceed their monthly costs when financed. Furthermore, they will make your home more comfortable while also increasing its value. (These estimates are based on a 30-year loan with a 6.00% interest rate.)

Table 2

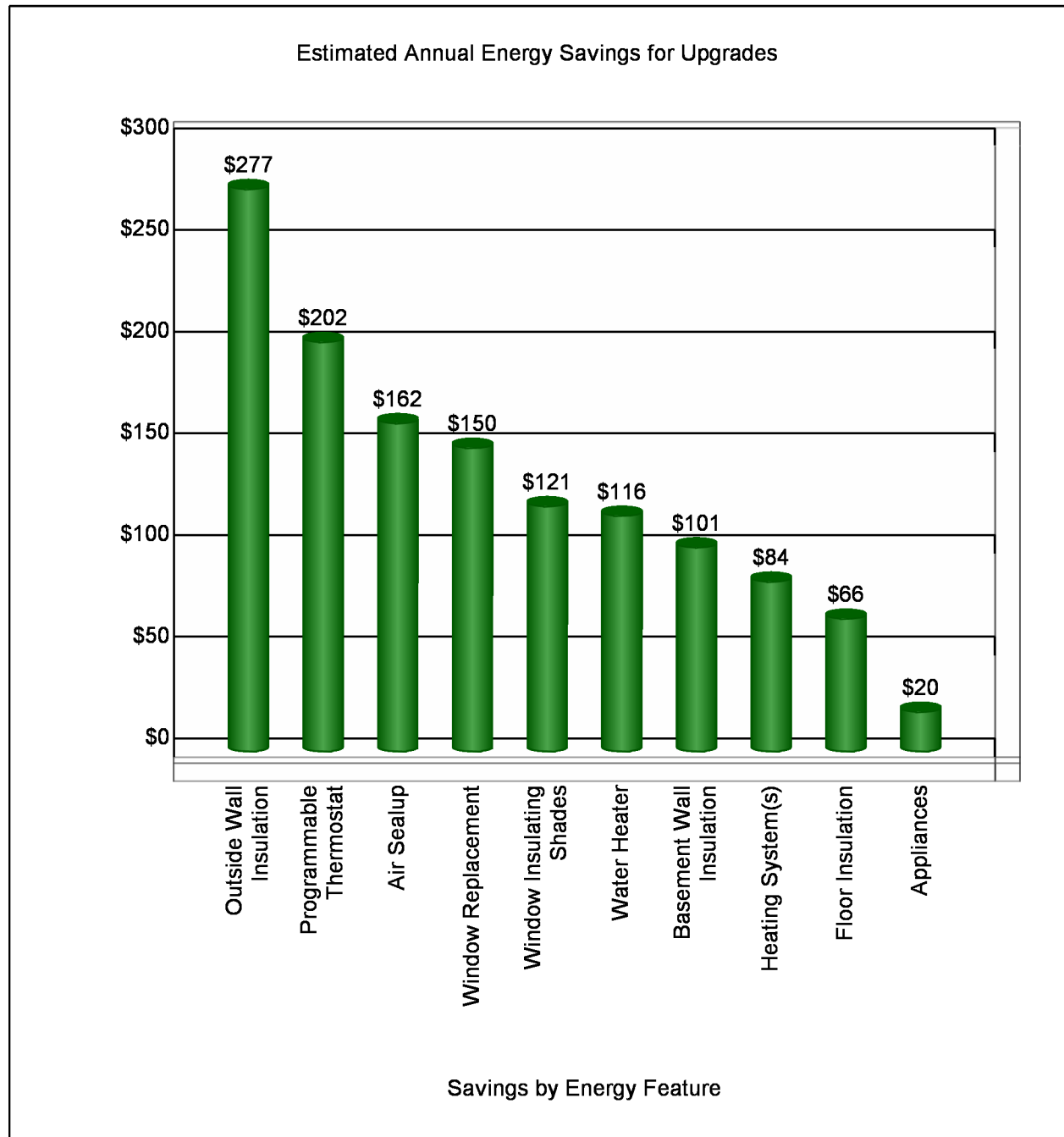
Feature	Recommendation	Annual Savings*	Cost	Payback (Years)
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· Outside Wall - Original House	Insulate to R 13	\$277	\$2,977	11
· Basement Wall - Area 1	Insulate to R 13	\$101	\$1,880	19
· Floor - Original House	Insulate to R 30	\$66	\$282	4
Air Sealup	Seal air leaks	\$162	\$984	6
Windows and Glass Doors				
· 9 Large Window(s)	Replace with double-pane, low-e	\$110	\$3,100	28
· 6 Mini Basement Window(s)	Replace with double-pane	\$40	\$369	9
Window Shading and Films				
· 9 Window Insulating Shade	Install thermal shade(s)	\$121	\$1,137	9
Heating and Cooling Systems				
· Gas Boiler - Basement	Obtain tune-up	\$39	\$164	4
Heating and Cooling Distribution				
· Programmable Thermostat - Unit 1	Install	\$94	\$193	2
Appliances				
· Freezer - Basement	Replace due to age	\$20	\$410	20
· Water Heater - Basement	Replace	\$116	\$620	5
Total		\$1,175	\$12,547	
Monthly Savings and Cost When Financed**		\$98	\$75	

* The annual and monthly savings estimates displayed in Table 2 take account of the interaction between the measures and may therefore be less than the savings listed in Table 1. For example, if the efficiency of the heating system is improved and insulation is added, the savings from the improved heating system will be less because the added insulation reduces the heating load, and likewise the savings from the improved insulation will be less because the new heating system will be more efficient.

** The total monthly cost is the monthly payment, including interest, required to pay for all the improvements listed in Table 2 when financed with a 30-year loan at 6.00%

Recommendations

The major factors that affect the comfort of your home—and your utility bills—are insulation, windows, air leaks, heating and cooling systems, water heater and major appliances. Those features relevant to your home are discussed in this section to provide information you need to make informed decisions regarding your home. The chart below illustrates the annual savings associated with the upgrades you can make.



Insulation - Attic/Ceiling

Location:	Original House	Addition
Existing insulation type:	Blanket / Batt - Fiberglass	Blanket / Batt - Fiberglass
Existing R-value:	26	10
Area (sq. ft.):	890	320
Attic floored:	Yes	Yes
Roof type:	Pitched	Pitched
Ceiling type:	Flat	Sloped
Room to add insulation:	Yes	Limited
Recommendation:	Insulate to R 38	Insulate to R 38
Estimated cost:	\$671	\$433
Estimated annual savings:	\$17	\$28

A well-insulated ceiling reduces energy loss, makes your home more comfortable, and lowers your energy bills. It helps protect your home from fire and moisture damage, and is an effective sound-proofing material. During warm weather, ceiling insulation reduces the heat transfer from the hot attic to the rooms below.

Inspector Comments:

The attic access door should be weatherized. Attach a door sweep, weather-strip around the frame, and attach insulating material to the attic side of the door.

Homeowner Notes:

Insulation - Outside Walls

Location:	Original House	Original House
Insulation present:	Standard R-11	None
Room to add insulation:	Good	Good
Area (sq. ft.):	1400	1650
Recommendation:	None	Insulate to R 13
Estimated cost:		\$2,977
Estimated annual savings:		\$277

Walls are the largest part of the house exposed to the outside, and older houses are often not insulated. Above-grade walls can be insulated through holes drilled from inside or outside the house. Loose cellulose or fiberglass insulation is blown into these holes by a contractor. Though more expensive than insulating the floor or ceiling, insulating walls will often more than pay for itself when financed through the mortgage and will make the house more comfortable.

Inspector Comments:

None

Homeowner Notes:

Insulation - Basement Walls

Location	Area 1
Total wall area (sq. ft.):	816
Area to insulate (sq. ft.):	816
Basement Windows:	6
Recommendation:	Insulate to R 13
Estimated cost:	\$1,880
Estimated annual savings:	\$101

Exterior basement walls should be insulated if the basement is heated. If the basement is partially below ground, the entire length of the walls should still be insulated. Since moisture not only makes insulation less effective, but can result in mold, insulation should be installed with a vapor barrier facing the conditioned area. Any other conditions causing dampness in the basement should be resolved before insulating.

Inspector Comments:

Prior to insulating correct or improve any moisture conditions and eliminate the source of moisture.

Homeowner Notes:

Insulation - Floors

Location:	Original House	Original House
Floor construction:	Over Unvented Crawlspace	Over Conditioned Basement
Insulation present:	No	No
Existing R-value:	0	0
Floor joists are accessible:	Yes	Yes
Floor area (sq. ft.) or slab perimeter (ft.):	237	973
Recommendation:	Insulate to R 30	None
Estimated cost:	\$282	
Estimated annual savings:	\$66	

To reduce heat loss to an unheated basement or crawl space, fiberglass batts installed between wood floor joists provide good insulation. For a crawl space, consider a plastic ground cover to prevent the build-up of moisture under the home. To reduce heat loss to an unheated basement or crawl space, fiberglass batts installed between wood floor joists provide good insulation.

Inspector Comments:

None

Homeowner Notes:

House Air Leakage

Est. air leakage condition:	Average
Number of fireplaces:	1
Fireplace glass doors present:	No
Chimney damper present:	Yes
Outside air source:	No
Recommendation:	Seal air leaks
Estimated cost:	\$984
Estimated annual savings:	\$162

Many homes, especially older ones, have air leaks that allow heated and cooled air to escape when the air pressure differs between the inside and the outside of the home. Because these leaks allow unconditioned air to enter as conditioned air is lost, air leaks can be a significant waste of energy and money. They also make the house drafty. Many homes have hidden air leaks that require a weatherization technician to find the leaks and seal them. It is recommended that you find a seal-up technician who uses a blower door to help identify where the air is leaking and, after sealing the leaks, verifies the reduction in leakage. Homes with indoor air pollution caused by combustion heating, tobacco smoking, or moisture problems may require more ventilation than an average house.

Inspector Comments:

Air leakage can be reduced by sealing all gaps and cracks along walls and ceilings that separate the interior from the exterior.

Seal the gaps and cracks on the exterior of the home. Pay particular attention to the perimeter around windows and doors.

Recommend installing glass doors in the fireplace to eliminate interior air from being drawn into the opening when the fireplace is being used.

Homeowner Notes:

Windows and Glass Doors - Replacement

Number of Windows	Window Size/Type/Condition	Recommendation	Cost	Savings
9	Small/Double/Good	None		
15	Large/Double/Good	None		
9	Large/Double/Poor	Replace with double-pane, low-e	\$3,100	\$110
6	Mini Basement Window(s)	Replace with double-pane	\$369	\$40

Glass is a very poor insulator and during the winter much heat is lost through windows. A single pane of glass loses fifteen times more heat than a section of insulated wall of the same size. By adding a second pane of glass, the amount of energy lost through windows is cut almost in half. Using low-e glass for the second pane reduces energy loss by an additional 10%. In warm climates, the heat of the sun shining through windows accounts for up to half of the cooling costs. Solar tinted glass, or a solar film on existing windows, or a solar shade, can reduce total air-conditioning costs by up to 25%. Replacing windows is expensive, but if the window frames are in poor condition, this may be the best solution. The National Fenestration Rating Council rates the energy efficiency of replacement windows. The quality of the installation is as important as the quality of the product, therefore check references of the installer before signing a contract.

Inspector Comments:

Consider natural shading for your windows on the east, south, and west sides.

Homeowner Notes:

Windows - Insulating Shades

Number of Windows	Window Size	Recommendation	Cost	Savings
9	Large	Install thermal shade(s)	\$1,137	\$121

A drawn insulating window shade will keep the heat inside a room more effectively than the best window without a shade. In general, shades or drapes increase comfort by making the window feel less cold in the winter and reducing the solar radiation in the summer. To take advantage of the heat from the sun in the winter, open shades on southern and eastern windows during the day and close them at sunset to retain heat.

Inspector Comments:

None

Homeowner Notes:

Heating System

Location:	Basement
Type:	Gas Boiler
Age/Design life (years):	9/30
Size (Btu/hr):	165000
Efficiency (AFUE)	
- Existing:	82
- ENERGY STAR®:	85
- Best Available:	90
Percent of heat supplied:	100
Recommendation:	Obtain tune-up
Estimated cost(1):	\$164
Estimated savings / yr (1):	\$84
Estimated cost(2):	
Estimated savings / yr (2):	

(1) – Estimates for replacement with an ENERGY STAR® model.

(2) – Estimates for replacement with an industry best model.

A heating system is expected to last from 20-25 years, depending on the system. If the system is nearing the end of its life, it is better to replace it sooner rather than later to avoid being without heat for several days when it fails. This way, you will have time to compare bids, check references and ensure that the contractors are bonded and insured. A load calculation for the house should be made to determine the proper size based on the current conditions of the house since older homes often have heating systems that are oversized.

Inspector Comments:

None

Homeowner Notes:

Room Air Conditioners

Age (years):	5	6	2	12
Size (Btu per hour):	20000	18000	8000	5000
Recommendation:	None	None	None	None
Estimated cost:		\$610		\$281
Estimated annual savings:		\$3		\$1

If your house has older room air conditioners, consider replacing them with more efficient units. The efficiency for room air conditioners has doubled in the past decade, with the Energy Efficiency Rating (EER) going from 5 to 10. Although the efficiency of these smaller room air conditioners is somewhat less than for the central ones, room air conditioners normally use less energy because they can be used to cool only occupied rooms and not the whole house.

Replacing room air-conditioners with a new central system is likely to be expensive if you need a new duct system installed. However investing in a central system, rather than the less expensive room air conditioners, can provide you with added comfort, quiet operation, improved looks, and added resale value. It is important to weigh all of these factors when evaluating whether to replace room air conditioners with a central system.

Inspector Comments:

Unit(s) not installed at the time of inspection. Unable to evaluate.

If you are planning to purchase a new room air conditioner, opt for an ENERGY STAR model.

Homeowner Notes:

Programmable Thermostat

Heating system type:	Gas Boiler
Estimated cost:	\$193
Estimated annual savings for day and night setback:	\$202
Estimated annual savings for night only setback:	\$135
Recommendation:	Install

A programmable thermostat allows you to control the temperature by adjusting the temperature settings when no one is home or when you are sleeping. Setting the thermostat back during the day and night will save the most energy; however, if someone is home during the day, you may want to set the thermostat back only during the night to keep the house comfortable while occupied. A programmable thermostat is an inexpensive improvement that can save you 15% - 20% on heating and cooling bills.

Inspector Comments:

Existing programmable thermostat it is not being used to save energy. Recommend programming it in order to take advantage of its saving potential.

Homeowner Notes:

Water Heater

Location:	Basement
Type:	Natural Gas
Age/Design life (years):	10/13
Size (gallons):	40
Unit recommendation:	Replace
Unit estimated cost:	\$620
Unit est. annual savings:	\$116
Insulation recommendation:	None
Insulation estimated cost:	
Insulation est. annual savings:	
Timer recommendation:	None
Timer estimated cost:	
Timer est. annual savings:	

The design life of most water heaters is 13 years. It is advisable to replace a water heater if it is older than its design life rather than waiting until it unexpectedly breaks down. If a water heater is not working properly, a technician should decide if the water heater should be repaired or replaced. It is recommended that you lower the temperature of the water heater to 120° F. This saves energy and reduces the chance of scalding. If the hot water supply is insufficient at this setting, increase the water heater temperature by 5 degrees Fahrenheit and try it for a few days. CAUTION: If your dishwasher does not have a booster heater and your dishes do not come out clean, you should raise the water temperature to the setting recommended by the dishwasher manufacturer.

Energy can be saved by installing an insulating blanket around the water tank to reduce standby heat losses. Savings are even more if the water heater is located in a conditioned space that requires cooling in the summer. Many homeowners can install this product themselves. CAUTION: If the tank has a warning label against the installation of additional insulation, do not install a wrap.

An energy saving option is an electric timer, which shuts off an electric water heater when hot water is not needed, thus reducing standby losses. This measure typically saves between 5%–12% of the energy used by the water heater, and, if self-installed, pays for itself in about a year. CAUTION: When installing the electric timer, turn off the breaker or disconnect the fuse. Exposed wiring can present an electrical hazard.

Inspector Comments:

Recommend installing 3 feet of pipe wrap insulation on the supply line (inlet) closest to the tank. Leave sufficient clearance (minimum 6 inches) to the exhaust flue. Installing water saving devices such as low-flow shower heads and aerators reduces water and energy use.

Homeowner Notes:

Refrigerator

Location: Kitchen
Age/Design life (years): 7/10
Size (cubic feet): 21
Condition: Good
Annual cost to operate: \$79
Recommendation: None
Estimated cost:
Estimated annual savings:

Refrigerators consume more electricity than any other appliance in most homes, and today's efficient refrigerators use about 1/2 the electricity of those made 15 years ago. If the house has two refrigerators, see if you can substitute them for one larger one. When you buy a refrigerator, ask for an Energy Star® model. An Energy Star® model will use 10% less energy.

Inspector Comments:

None

Homeowner Notes:

Freezer

Location:	Basement
Age/Design life (years):	18/12
Size (cubic feet):	14
Condition:	Good
Annual cost to operate:	\$60
Recommendation:	Replace due to age
Estimated cost:	\$410
Estimated annual savings:	\$20

If there is an old freezer in the house that you do not need, get rid of it since it uses nearly as much electricity as a refrigerator. If you want to keep it, consider buying a new one if it is more than 10 years old since today's freezers use about half the electricity used by older ones. Chest freezers use about 10% - 25% less electricity than upright freezers.

Inspector Comments:

None

Homeowner Notes:

Clothes Washer

Location:	Utility Room
Age/Design life (years):	2/10
Condition:	Good
Recommendation:	None
Estimated cost:	
Estimated annual savings:	

The energy used for washing clothes is primarily (85%) determined by the temperature of water used, not by the efficiency of the washing machine. To save energy, use cool water. With today's detergents, most laundry can be successfully washed in cold or warm water, and all can be rinsed in cold water. Also, washing two small loads uses approximately twice as much energy as combining them into one full load.

Front-load washers use less water than top-load machines and have high-speed spin cycles that remove more water from washed clothes so they require less time in the dryer. In tests, front-load washers were also found to clean clothes better. Since the front-loading machines "wash whiter", "spin dryer" and are quieter than the top loading machines, they deserve serious consideration.

Inspector Comments:

Although the washing machine appears to be operable, upgrading to a front loading/horizontal axis machine will substantially reduce the water needs and due to the high spin cycle lessen the time required for drying.

Today's detergents wash clothes as well in cold water as in warm or hot water, saving 85% of the energy used.

Homeowner Notes:

Clothes Dryer

Location: Utility Room
Age/Design life (years): 2/12
Fuel type: Gas
Condition: Good
Recommendation: None
Estimated cost:
Estimated annual savings:

When purchasing a new dryer, consider purchasing an energy efficient one that senses the amount of moisture in clothes and shuts off automatically when the clothes are dry. Over drying not only wastes energy but can ruin your clothes. Using the high-speed spin cycle on the clothes washer removes more water and so clothes will require less time in the dryer.

Inspector Comments:

Be sure to clean the lint filter every time the dryer is used to lessen drying time and the risk of fire.

Homeowner Notes:

Implementation and Contractors

Finding experienced, professional contractors and suppliers to implement home improvements can be difficult. CMC recommends you work with contractors and suppliers you know and trust. Contractor and supplier information is provided to facilitate implementation of the report recommendations. CMC does not recommend or endorse any contractors or suppliers. A technical expert is available at the Tune-uP help-line to advise you. Call 888-203-5CMC between 9 AM and 5 PM EST for assistance.

Nationwide Contractor Resources

Building Performance Institute

BPI provides professional accreditation services for organizations and their professional staff in the building performance industry (envelope systems, mechanical systems, building evaluation, and multifamily buildings). Contractors who are professionally certified by BPI in their skill area have demonstrated competency through both written and field practical examinations. Contact BPI for more information or to locate a BPI certified contractor near you.

<http://www.bpi.org>

North American Technician Excellence (NATE)

NATE provides certification for contractors/technicians in the heating, ventilation, and air conditioning industry. The NATE certification tests are rigorous and taking them is voluntary. On the NATE website, you can locate a NATE certified contractor near you or obtain more information.

http://www.natex.org/consumer_locator.htm

Contractor.com

Contractor.com specializes in online contractor listings with over one million contractors listed by zip code and service type. You can search for contractors in your area, review contractor profiles, read service ratings and testimonials provided by past clients of the contractor, visit the contractor Web sites, and submit projects to obtain free estimates from contractors.

<http://www.hometuneup.com/contractors.asp>

Angie's List

Angie's List is a word-of-mouth network for consumers. It's a growing collection of homeowners' experiences with local service companies. The people who join Angie's List are looking for a way to find trustworthy companies that perform high-quality work. There is a small membership fee to join the Angie's List network. Members can view Angie's List to find out what people in their area are saying about the companies they've hired in the area.

<http://www.angieslist.com>

Local Contractor Resources

No local resources currently available.

Additional Energy Efficiency Measures

Lighting Options

Compact fluorescent light bulbs use only one-third the electricity consumed by incandescent bulbs, yet last up to thirteen times longer. They produce less heat, are available in warm colors, and can be screwed into your existing light fixtures. While they cost more initially, their energy savings and long-life saves money and hassles in the long run. Consider installing hardwired fluorescent lights in your study or den and in your kitchen. Consider putting outside lights on a sensor so that they are lit only when someone approaches the house.

Ceiling Fans

During the winter, ceiling fans set at slow speed can push warm air away from the ceiling and move it around the room, spreading heat evenly and making you feel more comfortable without creating a draft. During the summer, ceiling fans will move the air to make you feel cooler.

Laundry

The energy used for washing clothes is primarily (85%) determined by the temperature of water used, not by the efficiency of the washing machine. To save energy, use cool water. With today's detergents, most laundry can be successfully washed in cold or warm water, and all can be rinsed in cold water. Also, washing two small loads uses approximately twice as much energy as combining them into one full load. Front-load washers use less water than top-load machines and have high-speed spin cycles that remove more water from washed clothes so they require less time in the dryer. In tests, front-load washers were also found to clean clothes better. Since the front-loading machines "wash whiter", "spin dryer" and are quieter than the top loading machines, they deserve serious consideration.

Energy-Saving Showerheads

Energy-efficient showerheads have become common in recent years, having been required in new homes since 1994. A good quality efficient showerhead saves a significant amount of energy and water.

Fireplace

A fireplace can be a major drain on home energy. To burn, a fire draws warm air from your rooms to be replaced by cold outside air. Warm air will escape through the chimney to the outside if the damper is not completely closed or sealed when not in use. The fireplace should have well-closing glass doors unless it has a direct source of outside air. If you do not use your fireplace at all, seal the damper [flue] with a specially designed inflatable plug or balloon inserted into the fireplace beneath the damper. This type of product is available at hardware stores or online and can pay for itself in one mid-winter heating bill.

Dishwasher

ENERGY STAR® dishwashers are 30% more efficient than the 1994 standards. Models with an "energy-saver" or short-wash cycle option use less hot water. Reduce the total number of loads washed by running full loads. Turn off the drying heater so that dishes air dry.

Stove and Range

Solid disk elements and radiant elements take longer to heat and use more electricity than halogen and induction elements. Self-cleaning ovens use less electricity than ovens without that feature because they are better insulated. Use a microwave, or toaster oven, rather than a full-sized oven or the stove. Smaller appliances use less energy than a stove and can reduce cooking time.

Guidance on Indoor Air Quality

Weatherizing Your Home

Most older homes need to be weatherized to reduce energy loss. Measures such as installing storm windows, weather stripping, caulking, and blown-in wall insulation can reduce the amount of outdoor air infiltrating the home. Consequently, after weatherization, the home may have inadequate ventilation and concentrations of indoor air pollutants from sources inside the home can increase. Residents should be alert to the emergence of signs of inadequate ventilation, such as stuffy air, moisture condensation on cold surfaces, or mold and mildew growth (see www.epa.gov/mold). If the house appears to be too tight, an air-to-air energy recovery ventilator should be installed to increase air circulation without losing much heat. Having an adequate air exchange rate is important for maintaining good indoor air quality.

Reducing Toxins

Equally important is using less toxic materials in the home. Unfortunately, many home improvement products have significant “off-gassing,” where the chemicals leach out of the product and into the indoor air. Painting and carpeting are the two most common household improvements that people make when moving into a house, and both contain toxic chemicals

Paints

There are serious health and environmental concerns surrounding paint. Using paints that are free of Volatile Organic Compounds (VOCs) such as benzene and toluene, free of heavy metals such as lead or cadmium, and/or made of post-consumer recycled content can aid in reducing exposure to toxics for both you and your environment. However, the fact that a paint is VOC free does not necessarily mean that it is free of toxins such as formaldehyde, ammonia, acetone or odor-masking agents. Fortunately, paints with reduced levels of VOCs, or even VOC-free, are available.

Carpeting

Scientists have not yet determined whether the chemicals emitted by new carpets are responsible for causing a variety of symptoms in household residents. Therefore, if you are installing new carpet, you may wish to take the following steps:

- Ask the carpet retailer for information on emissions from carpet.
- Ask the retailer to unroll and air out the carpet before installation.
- Ask for low-emitting adhesives (if adhesives are needed).
- Consider leaving the premises during and immediately after carpet installation
- Make sure the installer follows the Carpet and Rug Institute's installation guidelines.
- Ventilate the house during and after installation to exhaust fumes to the outdoors for 48 to 72 hours after the new carpet is installed.
- Contact your carpet retailer if objectionable odors persist.
- Follow the manufacturer's instructions for proper carpet maintenance.

Resources

The Environmental Protection Agency (EPA) has a consumer booklet, *The Inside Story: A Guide to Indoor Air Quality*. www.epa.gov/iaq/pubs/insidest.html

New American Dream has information on Green Seal certified paint manufacturers: www.newdream.org/consumer/paint.php

Financing Energy Efficiency

Energy improvements are unique because they create a stream of income in reduced monthly energy bills that may cover the monthly cost of the investment. Financing energy efficiency improvements as part of your home mortgage is the best possible way to go—you have the advantage of (i) low monthly payments due to a 30-year term and a relatively low interest rate; and (ii) interest that is deductible from your income tax.

Nationwide Financing Resources

Streamlined (k) Limited Repair Program

The Streamlined (k) Limited Repair program is ideal for financing energy-efficiency improvements and upgrades to existing homes. Homebuyers can finance up to an additional \$35,000 in their mortgage for improvements identified by a home inspector or an FHA appraiser. This loan can be issued by any FHA lender. HUD's Mortgagee Letter 2005-50 explains the program. For more information visit www.hometuneup.com/step4.asp.

Fannie Mae Energy Loan

Some lenders offer an unsecured Fannie Mae Energy Loan for \$1,000 to \$20,000. The approval for this loan is fast and simple. The Energy Loan's 10 year term and interest rates are generally better than those offered by contractors or suppliers.

Local Financing Resources

No local resources currently available.

Energy Efficiency Tax Credit

Now is the time to improve the energy features of your house. During 2007, you can recoup your investment by lowering your energy bills and by saving up to \$500 on your tax bills.

- Replacing your older air conditioner, heat pump, or water heater could save \$300 from your tax bill;
- Replacing windows could save you a maximum of \$200; and
- Installing insulation may allow you to take a credit for 10% of the material costs.

The table below shows the required efficiency for equipment.

Equipment	Rating	Tax Credit
Central Air Conditioner	15 SEER	\$300
Heat Pump	HSPF 9, SEER 15	\$300
Furnace or Boiler	AFUE 95	\$150
Water Heater	80% efficiency	\$300
Main Circ. Fan	Max 2% of furnace energy use	\$50

- All purchases must be made during 2007;
- For IRS purposes, the costs are considered paid when the original installation of the item is completed;
- The tax credit can be claimed on your taxes only at the end of the year;
- You must keep your dated receipts for all eligible purchases; and,
- The energy efficiency improvements must be for your primary residence.
- For more information and links to IRS publications, visit the Home Tune-uP website at www.hometuneup/taxcredit.asp.

What is a Tax Credit?

There is an important difference between a tax credit and a tax deduction. A tax credit is subtracted directly from the total tax liability. On the other hand, a tax deduction is subtracted from income before total tax liability is computed. This means that a credit is much more advantageous to the taxpayer than a deduction. For example, a tax credit of \$500 is equivalent to a tax deduction of \$1,785 for someone in the 28% tax bracket.