Have We Got A Label for You:









Intro to Federal Programs

RESNET Building Performance Conference San Diego, CA

February 16th, 2015

Have We Got A Label For You



The most trusted brand for energy savings, with improved durability, comfort, and quality.



Water savings, inside and out.





Improved indoor air quality for healthier homes.







Homes that are so efficient, durable, and healthy, that they're truly prepared for the future.

Four Labels, One Common Platform







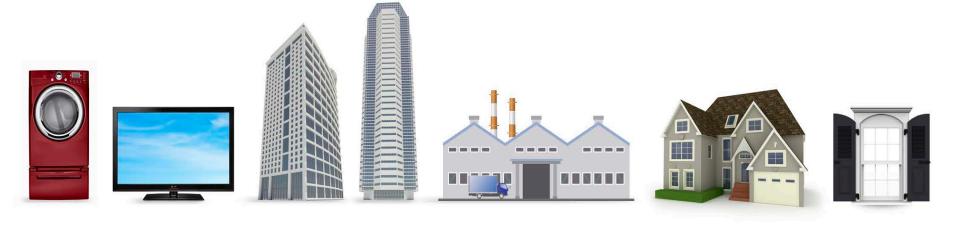


- Whole-house solutions based on building science
- Government-backed and managed
- Leverages RESNET infrastructure & Home Energy Raters

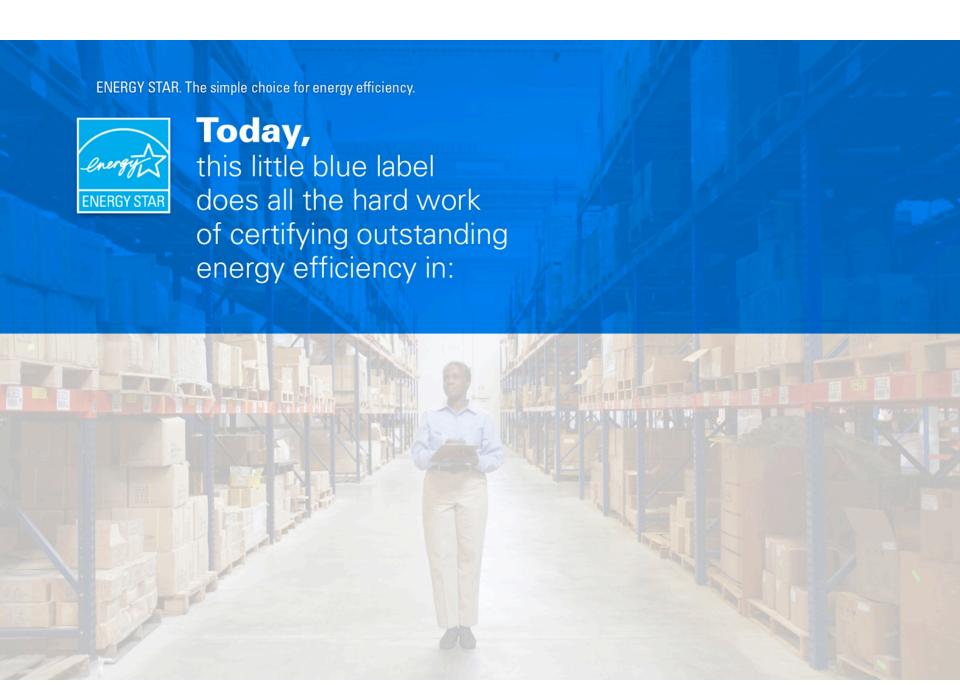


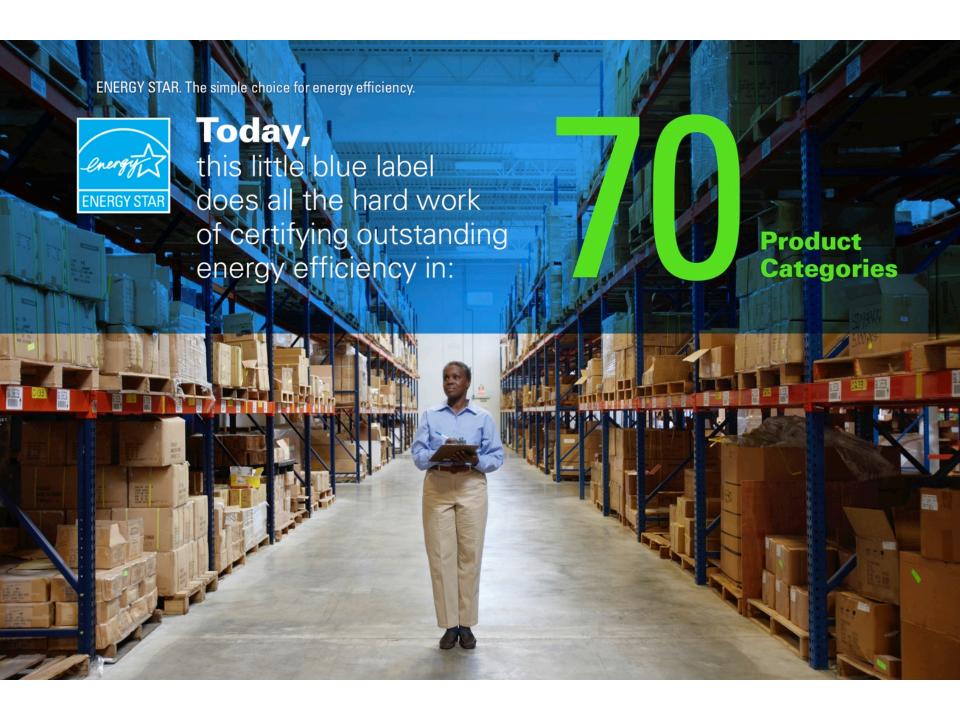


For more than 20 years, EPA's ENERGY STAR program has identified the most energy efficient products, buildings, plants, and new homes — all based on the latest government-backed standards and a rigorous third-party certification process.









ENERGY STAR. The simple choice for energy efficiency.



Today,

this little blue label does all the hard work of certifying outstanding energy efficiency in:



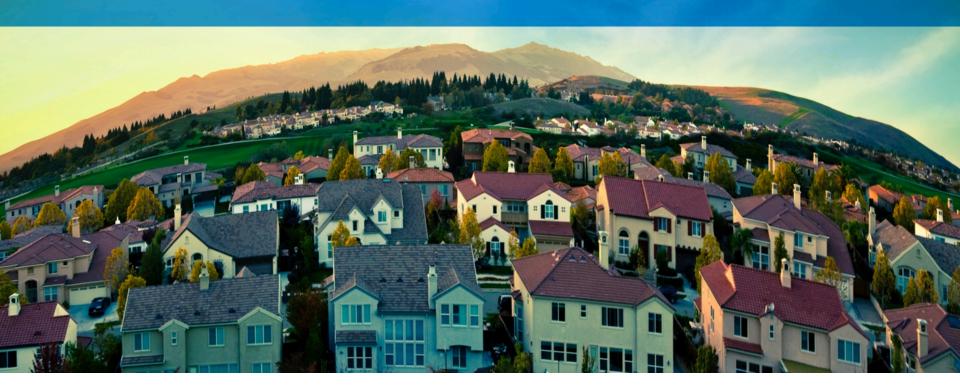


ENERGY STAR. The simple choice for energy efficiency.



Today, this little blue label does all the hard work of certifying outstanding energy efficiency in:

HONES Across the Nation





Reducing the complexity of energy efficiency to a simple choice.



ENERGY STAR

ENERGY STAR is also the most comprehensive resource available for proven energy efficiency guidance.

At energystar.gov:

 Consumers can find a broad range of tools to help them save more





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At energystar.gov:

- Consumers can find a broad range of tools to help them save more
- Homeowners can assess and find help improving their homes' efficiency



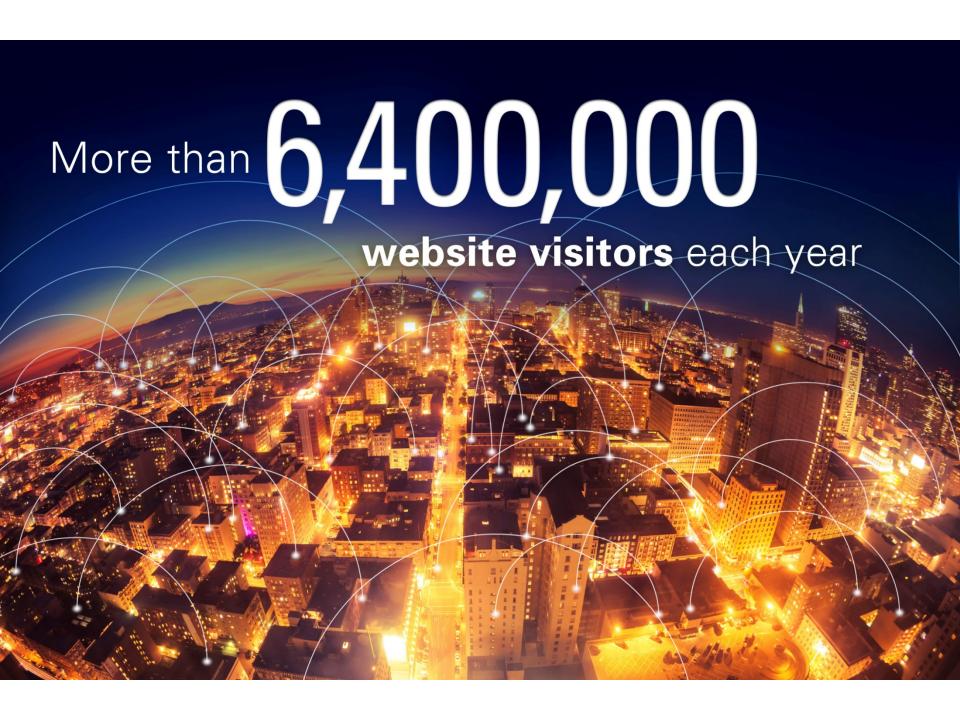


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At energystar.gov:

- Consumers can find a broad range of tools to help them save more
- Homeowners can assess and find help improving their homes' efficiency
- Businesses can find tools and resources to help unlock greater energy performance



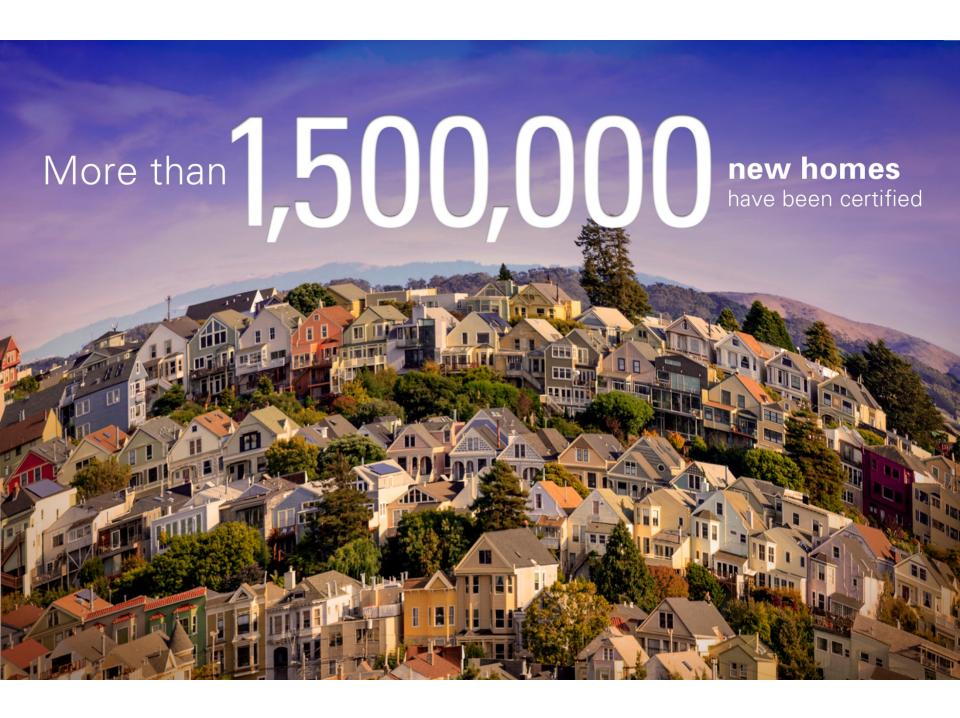
















To date, the **ENERGY STAR** program has:





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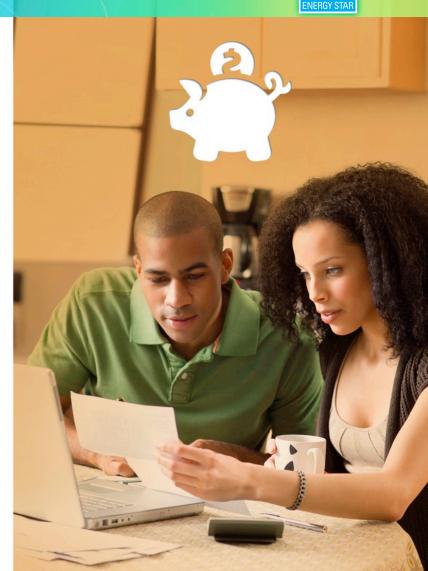
 Prevented 2 billion metric tons of greenhouse gas emissions



ENERGY STAR

To date, the **ENERGY STAR** program has:

- Prevented 2 billion metric tons of greenhouse gas emissions
- Saved \$300 billion on utility bills







and reduce the greenhouse gases that cause climate change for years to come.

Visit energystar.gov.



Two Key Components to

ENERGY STAR Certified Homes



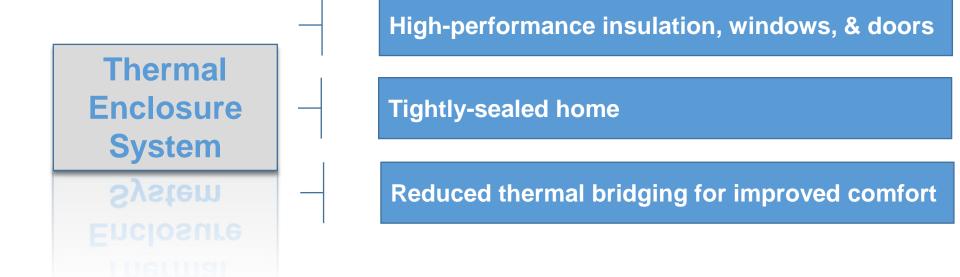


Efficiency Target



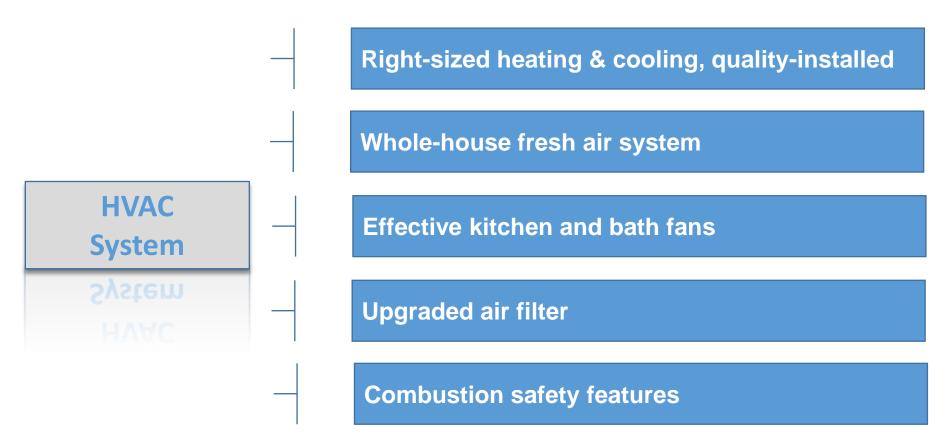


Mandatory Features



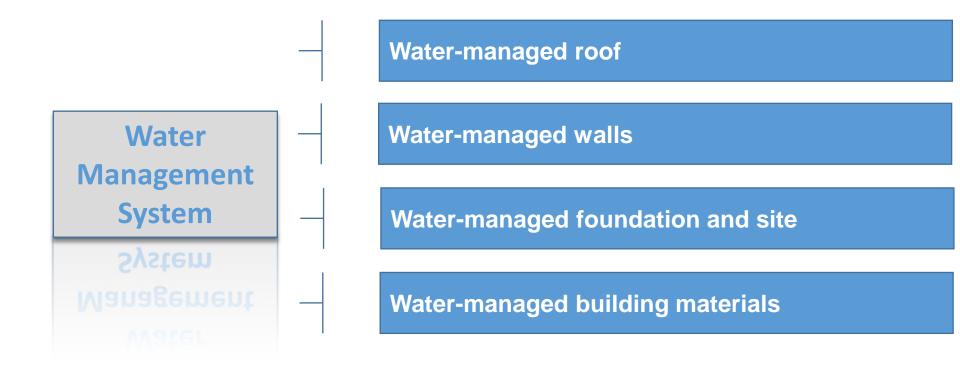


Mandatory Features





Mandatory Features

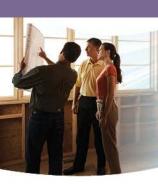






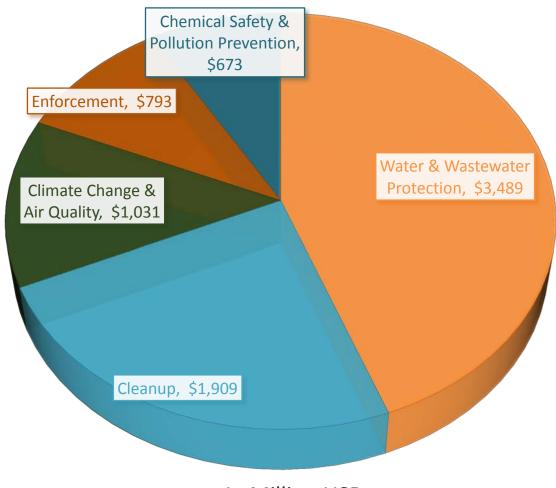


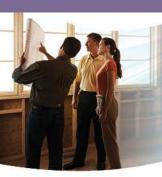
Jonah Schein RESNET Conference February 16, 2015



EPA's 2015 Budget





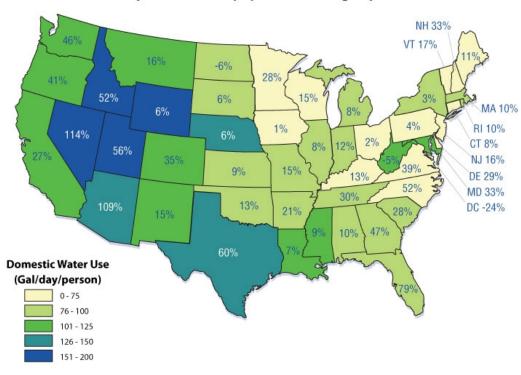


The Need for Water Efficiency



- Our national thirst for water is increasing
- Demand coupled with climate change will increase stresses on water supplies
- Non-drought water shortages are expected in 40 states
- Water utilities may need to invest more than \$700 billion to update aging infrastructure in the next 20 years







Not Just About Water



- Every gallon of water has an energy "footprint"
- Moving, treating, and heating water uses energy
- Energy used by the drinking water & wastewater industry in the US
 - More 30 billion kWH/ year
- California
 - 19% of electricity and more than 30% of non-power generation natural gas use is for water sector activities
 - Most of this use occurs at the point of end-use





What Will This Mean?



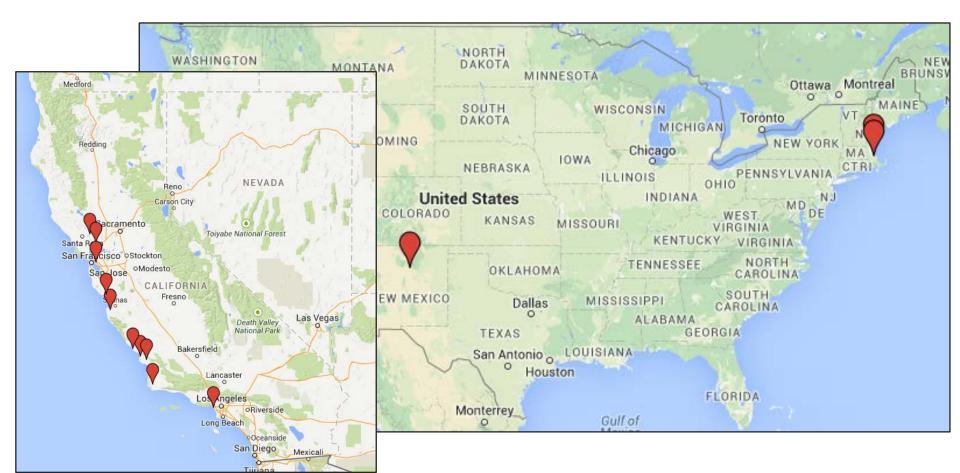
- Rising costs for water and sewer
 - Higher utility bills
 - Larger connection fees
- Increased use of outdoor water restriction
 - Designated watering days
 - No new planting
 - Water budget based billing
 - No outdoor water use
- More stringent code
 - More efficient plumbing products
 - Strict permitting & development policies



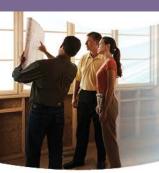


Water Neutral Development Policies



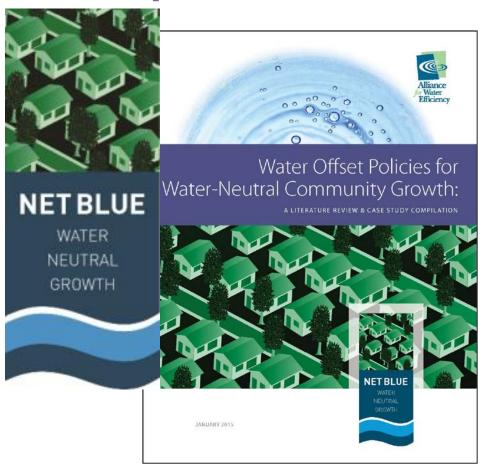


2/24/2015



Water Neutral Development Policies





www.allianceforwaterefficiency.org

2/24/2015



WaterSense Labeled New Homes Program



- First national new home labeling program for water efficiency
- Complements EPA's other programs
 - Represents performance,
 efficiency, and value in a home
- WaterSense labeled new homes:
 - Reduce water use in new homes by at least 20%
 - Educate homeowners about continuing water-efficient behaviors
 - Encourage community infrastructure savings
 - Are third-party certified









First community of all WaterSense labeled new homes in Issaquah, WA



Why Build WaterSense Labeled Homes?



Part of the "whole-house" building science approach

- Offers a simply (pass/fail) certification
- Provides a key market differentiation
- Allows builders to stay a step ahead of codes and utility rates

Ability to co-brand with WaterSense

- Access to WaterSense partner resources
- Meet the growing demand for green products
- Eligibility for awards

Convenience, efficiency, & confidence

- Hot water will be delivered to users faster and use less energy
- Regionally appropriate landscaping
- WaterSense labeled products provide efficiency and performance
- Improved quality and reduced call backs



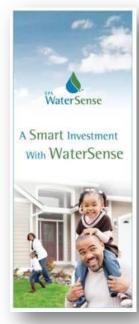
WaterSense labeled new home by HiPointe Homes Colorado Springs, CO



Selling a WaterSense Labeled Home



- Inside: compared to a typical home, a family of four could save big in a WaterSense labeled new home
 - 50,000 gallons of water equal to 2,000 loads of laundry
 - More than \$600 per year on water, sewer, and energy bills
- Outside: water-efficient landscapes are adaptable to local watering restrictions
 - Easily maintained
 - Offer long term curb appeal







What Tools Does EPA Provide?

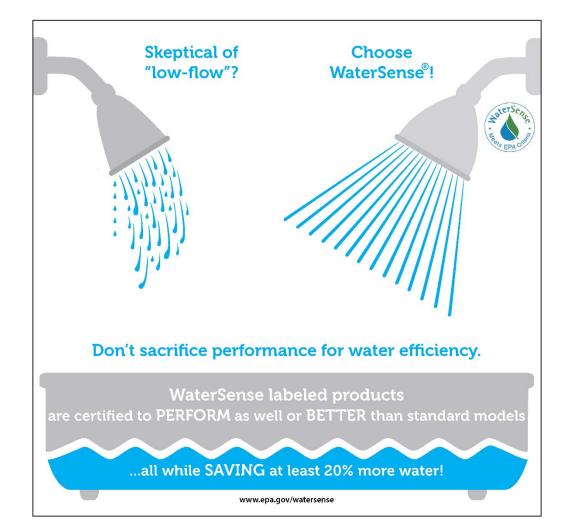






What Tools Does EPA Provide?

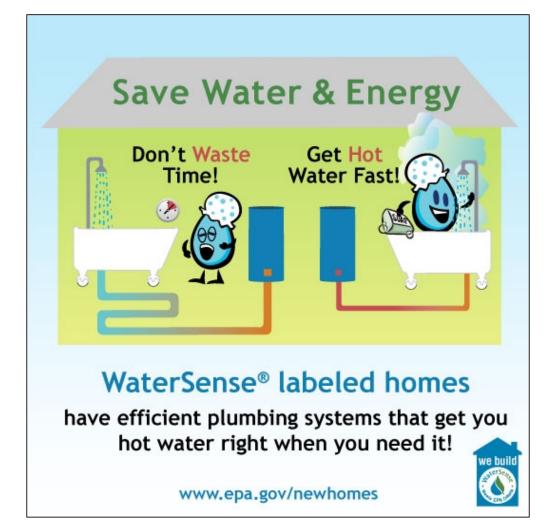






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WaterSense labeled new home by HiPointe Homes Colorado Springs, CO



What Makes a WaterSense Labeled Home?







WaterSense Labeled Products





Flushing Urinals



Lavatory Faucets



Irrigation Controllers



Showerheads



Tank-Type Toilets



Pre-rinse Spray Valves

Nearly 15,000 Labeled Models as of February 2015

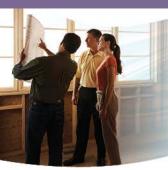


Hot Water Distribution Systems Performance Requirement



- Shall store no more than 0.5 gallons in any piping/manifold between the hot water source and any hot water fixture
- Shall be tested by producing a 10° F rise in temperature before 0.6 gallons of water is discharged
 - 20% buffer allows for heat lost and water stored within fixtures
- Recirculation system must be demand initiated (push button or motion sensor)
 - Recirculation based solely on temperate and/or timing do meet this requirement
 - Schedule adaptive and hybrid water heaters are allowed





Landscape Design



STEP 1 Location and Area

STEP 2 Plants and Irrigation

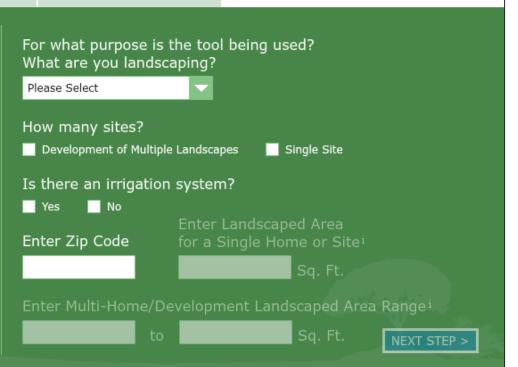
STEP 3 The Results

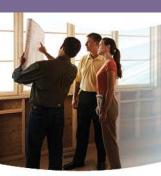
Congratulations on choosing to design a locally appropriate water-efficient landscape! The WaterSense water budget tool will help you determine if your landscape meets EPA's criteria for efficient outdoor water use in your area.

In order to use the water budget tool, you will need to know some basic information about your landscape:

- · The location and zip code
- · The total area of applicable landscape
- Types of plants and the total coverage
- · Methods of irrigation (if any)

Your landscape will receive a pass/fail based on local climate, plant selection, irrigation methods, and size of the landscape. Follow the instructions on screen to find out if your landscape meets the WaterSense criteria.



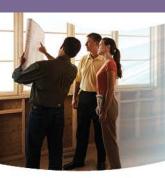


Irrigation Design and Installation



Irrigation is not required, if irrigation is included in a home, it must meet both design and installation requirements:

- •Product requirements:
 - Include WaterSense labeled irrigation controllers
 - -Utilize non-spray irrigation on all plant types other than turf
- •Design and installation requirements:
 - -Be designed or installed and audited by certified professional to achieve a distribution uniformity of 65%
 - -July 2014 changes should greatly increase the number of certified professionals



Inspection & Certification



- Requires a simple one time inspection
 - -Typically occurs after the home is completed but before it is occupied
- Uses a parallel certification to ENERGY STAR Homes
 - -Can be offered as a stand alone certification or in conjunction with other programs
- WaterSense requires a separate providership administered by RESNET
 - -There is a required training for the quality assurance designees of interested providers
 - Interested Raters can inquire with their existing rating provider or with existing WaterSense providers



Questions/Contact



- WaterSense Information
 - Web site: www.epa.gov/watersense
- For questions:
 - E-mail: <u>watersense-homes@epa.gov</u>
 - Toll-free Helpline: (866) WTR-SENS
 - 1(866) 987-7367

OR

Jonah Schein
 Schein.jonah@epa.gov





RESNET 2015

Have We Got a Label for You!









Indoor airPLUS







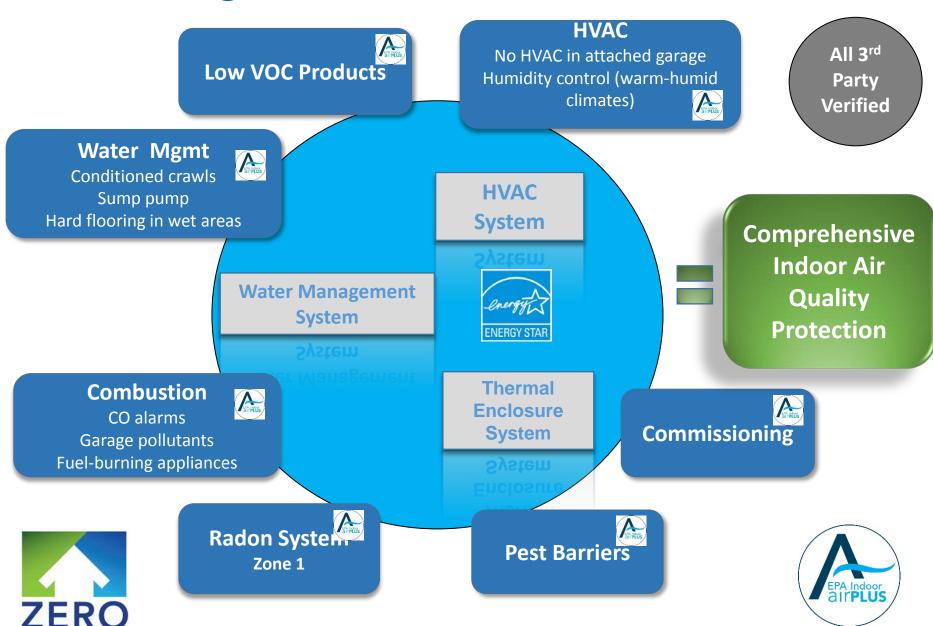


Indoor Air Quality (IAQ)

Why a government label for indoor air quality in new homes?

- Address known risks from indoor air pollution: radon, carbon monoxide, particles, mold, pests, VOCs, pesticides, etc.
- Risks include:
 - Asthma, allergy and other respiratory effects
 - Cancer
 - Eye, nose, throat irritation
- Indoor air quality is an essential component of high performance homes
- Help lead and inform the development and evolution of standards, codes, and rating systems to include protection of indoor air quality

What goes into an Indoor airPLUS home?



Indoor Air Quality (IAQ)



Indoor airPLUS Version 1 (Rev. 02) Verification Checklist



Section	Requirements (Refer to full Indoor airPLUS Construction Specifications for details)				Builder Verified	Rater Verified	N/A
	requir	The Rev. 02 checklist has been modified to reflect only the additional Indoor airPLUS rements and their corresponding section numbers that must be met after completing the checklists. ENERGY STAR remains a presensisi for indoor airPLUS certification.		Correct			
ENERGY STAR V3 Checklists	Therm	nal Enclosure System Rater Checklist completed.		_		0	
	Water	Management System Builder Checklist completed.				0	
			_	0			
E S	HWAC System Quality Installation Contractor Checklist completed.					-	
	HWAC System Quality Installation Rater Checklist completed.						
	1.1	Drain or sump pump installed in basements and crawlspaces (Exception: free-draining EPA Radon Zone 1, check valve also installed.	soils). In		0	0	0
introl	1.2	Layer of aggregate or sand (4 in.) with geotestile matting installed below slabs (Excepti spec) AND radon techniques used in EPA Radon Zone 1.	ions: see		0	0	D
0	1.4	Basements/crawlspaces insulated, sealed and conditioned (Exceptions: see spec).					
Moisture Control	1.7	Protection from water splash damage if no gutters (Exceptions: see spec).		0		0	0
	1.11	Hard-surface flooring in kitchens, baths, entry, laundry and utility rooms, AND piping in walls insulated with pipe wrap.	n exterior	D		0	
Radon	2.1	Approved radon-resistant features installed in Radon Zone 1 homes.		0	0	0	0
Pests	3.2	Corrosion-proof rodent/bird screens installed at all openings that cannot be fully sealed (Exception: dryer vents).		D	0	0	
	4.1	Equipment selected to keep relative humidity < 60% in "Warm-Humid" climates (Exce spec).	eption: see	0		0	D
ystems	4.2	Duct systems protected from construction debris AND no building cavities used as air or returns.	supplies		0	0	
HVAC Systems	4.3	No air-handling equipment or ductwork installed in garage AND continuous air barrier i adjacent assemblies.	in			0	
-	4.7	Central forced-air HVAC system(s) have minimum MERV 8 filter AND no ozone general home.	ors in		0		
	5.1	Emissions standards met for fuel-burning and space-heating appliances (Exception: se-	e spec).				D
g#	5.2	CO alarms installed in each sleeping zone (e.g., common hallway) according to NFPA 7	20.				
Buta	5.3	Multifamily buildings: Smoking restrictions implemented AND ETS transfer pethways n	ninimized.				0
Combustion Pollutants	5.4	Attached garages. Door closer installed on all connecting doors AND in homes with exhibitor-house verification ETHER a 70 cfm exhaust far installed in garage OR a pressure conducted to verify the effectiveness of the garage-to-house air barrier. See spec for de	re test	0		0	D
stats	6.1	Certified low-formaldehyde composite wood materials AND structural plywood AND OSI PS2 compliant.	B PS1 or	0	0	0	
Materials	6.2	Certified low-VOC or no-VOC interior paints and finishes used.			0		
-	6.3	Carpet, carpet adhesives CRI Green Label Plus AND carpet cushion CRI Green Label.					0
Final	7.1	HVAC system and ductwork verified to be dry and clean AND new filter installed.					
	7.2	Home ventilated before occupancy.					
	7.3	Completed checklist and other required documentation provided for buyer.					D
Rater Co Rater En	sployee	Builder Employee:				ate	_

Simplified Verification Checklist

- 1. Moisture Control
- 2. Radon
- 3. Pests
- 4. HVAC Systems
- 5. Combustion Pollutants
- 6. Materials
- 7. Home Commissioning



What's the value proposition for Indoor airPLUS?

For the home buyer:

- Built on the solid foundation of the ENERGY STAR
 Certified Homes brand
 - Quality, comfort, durability
- Healthier homes message appeals to healthconscious home buyers
 - Added protection from known health risks, peace of mind



What's the value proposition for Indoor airPLUS?

For the builder:

- Systems approach helps ensure energy efficiency and IAQ are fully integrated
- Less risk, fewer callbacks
- Lead the industry
- Differentiate your company from the competition
- Modest cost differential to step up from ENERGY STAR



Conveying the Indoor airPLUS Value Proposition

 Not easy, cheap or useful to measure many indoor air contaminants

 Even harder to measure hea and \$ benefits

 Until we can, there are still plenty of benefits to convey to prospective buyers...



Moisture Control & Water Management



Benefits

Reduces potential for mold growth – even in places you can't see.

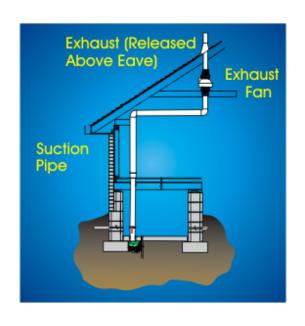
Fewer maintenance issues from peeling paint and moldy grout

Structural durability

Water damage reduction



Radon System



Benefit

Protection from naturally occurring radon gas, the second leading cause of lung cancer in the U.S.



Pest Barriers

Benefits

Reduced pest-related allergens, asthma triggers and diseases

Prevention of potential damage from pests

Less vacuuming and dusting







HVAC Systems

Benefits

Reduced exposure to mold and mildew

Helps remove allergens, toxins, irritants and asthma triggers from the home

Increased comfort

House stays cleaner





Combustion Pollutants



Benefits

Reduced exposure to carbon monoxide, other combustion gases, and particles

Round-the-clock peace of mind



Low Emission Materials



Benefits

Less "chemical" smell



Lowered exposure to VOCs

Reduced potential for occupant health complaints



Resources and Tools

Marketing and Technical Support for Partners



- Builder and consumer resources
- Partner locator
- Website widgets
- Construction requirements
- Technical guidance



www.epa.gov/indoorairplus



Co-brandable Brochure

Better Environments Inside and Out

Look for the U.S. Environmental Protection Agency (EPA) indoor airPLUS and ENERGY STAR labels on your new home. Reduced indoor air pollutants help protect your family inside. Reduced greenhouse gas emissions help protect the air outside.





Homes displaying the Indoor airPLUS and ENERGY STAR Certified Home labels provide unparalleled energy efficiency, comfort, durability, indoor air quality and peace of mind.

Text Box 1. [ADD BUILDER'S NAME HERE] is proud to ofter new homes that have earned both the Indoor aftPLUS and ENERGY STARC certified Home labels because it means your home has been designed and built to standards well above most other homes on the market today.

Text Box 2. INSERT ADDITIONAL COMPANY INFORMATION HERE, e.g., homeowner testimonials, description of company's participation in ENERGY STAR and Indoor airPLUS and commitment to energy efficiency and improved indoor air quality.]

Indoor air quality Matters

People are increasingly concerned about moid, radon, carbon monoxide and toxic chemicals in their homes. Poor indoor air quality can lead to eye irritation, headaches, allergies, respiratory problems such as asthma, and other serious health problems.

EPA studies show that levels of many indoor air poliutants can be two to five times higher than outdoor levels. And since most people spend close to 90% of their time indoors, keeping indoor pollution levels as low as possible is the right thing to do for you and your family.

Text Box 3. [INSERT LOGO ABOVE AND INSERT COMPANY NAME AND ADDITIONAL INFORMATION HERE, e.g., company history, company's ENERGY STAR/Indoor airPLUS web page.]



Designed and built for improved indoor air quality and energy efficiency.



Co-Brand Image Box

 Add company name, logo, and other info (testimonials, etc.)





Only ENERGY STAR Certified Homes are eligible to earn the Indoor airPLUS label.



Radon Control Homeowner Education Indoor airPLUS homebuyers receive Planning for the possibility of radon helps reduce risks posed **Mold and Moisture** by the second leading cause of lung cancer in the United States. An Indoor airPLUS label and certificate Control A list of features included in their home Efficient HVAC Paying close attention to Instructions for regular equipment móisture details: maintenance Increases structural durability A weil-designed heating, vent-liation, and air conditioning Reduces the potential for system provides: mold-related health Issues Improved comfort Prevents recurring maintenance issues **Humidity control** Enhanced filtration Clean, well-sealed ductwork Indoor airPLUS construction specifications are designed to help improve indoor air quality (IAQ) in new homes compared with homes built to minimum code. However. these features alone cannot prevent all IAQ problems. ---Occupant behavior is also Important for IAQ. For Materials example, products used in the home after occupancy Choosing low-emission building materials: and smoking inside may both negatively impact Lowers exposure to the home's IAQ and the Compounds (VOCs) performance of the specified Reduces the potential Indoor airPLUS features. for health problems See: http://www.epa.gow/ Minimizes "chemical Indoorairplus/ for more smell" in the home Information. Combustion Pollutant Careful attention to venting and combustion sources: Pest Barriers Reduces pollutants in living Blocking pest entry: Keeps the home cleaner Benefits of an Indoor airPLUS Minimizes CO exposure Limits allergens, germs, and Provides peace-of-mind for asthma triggers everyone in the home Prevents potential pest damage **Qualified Home**

Be Recognized as an Indoor airPLUS Leader



2014 Winners:

Builders:

- Foxwood Builders, Inc.
- Palo Duro Homes, Inc.
- C&B Construction

Raters:

- Integral Building & Design, Inc.
- Steven Winter Associates, Inc.
- ASERusa
- E3 Energy

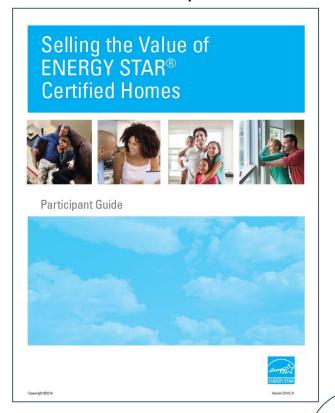


Coming Soon!

Updated Mobile App



Builder Sales Training Indoor airPLUS companion module



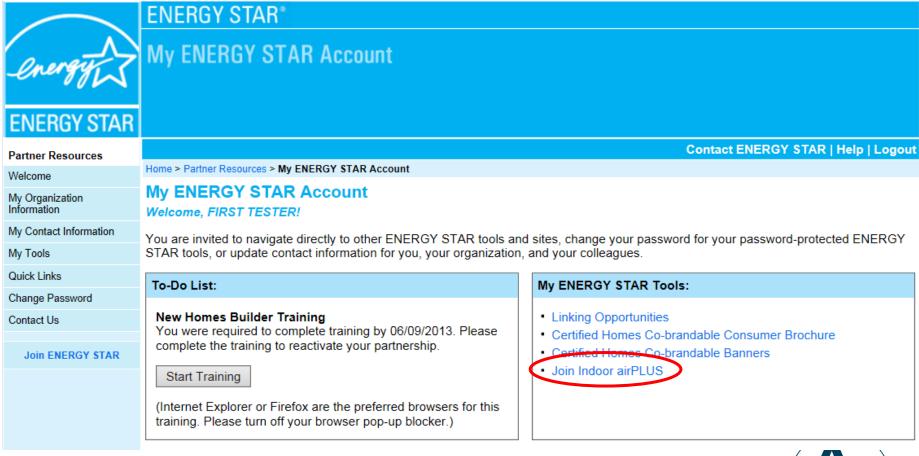
Becoming an Indoor airPLUS Partner couldn't be easier

- For <u>current</u> ENERGY STAR Partners:
 - Log into your My ENERGY STAR Account (MESA) www.energystar.gov/mesa

Queres ?					Q f w w						
-energy	ENERGY EFFICIENT	ENERGY SAVINGS	ENERGY EFFICIENT	ENERGY STRATEGIES FOR	ABOUT ENERGY STAR						
ENERGY STAR	products	at home	new homes	buildings & plants	PARTNER RESOURCES						
Partner Resources	Home > Partner Resources	> Login to My ENERGY	STAR Account								
Manufacturers	Login to My ENERGY STAR Account										
Retailers	Login to My Liver OTAIN Account										
New Home Industry	User Name: *										
Utilities/EEPS											
Residential & Commercial Products Programs	Password: *										
Service & Product Providers	login										
Buildings & Plants	lants I've forgotten my password. I've forgotten my user name and password										
Small Businesses	Businesses If you cannot obtain your user name and/or password or are having trouble signing in, please call 1-888-STAR-YES to for assistance.										
Congregations	Ouestions about using th	ng this tool? Visit the MY ENERGY STAR Tutorial (2.71MB)									
For Contractors											
For Federal Agencies	This tool is intended to be used in Internet Explorer 5.5 and higher and Netscape 6 and higher. For you to experience the full functionality of this tool avascript must also be turned on in your browser.										
Join ENERGY STAR											

Beome an Indoor airPLUS Partner

- After entering your account, click "Join Indoor airPLUS".
 - For builders, be sure you've completed the required ENERGY STAR training.





Learn more about Indoor airPLUS

- Go deeper on Indoor airPLUS and WaterSense tomorrow, same time, same room:
 - Water Efficiency and IAQ: The Next Frontiers in Whole Home Performance
- Stop by <u>Booth # 301</u>
- Visit the web site: <u>http://www.epa.gov/indoorairp</u> lus/index.html



RESNET Annual Conference 2015

February 16, 2015





DOE Zero Energy Ready Home

Why '0' in 3

SAM RASHKIN

Chief Architect
Building Technologies Office

Management

Differentiation

Opportunity

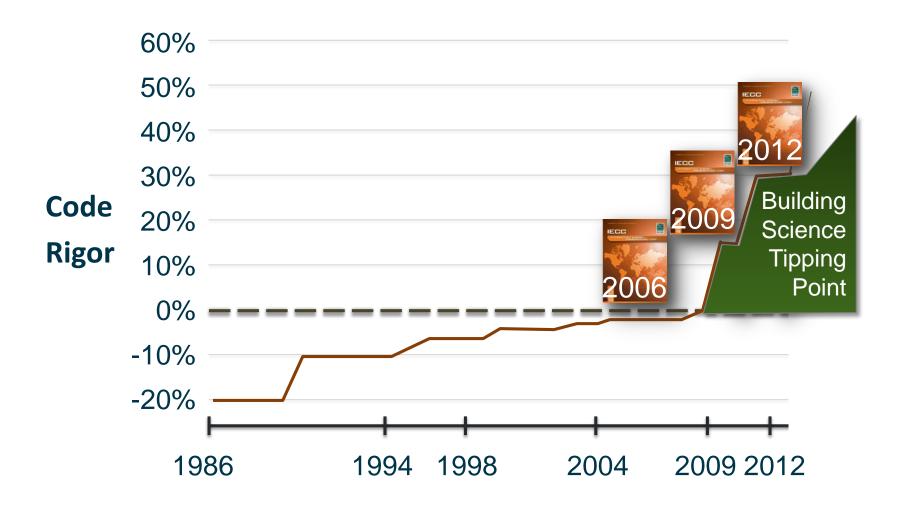
Innovation

Imperative



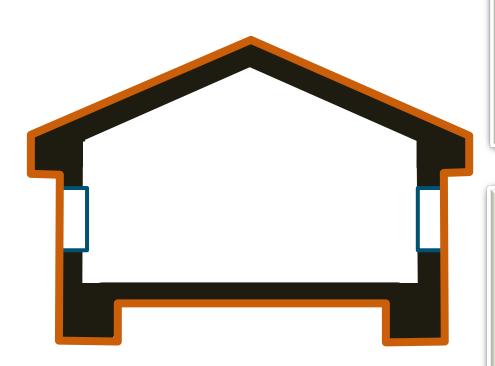
Differentiation

Innovation



Differentiation

Innovation



More Rigorous Specs:

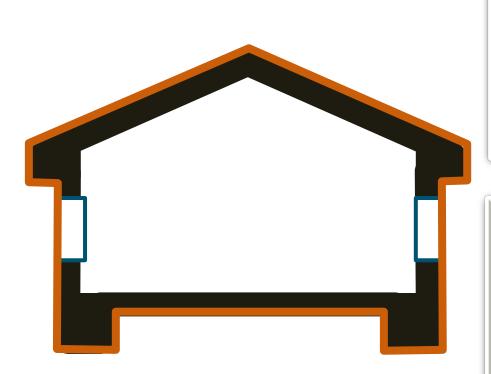
- Latest Energy Codes
- Low HERS Scores

Adv. Thermal Enclosure:

- Adv. Insulation System
 - More Insulation
 - Quality Installation
 - Complete System
- Advanced Windows
- More Air Tightness

Differentiation

Innovation



Ultra Low HVAC Loads:

- Lower Air Flow/Mixing
- Longer Swing Seasons
- Less Humidity Control

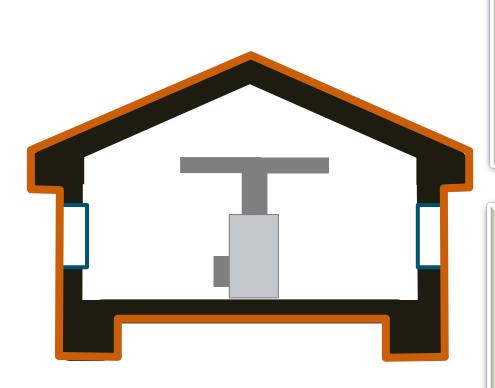
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Differentiation

Innovation



Ultra Low HVAC Loads:

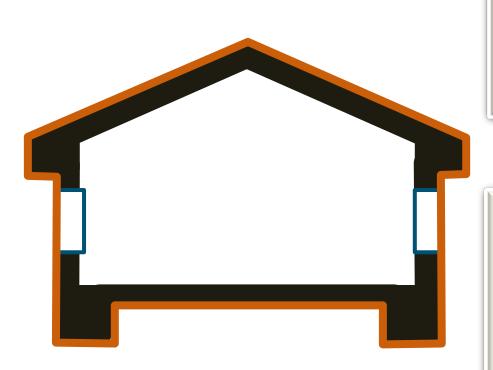
- Lower Air Flow/Mixing
- Longer Swing Seasons
- Less Humidity Control

Optimized Low-Load Comfort System

- Right-Sized
- Properly Installed
- Complete (Htg., Clg. + RH)
- Tested

Differentiation

Innovation



More Wetting Risk

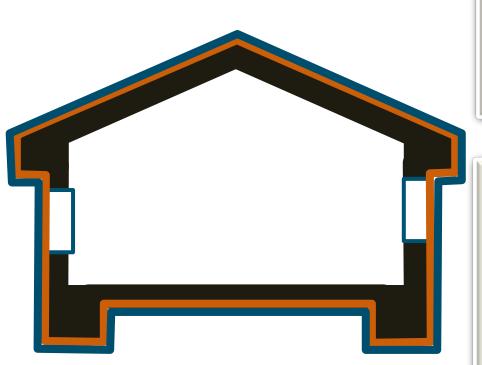
- Colder Surfaces
- Less Drying Potential

Advanced Enclosure:

- Adv. Insulation System
 - More Insulation
 - Quality Installation
 - Complete System
- Advanced Windows
- More Air Tightness

Differentiation

Innovation



More Wetting Risk

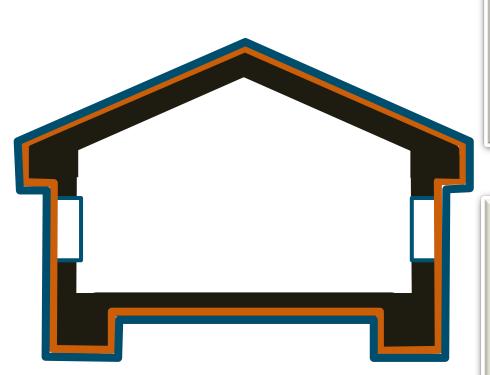
- Colder Surfaces
- Less Drying Potential

Comprehensive Water Protection

- Roofs
- Walls/Openings
- Site/Foundation
- Materials

Differentiation

Innovation



IAQ Risk:

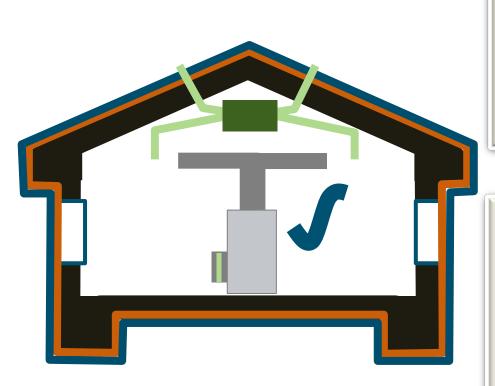
- Less Dilution
- Less Filtration

Advanced Enclosure:

- Adv. Insulation System
 - More Insulation
 - Quality Installation
 - Complete System
- Advanced Windows
- More Air Tightness

Differentiation

Innovation



IAQ Risk:

- Less Dilution
- Less Filtration

Comprehensive IAQ System:

- Contaminant Control
- Fresh Air System
- High-Capture Filtration

Differentiation Opportunity



Risk

Differentiation

Innovation

- Next Generation of Buyers
- The Competition

Next Generation Homebuyers

Risk

Differentiation

Innovation



78 Million Gen-Y'ers

What We Know About Gen-Y

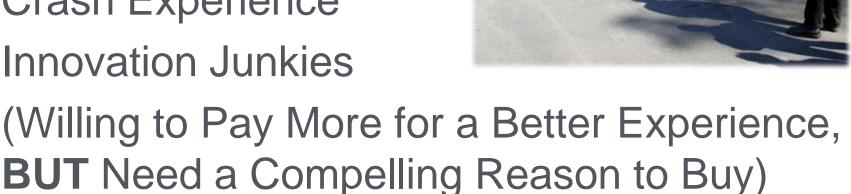


Risk

Differentiation

Innovation

- Debt
- Sharing Economy
- **Delayed Commitment**
- Crash Experience
- Innovation Junkies





Risk Information Innovation

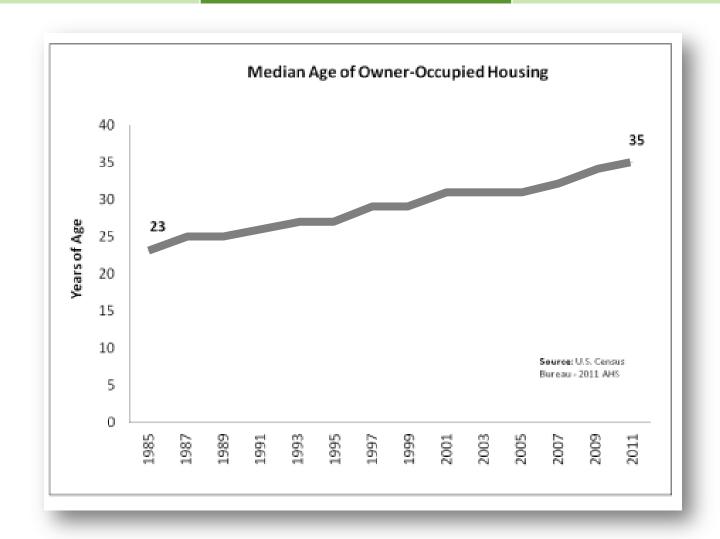


The Competition

Risk

Differentiation

Innovation





Differentiation

Innovation

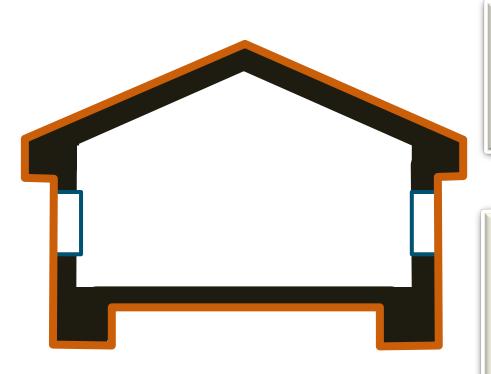
Aging Housing Stock with:

- High Utility Bills
- Poor Comfort
- Health Risks
- Moisture Problem Risks
- Excessive Bugs/Pests
- Durability Issues
- Obsolete Technology

Meet 85% of Your Competition

Differentiation

Innovation



House of the Future:

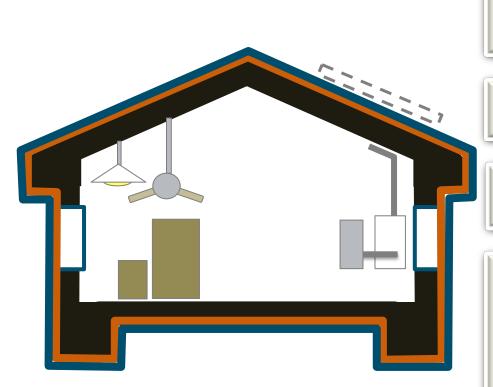
Meets or Exceeds
 Future Code/Expectations

Optimized Enclosure:

- Optimized Insulation
- Optimized Windows
- Optimized Air Tightness

Differentiation

Innovation



Solar Ready Home

Efficient Components

Ultra Low HVAC Loads

Optimized Enclosure:

- Opt. Insulation System
- Optimized Windows
- Optimized Air Tightness

Zero Energy Ready Home Spec

Risk

Differentiation

Innovation



Advanced Enclosure

Risk Management:

Optimized Comfort System
Complete Water Protection
Comprehensive IAQ System

Differentiation:

Optimized Enclosure
Efficient Components
Solar Ready Construction

Zero Energy Ready Home Value



Risk

Differentiation

Innovation

Works Lives Lasts **Better Better Better** Engineered **Ultra-Low** Quality Comfort Construction **Utility Bills** Healthier Advanced More Living Technology **Durability** U.S **Exclusivity** Visionary **Smart**

More Informed Consumers



Risk

Differentiation

Innovation

BY JANN SWANSON

Real Estate Web Searches Climb 253% in Four Years as 90% of Homebuyers Use Internet as Primary Research

Jan 7 2013, 3:50PM



Home-shopping consumers are not only exponentially increasing their reliance on the Internet but are also developing distinct patterns for using it in their housing searches. Google and the National Association of

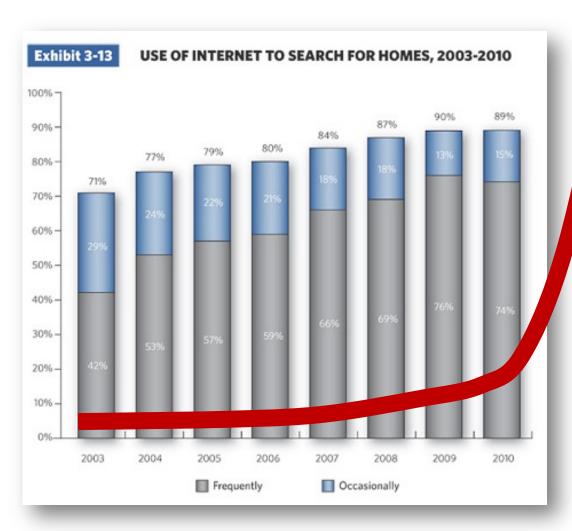
More Informed Consumers



Risk

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Innovation



Internet Content Available

SOURCE: National Association of Realtors® - Profile of Home Buyers and sellers 2010

More Informed Consumers



Risk

Differentiation

Innovation

Information
Asymmetry:
Caveat
Emptor
Information
Parity:
Caveat
Venditor

Innovation In the Media



Risk

Differentiation

Innovation

An air conditioner that anticipates your needs **PAGE 59**

Solar panels that eliminate your energy bills **PAGE 76**

A door that can sense your approach **PAGE 59**

A sprinkler that tracks the weather **PAGE 80**



Walls that can weather a hurricane PAGE 66

A car that can power your house **PAGE 79**

A garden that filters your air **PAGE 87**



All ENERGY STAR v3 & HERS Homes At or Below HERS 60 Should Consider Moving up to ZERH:



Risk Differentiation Innovation

Thank You



For More Information:

www.buildings.energy.gov/zero

Email:

zero@newportpartnersllc.com