



Bringing Today's Energy Efficiency
to Yesteryear's Homes.

Home Tune-uP Report

Mr. Justin Green

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2/17/2009

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;
- Lists features examined but not recommended;
- Explains each recommendation in detail;
- Provides information on implementation and contractor resources;
- Suggests additional energy efficiency measures;
- Gives guidance on indoor air quality.

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

Inspection ID:	1021
Structure type:	Detached
Date built (est.):	1963
# of bedrooms:	4
House size (sq. ft.):	1660
House volume (cu. ft.):	13280
Heating fuel:	Natural Gas
Price of heating fuel:	\$1.500/Therm
Price of electricity:	\$0.160/kWh - Summer
	\$0.140/kWh - Winter

The estimates in this Tune-uP Report are based on the data obtained from measuring and inspecting your home. The information was analyzed using CMC Energy Services' Home 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. The savings estimates do not reflect variations in the behavior of the occupants nor future weather changes. The actual costs will vary from the estimated costs due to variations in the complexity of the job as well as price differences among contractors and suppliers. To speed up the loan process, the amount financed will be based on the "estimated cost" from the RS Means Repair & Renovation estimates for the region, rather than on an approved contractor's bid.

CMC Energy Services does not offer any warranty, either expressly or implied, for the estimated savings or costs in this Report. Should you find an error in the Report, please call us at 866-336-5262. The liability of CMC Energy Services for any errors or omissions in this Report is limited to the fee paid for this Report.

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 (the cost divided by the annual savings). Details for each improvement opportunity are provided in the recommendations section of the report.

Table 1

Feature	Recommendation	Estimated Annual Savings*	Estimated Cost	Payback (Years)
Programmable Thermostat - Unit 1	Install	\$230	\$270	1
Water Heater - Basement	Add tank insulation	\$40	\$41	1
Duct Sealing	Seal ducts	\$147	\$296	2
Knee Wall Insulation - Original House	Insulate to R 13	\$22	\$73	3
Air Sealup	Seal air leaks	\$157	\$566	4
Duct/Pipe Insulation	Insulate	\$74	\$262	4
Attic/Ceiling Insulation - Original House	Insulate to R 38	\$178	\$1,379	8
1 Window(s) Insulating Shade	Install thermal shade(s)	\$30	\$231	8
1 Large Window(s)	Replace with double-pane, low-e	\$54	\$483	9
Refrigerator - Kitchen	Replace due to age	\$84	\$810	10
Gas Furnace - Basement	Replace due to age	\$326	\$3,450	11
4 Medium Window(s)	Replace with double-pane, low-e	\$137	\$1,472	11
Cooling System - Basement	Replace due to age	\$294	\$3,770	13
11 Window(s) Solar Shade	Install solar shade(s)	\$63	\$1,379	22
Clothes Washer - Utility Room	Replace due to age	\$34	\$775	23
Total			\$15,257	

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

Implementing all these recommendations would result in an annual reduction of Greenhouse Gases equivalent to not driving a car for 8.4 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	Estimated Annual Savings*	Estimated Cost	Payback (Years)
Water Heater - Basement	Add tank insulation	\$40	\$41	1
Programmable Thermostat - Unit 1	Install	\$161	\$270	2
Duct Sealing	Seal ducts	\$103	\$296	3
Knee Wall Insulation - Original House	Insulate to R 13	\$15	\$73	5
Air Sealup	Seal air leaks	\$110	\$566	5
Duct/Pipe Insulation	Insulate	\$52	\$262	5
Refrigerator - Kitchen	Replace due to age	\$84	\$810	10
Attic/Ceiling Insulation - Original House	Insulate to R 38	\$125	\$1,379	11
1 Window(s) Insulating Shade	Install thermal shade(s)	\$21	\$231	11
1 Large Window(s)	Replace with double-pane, low-e	\$38	\$483	13
Gas Furnace - Basement	Replace due to age	\$216	\$3,450	16
Total			\$7,861	
Estimated Monthly Savings and Cost When Financed**			\$80	\$74

* 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%

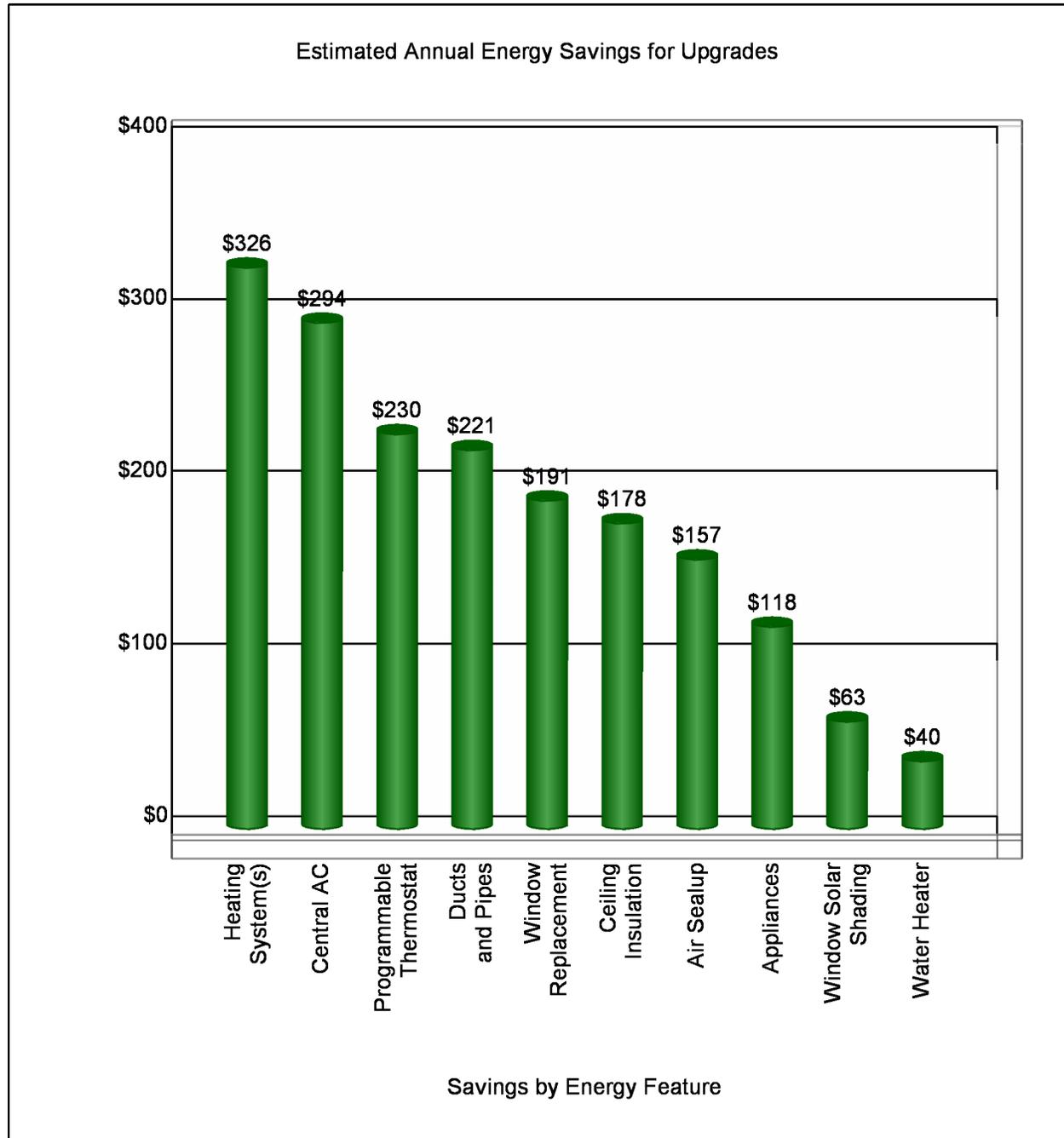
Comments Beyond the Scope of the Report From Your Energy Inspector

Suggest installing a timer or motion sensor on exterior lighting.

Check with pool specialist to determine minimum number of hours pool filter pump needs to run. Consult with a licensed electrician to install a timer and set on/off times accordingly.

Recommendations

The major factors that affect the comfort of your home—and your utility bills—are insulation, windows, air leaks, heating and cooling systems, the water heater(s) and major appliances. The chart below, based on the savings in Table 1, shows which improvements will save the most money and energy in your home.



Insulation - Attic/Ceiling

	Area #1
Location:	Original House
Existing insulation type:	Blanket / Batt - Fiberglass
Existing R-value:	10
Area (sq. ft.):	1100
Attic floored:	No
Roof type:	Pitched
Ceiling type:	Flat
Room to add insulation:	Yes
Recommendation:	Insulate to R 38
Estimated cost:	\$1,379
Estimated annual savings:	\$178

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 hatch entry to the attic should be weather-stripped and insulated on the attic side to reduce air leakage and heat loss/ heat gain.



Replace displaced insulation in attic.

Homeowner Notes:

Insulation - Knee Walls

	Area #1
Location:	Original House
Insulation present:	No
Area (sq. ft.):	120
Recommendation:	Insulate to R 13
Estimated cost:	\$73
Estimated annual savings:	\$22

Knee walls separate the short wall of a finished attic room from the unconditioned roof area. While this is a relatively small portion of the total wall, it is important to insulate otherwise heat may be lost and the temperature in the room will be difficult to control. The top of the insulation in the knee walls should fit snugly against the angled roof in order to minimize air passage. Batt and blanket insulation are frequently used.

Inspector Comments:

As discussed, insulate all exposed and accessible sections of sheetrock in knee wall attic eaves area. The affected sections form the thermal boundary and should be insulated with fiberglass batts.

Homeowner Notes:

House Air Leakage

Est. air leakage condition: Average
Recommendation: Seal air leaks
Estimated cost: \$566
Estimated annual savings: \$157

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:

As discussed, insulating all readily accessible areas of the basement rim joist is strongly recommended to reduce air leakage and conductive heat loss.



Rim joist

Homeowner Notes:

Windows and Glass Doors - Replacement

Number of Windows	Window Size/Type/Condition	Recommendation	Cost	Savings
2	Small/Double/Good	None - Satisfactory		
14	Medium/Double/Good	None - Satisfactory		
4	Medium/Single/Poor	Replace with double-pane, low-e	\$1,472	\$137
3	Large/Double/Good	None - Satisfactory		
1	Large/Single/Poor	Replace with double-pane, low-e	\$483	\$54
1	Oversized/Double/Good	None - Satisfactory		

Glass is a very poor insulator and much heat is lost through windows during the winter. 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:

The combination of the single glazed primary interior window and intact exterior storm windows are comparable to a double-glazed window. Ensure that the upper and lower sashes are fully in place during heating season to ensure that air is trapped between the windows.

Homeowner Notes:

Windows - Solar Shades

Solar Shades

Number of Windows	Side of House	Recommendation	Cost	Savings
11	Front	Install solar shade(s)	\$1,379	\$63

Solar Films

Number of Windows	Side of House	Recommendation	Cost	Savings
11	Front	None - Satisfactory		

Windows account for about 50% of heat gain in hot weather. Installing either solar film or solar shades on windows that receive direct sunlight will help to reduce heat gain. Solar window film applied directly to the interior glass deflects heat in the summer and can reduce solar heat gain by 30-40%.

Mylar pull-down solar shades with solar tinting will reduce solar gain. If possible they should be sealed to the window frame. If not sealed, much of the rejected solar heat escapes into the room through the side of the shade. In climates with heating and cooling seasons, solar shades can be raised to capture the solar energy during the heating season. The most effective solar shades are those installed on the outside of the window since they reject the solar heat before it passes through the window.

Inspector Comments:

None

Homeowner Notes:

Windows - Insulating Shades

Number of Windows	Window Size	Recommendation	Cost	Savings
1	Oversized	Install thermal shade(s)	\$231	\$30

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

	Unit #1
Location:	Basement
Type:	Gas Furnace
Age/Design life (years):	28/20
Size (Btu/hr):	100000
Efficiency (AFUE)	
- Existing:	63
- ENERGY STAR®:	90
- Range Available:	78 - 96%
Percent of heat supplied:	100
Recommendation:	Replace due to age
Estimated cost(1):	\$3,450
Estimated savings / yr (1):	\$326
Estimated cost(2):	\$3,968
Estimated savings / yr (2):	\$357

(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:

- A ceiling fan will improve warm (and/or cool) air circulation, increasing the comfort of your home and allowing you to lower (or raise) the thermostat temperature and save money.

Homeowner Notes:

Central Cooling System

	Unit #1
Location:	Basement
Type:	Split System
Age/Design life (years):	28/19
Size (Btu/hr):	36000
Efficiency (SEER):	
- Existing:	6
- ENERGY STAR®:	14
- Range Available:	12.5 - 16
Percent of cooling supplied:	100
Recommendation:	Replace due to age
Estimated cost(1):	\$3,770
Estimated savings / yr (1):	\$294
Estimated cost(2):	\$4,460
Estimated savings / yr (2):	\$322

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

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

Central air conditioning systems are expected to last from 15-20 years. Waiting for an older air conditioner to stop working before replacing it makes little sense since the old one will cost twice as much to operate each day you wait. Older homes often have air conditioners which require twice as much electricity as the current Energy Star® air conditioner.

Inspector Comments:

None

Homeowner Notes:

Ducts/Pipe Insulation

Heating Pipe Insulation:

Length of uninsulated heating pipes (ft.):

Recommendation

None - Satisfactory

Estimated cost:

Estimated annual savings:

Duct Insulation:

Length of uninsulated ducts (ft.):

60

Location of duct gaps:

Recommendation:

Insulate

Estimated cost:

\$262

Estimated annual savings:

\$74

Duct Leakage:

Duct leakage test recommended?

Yes

Recommendation:

Seal ducts

Estimated cost:

\$296

Estimated annual savings:

\$147

Uninsulated ducts or pipes passing through unconditioned spaces waste energy. Insulating will often pay for itself within one year if you do it yourself and within two years if a contractor does it. Seal the joints and any gaps with mastic before insulating ducts. After insulating the ducts, seal the insulation seams with foil scrim kraft tape (FSK) or web tape. If you have steam pipes wrapped in asbestos and the outside sheathing appears to be flaky or parts are missing, contact a qualified insulation contractor to do the work. Insulating ducts and pipes can often be done as part of insulating the home or as part of a weatherization job.

One of the easiest ways to save energy is to look for gaps in the joints of the ducts. Close these gaps and seal them with mastic. Some duct repair can be done easily by homeowners, but more extensive work should be done by a professional. Duct repair and sealing can usually be done as part of a seal-up or weatherization job or by insulation contractors.

Leaky ductwork is a common problem. It wastes energy and can make it difficult to regulate a home's comfort. However, it may cost more to repair leaky ducts than the savings if the ducts are in an inside wall or in a conditioned space. A contractor with special instrumentation will have to find the hidden leaks and decide how best to seal them.

Inspector Comments:

Recommend removing exposed fiberglass duct wrap in basement, sealing ducts, and installing foil faced duct wrap



Air leak in duct seam



Air leakage noted in duct boot.

Homeowner Notes:

Programmable Thermostat

	Unit #1
Heating system type:	Gas Furnace
Cooling system type:	Split System
Estimated cost:	\$270
Estimated annual savings for day and night setback:	\$230
Estimated annual savings for night only setback:	\$125
Recommendation:	Install

A programmable thermostat is recommended for night setback as well as for day setback when no one is at home during the day. Programmable thermostats that have the ENERGY STAR rating contain no mercury. If properly used, programmable thermostats can save 10% to 15% annually in heating and cooling costs. They generally pay for themselves in a year. Contact a licensed electrician to install your timed thermostat.

Most thermostats come with four pre-programmed temperature settings for typical weekday and weekend routines. Resist the urge to override the pre-programmed settings. Every time you do, you use more energy and end up paying more on your energy bill. Set the "hold" button at a constant energy-saving temperature when going away for the weekend or on vacation.

Install your thermostat away from heating or cooling registers, appliances, lighting, doorways, skylights, and windows, and areas that receive direct sunlight or drafts. Interior walls are best.

For heat pumps, a smart recovery thermostat is required in order for the house to slowly heat up in the winter without the use of auxiliary heating strips.

Inspector Comments:

Recommend taking advantage of a setback programmable thermostat. Depending on lifestyle, setting back at least five to ten degrees for eight hours during sleep hours and/or at times when home is unoccupied will potentially save ten to fifteen percent on energy costs.



Replace analog manual thermostat

Homeowner Notes:

Water Heater

	Unit #1
Location:	Basement
Type:	Natural Gas
Age/Design life (years):	3/13
Size (gallons):	40
Unit recommendation:	None - Satisfactory
Unit estimated cost:	
Unit est. annual savings:	
Insulation recommendation:	Add tank insulation
Insulation estimated cost:	\$41
Insulation est. annual savings:	\$40
Timer recommendation:	None - Satisfactory
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 whether it should be repaired or replaced. Lower the temperature of the water heater to 120° F to save energy and reduce 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. When the water heater is located in a conditioned space that requires cooling in the summer, insulating will also lower the cooling load. 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.

Another 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. CAUTION: Contact a qualified electrician to perform the installation of the electric timer (the breaker must be turned off or the fuse must be disconnected).

Inspector Comments:

None

Homeowner Notes:

Refrigerator

	Unit #1
Location:	Kitchen
Age/Design life (years):	16/10
Size (cubic feet):	22
Condition:	Good
Recommendation:	Replace due to age
Estimated cost:	\$810
Estimated annual savings:	\$84

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

Inspector Comments:

None

Homeowner Notes:

Clothes Washer

	Unit #1
Location:	Utility Room
Age/Design life (years):	11/10
Size:	Medium / Large
Condition:	Good
Recommendation:	Replace due to age
Estimated cost:	\$775
Estimated annual savings:	\$34

The energy used for washing clothes is primarily (85%) determined by the temperature of the 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, thereby, requiring 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:

None

Homeowner Notes:

Implementation and Contractors

Finding experienced, professional contractors and suppliers to implement home improvements can be difficult. To ensure that the efficiency improvements you invest in will actually save energy, they must be properly and safely installed. This requires that a third party inspect each completed job and that participating contractors agree to rectify work found to be unsatisfactory at no additional cost. If possible, you should work with contractors and suppliers you know and trust. The energy inspectors who advise you as to which improvements to make and who provide information as to the savings and costs, should not have any financial interest in the improvements they recommend.

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 866-336-5262 between 9 AM and 5 PM EST for assistance.

Nationwide Contractor Resources

Contractors.com

Contractors.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.

www.angieslist.com

Building Performance Institute

BPI provides professional accreditation services for contractor organizations and their professional staff in the building performance industry. The BPI contractors combine the role of advising the homeowner as to which improvements to make and making the improvements. Contractors who are professionally certified by BPI in their skills area have demonstrated competency through both written and field practical examinations. For more information and to locate a BPI certified contractor near you visit

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. For more information and to locate a NATE certified contractor near you visit

www.natex.org/consumer_locator.htm

Local Contractor Resources

Personal Property Managers (PPM)

PPM offers services in Pennsylvania and New Jersey and is a one-stop, single-point of contact for home remodeling, renovation, and maintenance work. PPM personally coordinates, manages, and oversees home and property projects work on a daily basis. PPM works with pre-screened and fully insured service providers.
<http://www.personalpropertymanagers.com>

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 many 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.

Recycling and Disposal of CFLs

Although compact fluorescents are fast becoming the most popular form of efficient residential lighting, they are also starting to be seen in our landfills. Because of their mercury content, it's best to handle CFLs the same way you would other household hazardous waste products like paint or batteries. They should never be incinerated. While most states and communities do not require recycling of compact fluorescents, check with your community recycling center or local government about your recycling options. For information on disposal laws and recycling programs in your area, see www.epa.gov/bulbrecycling.

If you break a CFL, the Environmental Protection Agency recommends you take the following steps:

- Open a window to disperse any vapor that may escape and leave the room for 15 minutes or more.
- Carefully scoop up the fragments and powder with stiff paper or cardboard and place them in a sealed plastic bag; use disposable rubber gloves if available. Do not use your bare hands.
- Wipe the area clean with damp paper towels or disposable wet wipes and place them in the plastic bag.
- Place the plastic bag in a second sealed plastic bag and dispose of in the trash. Some states require that broken and unbroken CFLs be taken to a recycling center.
- Do not use a vacuum cleaner or broom to clean up the broken bulb on hard surfaces.
- For carpet cleaning and additional information on CFL disposal, see the Energy Star CFL page.

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 conditioned 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 and 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

Inadequate Ventilation

Most older homes need to be weatherized to reduce energy loss. This can reduce the amount of air infiltrating the home resulting in inadequate ventilation and concentrations of indoor air pollutants from sources inside the home. Signs of inadequate ventilation include 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 adequate air ventilation 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 home. 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 toxins 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 to the outdoors during and 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

Utility Rebate or Loan Programs

A number of utilities offer special energy efficiency rebate and/or loan programs. Program details may vary from what energy efficiency products or services qualify for these programs and how much the rebates or loans are for. In some cases, utility rebates may cover most of the product or service cost. Visit your utility's website to find out if it offers energy efficiency rebates or loans. Additional information may also be available at www.dsireusa.org, a website dedicated to tracking state incentives for energy efficiency and renewable energy development.

COOL Advantage Program

The program's objective is to improve the energy efficiency of new central electric air conditioners and heat pumps. To promote both the sale of energy efficient units and proper installation techniques, the N.J. Clean Energy Program offers rebates through the participating utilities that range from \$50 to \$400. The unit must meet a minimum energy efficient standard, based on its SEER, EER or HSPF ratings, with higher ratings granted higher rebates. The different rebate amounts and unit specifications can be found at the program website. Customers of Atlantic City Electric, Jersey Central Power & Light, PSE&G and Rockland Electric Company are eligible to apply for this rebate. Those participating in the New Jersey Energy Star Home New Construction Program are not eligible to apply. www.NJCleanEnergy.com