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“Leading Builders of America endorses the (SAVE) act because it allows buyers to qualify for larger mortgages. They see the potential for an uptick in home sales”



Can The SAVE Act Boost New Home Sales?

An unlikely partnership has formed between production home builders and environmental organizations in an effort to make energy-efficient new homes more attractive. The partnership



centers on proposed federal legislation referred to as the SAVE (Sensible Accounting to Value Energy) Act.

The SAVE Act seeks to correct “blind spots” in mortgage underwriting and home appraisals. Under SAVE, energy-efficient upgrades would be viewed the same as other value-added features. Currently, federal mortgage programs consider such features as hardwood flooring an upgrade and calculate the value into the purchase price; however, upgrades to HVAC systems, insulation or ductwork are not.

Leading Builders of America (LBA), whose membership includes 18 of the country's largest home builders, endorses the act because it allows buyers to qualify for larger mortgages needed to pay for the upfront costs of energy upgrades. They see the potential for an uptick in home sales.

Environmental organizations, on the other hand, consider the SAVE Act an opportunity to further improve energy-efficient practices. The legislation is currently pending.



Builder Tip: Windows For Different Size Kitchens

For a small kitchen, select bay, bow and garden windows to create an expansive-look. In larger kitchens, you want to accentuate the symmetry of the room with the use of rectangular-shaped windows stacked and running lengthwise. Windows shaped in rectangles, squares and transoms transform a plain kitchen into something special. Windows can open up a whole new world when it comes to kitchen design. Use your creativity. Talk to us about the many styles available today.

Sell Benefits Of "Green" Building

When working a sale, it's not enough to say the house is green-built. You have to sell the benefits. Appeal to a customer's emotions and remember why buyers choose green-built homes.

When selling "green" homes remind the consumer of these benefits:

- Energy efficiency means increased thermal comfort
- More durable products mean less maintenance
- Low utility bills mean saving money
- Higher resale value means the potential for more money in the



pocket of the homeowner

- Better indoor air quality means healthier living

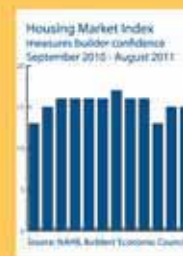
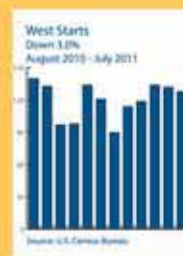
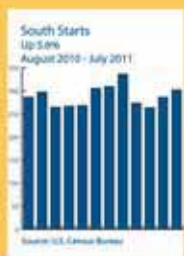
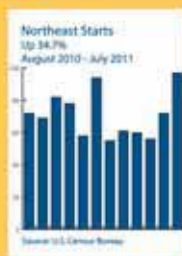
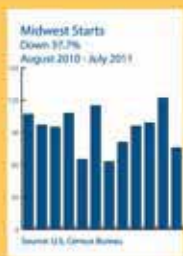
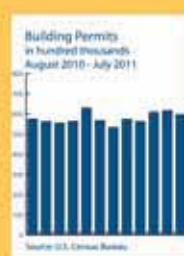
Buying a green-built home provides buyers a sense of doing good for the environment and their families, so remember to correlate the features into the emotional benefits that trigger a sale.

Don't "Settle" When It Comes To Insulation

Fiberglass batts and rolls do not settle over time. Loose-fill fiberglass may settle about 1%, which won't affect its thermal performance. Cellulose insulation, however, will settle as much as 20% over time. The *Insulation Contractors Association of America* recommends an additional 25% of thickness be added to compensate and maintain R-value performance.

Market Trends

Regional Housing Starts In thousands of units. August 2010 - July 2011



"We would accomplish many more things if we did not think of them as impossible."
- Vince Lombardi

Older Homes Under-Insulated, Says NAIMA



Homes more than ten years old need additional insulation, according to the North American Insulation Manufacturing Association (NAIMA), and floors and attics are the easiest places to add fiberglass insulation.

NAIMA recommends an R-value of 60 in uninsulated attics; in attics with existing 3-4 inches of insulation, NAIMA suggests adding R38 to R49 insulation. The increase R-values can be accomplished with two layers of R19.

Floors should have an R-value of 25 to 30. In particular, floors over unheated spaces, such as a garage

or basement, should be insulated and combined with vapor retarders.

Fiber glass insulation is a "green" building material for three reasons: it's efficiently manufactured, its performance helps conserve energy, and its recyclable.

1.) Fiberglass insulation is made

from sand and recycled glass. The use of sand as a raw material does not impact the environment because it is a "rapidly renewable resource." Glass is considered a secondary raw material, and when recycled is transformed into a product that reduces pollution.

2.) The benefits of installed fiber glass insulation easily outweighs the cost to produce it. That's because it takes roughly 33 trillion BTU of energy annually to produce fiberglass and slag wool products, but about 400 trillion BTU of energy is saved each year by insulation already installed.

3.) In the manufacturing process itself, most fiberglass and slag wool manufacturers use a closed-loop water recycling system, which discharges no waste water. Also, new controls technology (MACT) helps limit the amount of air pollutants emitted during the manufacturing process.

Passive Solar Energy Window Design

After you've selected the most energy efficient window for the money, how do you further enhance the energy efficiency of your customer's home? By designing a window system that is both aesthetically pleasing and thermally functional. Basically, you want to look at the house and all its windows as a system to collect and

transport solar heat. During the winter, you want more direct sunlight, while in the summer you want to avoid excessive heat transfer. Selecting windows with Low-E glass and top-rated U-values is the first step, but you can enhance a homeowner's comfort (and your reputation) with careful window design. Design in as many windows as you need, but no more. Place them in regard to compass orientation and climate. Provide an adequate overhang, depending on exposures, but particularly on the south elevation. Don't forget the ventilation function of windows, especially roof windows.

"My son is now an 'entrepreneur.' That's what you're called when you don't have a job."

– Ted Turner

2011 Tax Credit **Windows, Doors & Skylights**

Qualifying Products: All ENERGY STAR® qualified windows, skylights and exterior doors are eligible. Products must be installed in a consumer's existing primary residence; new construction is not eligible.

Credit Amount: Consumers can claim a credit of 10%, up to \$200, of the purchase price of qualifying windows and skylights, and 10%, up to \$500, for qualifying exterior doors. Installation costs are not included.

Lifetime Cap: There is now a lifetime limit of \$500 (\$200 for windows/skylights) in total credits that a homeowner can claim from Jan 1, 2006 to Dec. 31, 2011. It is not on top of the \$1,500 limit in 2009-2010. So if the homeowner has already reached or exceeded the \$500 limit, they are no longer eligible to claim the credit in 2011. The \$500 aggregate lifetime limit is for any combination of all tax credit qualifying products (HVAC, insulation, roofing, etc), not just windows, doors and skylights. If they have claimed less than \$500, they can claim the difference, up to the \$200 cap for windows and skylights and \$500 for exterior doors.

Duration: The revised tax credit is in effect for products installed in a consumer's primary residence between January 1 and December 31, 2011.



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- Sealed insulating glass with warm edge spacer for optimum thermal performance
- Heavy duty locks with keepers for added security



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