



Setting the Standards for
Home Energy Efficiency

RESNET Executive Director Report



2014 SPRAYFOAM Convention & Expo

Steve Baden, RESNET Executive Director
www.resnet.us

What is RESNET

- An industry-based, not for profit organization
- A national standards making body for building energy efficiency rating and certification systems in the USA (ANSI Accredited Standards Development Organization)
 - Consensus based standard development and amendment process
 - Transparent review and adoption process – Formal public review and comment process

Who Recognizes RESNET

- Builders for marketing the energy performance of their homes
- Building Energy Codes compliance option
- Federal government agencies
 - IRS for tax credit qualification
 - U.S. EPA for ENERGY STAR labeled homes
 - U.S. Department of Energy for *Building America* and Building Challenge programs

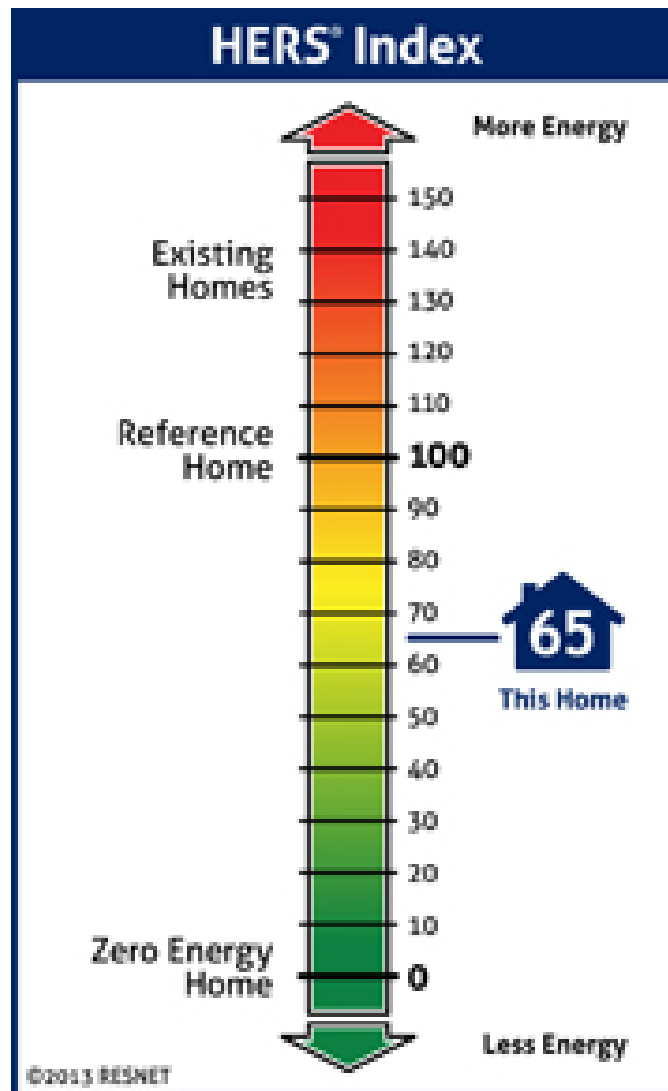
What Are Home Energy Ratings

A home energy rating is a whole house analysis of a home's energy efficiency by a trained and certified RESNET Home Energy Rater.

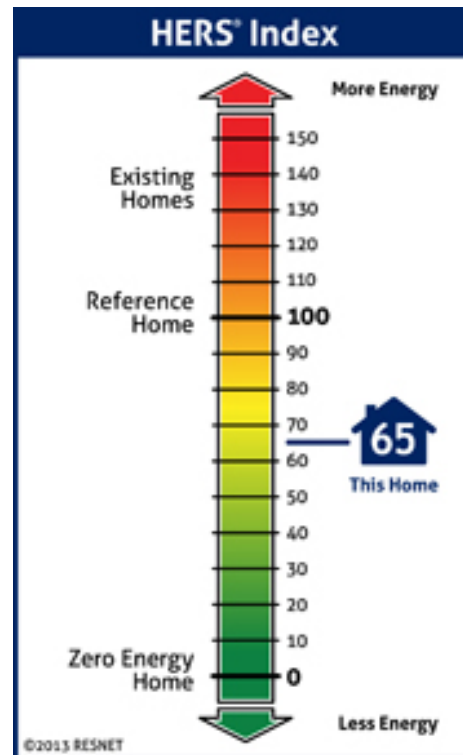
The rating produces a HERS Index Score. The HERS Index is the nationally recognized scoring system for measuring a home's energy performance.

The HERS Index can be described as a sort of miles-per-gallon (MPG) sticker for houses.

The RESNET HERS Index



Trend to HERS Index in Housing Market



In 2013 218,000 Homes Energy Rated and Issued HERS Index Score

To date over 1.5 million homes rated in US.

National Builders Committing to Marketing HERS Index of Homes



With us, it's personal.™



LIBERTY PARK
BRIDGEPORT
MODEL

2,550 SQ. FT. AS BUILT

14851 Skunkton Drive
Novi, MI 48575

PULTE

ENERGY ADVANTAGE

THIS HOME'S ENERGY-EFFICIENT FEATURES INCLUDE

- Programmable Thermostat (std.)
- Low-E Windows (std.)
- 90% Efficient Furnace (std.)
- Radiant Barrier at Attic (opt.)
- DCW "Weathermatic Plus" House Wrap (std.)
- Tankless Water Heater (opt.)

HOME ENERGY RATING SCALE

The Residential Energy Services Network (RESNET) developed the Home Energy Rating System (HERS) Index, which is recognized by the EPA and U.S. Department of Energy. The HERS Index is based on a score of 100 for a typical code-built new home (based on the 2006 International Energy Conservation code). The HERS score is reduced by one point for each percent of reduced energy consumption (i.e., the lower the score, the more energy-efficient the home); so a home with a HERS score of 85 is 15% more energy-efficient than a typical new home and 45% more energy-efficient than a typical existing home.

THIS HOME'S ENERGY RATING: 75

ESTIMATED MONTHLY UTILITY COSTS

\$102

ANNUALIZED CONSERVATION SAVINGS (gas, water and elec.)

RESNET

HERS (Home Energy Rating System) is the only energy efficiency rating system endorsed by the U.S. Department of Energy.

Pulte

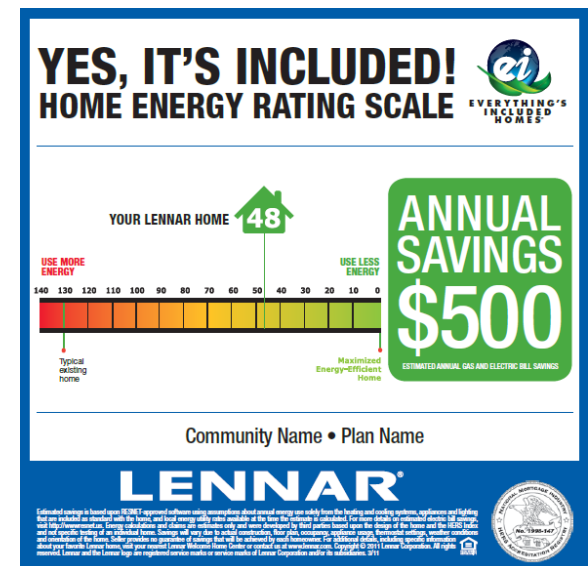
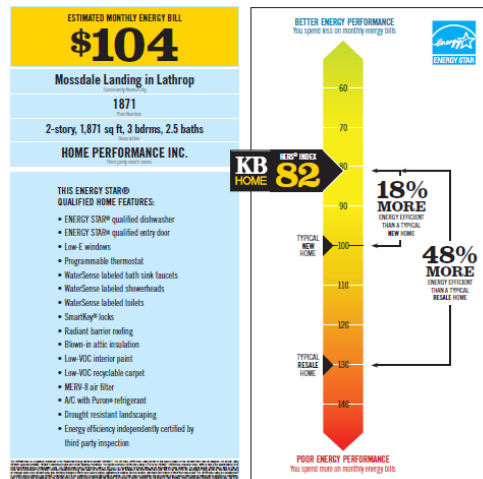
Built from the Idea up.

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Media Coverage of HERS Index

National and Local Media Coverage



The Washington Post

Los Angeles Times

THE ARIZONA REPUBLIC
azcentral.com

GreenBuilder®

GreenBuilder Coverage

The HERS® Index Score – More Than Just a Number

It's what homebuyers
want when purchasing
a home...

Demand for HERS rated homes is
skyrocketing

Recent studies show that homes with lower HERS Index scores, cost less to run and provide a better quality of life for their owners. And, when you take into account the fact that mortgage default risks are 32 percent lower for homes with low HERS Index scores, it's no wonder homebuyers are asking for a home's HERS Index Score before buying.

A HERS RATED HOME WITH A SCORE OF 65 COULD:

- Save its owner up to 35% in energy costs over the 2006 International Energy Conservation code.
- Reduce their carbon footprint.
- Improve home health and safety.

Homebuyers understand the value of a HERS Index Score. It tells them where homes stand in terms of energy efficiency and affordability, which helps for making informed buying decisions.

- Multiple Listing Services (MLS) are now showing HERS Index scores for their listings.
- Increasing numbers of builders across the nation are committing to having their homes HERS rated.



Benefit from the increased marketing power of a HERS Index Score

Join the growing ranks of RESNET EnergySmart Builders!
resnet.us/energysmart-builder



New Trends for HERS Index

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

Code Jurisdictions Recognizing HERS Index in Energy Codes

- Over 150 state and local code jurisdictions adopt HERS Index Score compliance option
- 2015 IECC to Include Energy Rating Option

2015 IECC Incorporates Rating Score

The rating scores that were adopted by the IECC are:

Regions 1 and 2	52
Region 3	51
Region 4	54
Region 5	55
Region 6	54
Region 7 and 8	53

The HERS path also requires that a builder must meet the mandatory envelope requirements of the 2009 IECC

Jurisdictions Adopting HERS Index Score Option to Energy Code

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

Incorporation of HERS Index in MLS

CONCERNING THE PROPERTY AT: _____

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



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

ENERGY EFFICIENCY RATINGS *Copy of certification(s) required*

<input type="checkbox"/> Building America	Rating:	Version:	Year:
<input type="checkbox"/> Energy Efficient Mortgage Qualified	Rating:	Version:	Year:
<input type="checkbox"/> Home Performance w/ ENERGY STAR®	Rating:	Version:	Year:
<input type="checkbox"/> HERS Index	Rating:	Version:	Year:
<input type="checkbox"/> Other:	Rating:	Version:	Year:

Home Energy Efficiency and Mortgage Risks



Home Energy Efficiency and Mortgage Risks

Institute for Market Transformation/University of
North Carolina Study

- Energy efficient homes HERS rated had 32% less risk of mortgage loan foreclosure
- Risk is reduced correspondingly to lower HERS Index Scores

Bonded Builders Warranty Group Energy Guarantee Program



Bonded Builders Warranty Group Energy Guarantee Program

- Third largest home warranty carrier in U.S.
- Offering policy that guarantees home energy bills based on the homes HERS rating

Housing/Energy Policy Proposal

- Residential buildings represents largest primary energy use in U.S. (20%)
- Common in current market place of having new homes 30% more efficient than 2004 IECC (HERS Index Score of 70)
- U.S. Department of Energy estimates cost effective to reduce existing homes energy consumption by 30%

Background

- US households spend around \$230 billion annually on energy (not including transportation)
- Energy is a significant and growing cost of homeownership (~15%)
- Accelerating market adoption of energy-efficient homes
- Mortgage lending can play an important role in promoting or inhibiting investments in energy efficiency

Transparency in Other Consumer Decisions

Appliances

Based on standard U.S. Government tests

ENERGYGUIDE

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

XYZ Corporation
Model ABC-W
Capacity: 23 Cubic Feet

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

This Model Uses
644 kWh/year

ENERGY STAR
A symbol of
energy efficiency

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

Uses Least Energy
617

Uses Most Energy
698

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

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

\$53

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

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

Automobiles

TOYOTA

PRIUS 4-DOOR HYBRID GAS/ELEC SDN

VIN: MODEL/YEAR: 1222A/2001
COLOR: ELECTRIC GREEN / GRAY (68RA/96)

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

STANDARD FEATURES

MECHANICAL & PERFORMANCE

- 1.5L, 4CYL, TWIN-CAM, 16VALVE ENGINE
- TOYOTA HYBRID SYS., INCLUDES HYBRID TRANSAXLE, INVERTER & HV BATTERY
- 2 PERMANENT MAGNET MOTOR GENERATORS
- FRONT WHEEL DRIVE
- ELECT. CONTROLLED CONTINUOUSLY VARIABLE TRANSMISSION (CVT)
- POWER RACK AND PINION STEERING
- POWER FRONT DISC BRAKES
- INDEPENDENT FRONT SUSPENSION
- MACPHERSON STRUT TYPE
- 175/65R14 RADIAL TIRES

SAFETY

- REGENERATIVE ANTI-LOCK BRAKE SYSTEM (ABS)
- DRIVER/PASSENGER AIR BAG (SRS)
- 3-POINT SEAT BELTS WITH PRETENSIONERS & FORCE LIMITERS

KEYLESS ENTRY AND SECURITY SYSTEM w/ ENG IMMOBILIZER

EXTERIOR

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

COMFORT & CONVENIENCE

- AUTOMATIC CLIMATE CONTROL
- LIQUID CRYSTAL VEHICLE INFORMATION DISPLAY
- POWER WINDOWS AND DOOR LOCKS
- AM/FM CASSETTE w/4 SPEAKERS
- FRONT CUPHOLDER
- CABIN FILTRATION SYSTEM
- CENTER CONSOLE BOX
- INTERMITTENT WINDSHIELD WIPERS
- ADJUSTABLE FRONT HEADRESTS
- REAR WINDOW DEFROSTER w/TIMER

***** FULL TANK OF GAS *****

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

CITY MPG 52

Fuel Economy Information

HIGHWAY MPG 45

Actual Mileage will vary with options, driving conditions, driving habits and vehicle's condition. Results reported to EPA indicate that the majority of vehicles with these estimates will achieve between

44 and 60 mpg in the city, and between 38 and 52 mpg on the highway.

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

For Comparison Shopping, all vehicles classified as COMPACT have been issued mileage ratings ranging from

** to ** mpg city and ** to ** mpg highway.

Estimated Annual Fuel Cost: \$ 421

*INFORMATION NOT AVAILABLE AT TIME OF VEHICLE PRODUCTION.

DEALER NAME/ADDRESS: SHEP TO: PORT/PLANT: PORTLAND 22019

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

DELIVERY, PROCESSING AND HANDLING FEE 455.00

TOTAL \$20,520.00

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

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

238K60 377 WC E0568

0000 128

Current Transparency in Home Buying

Energy labelling

PAGE 1 OF 9

 **Energy labelling of the following building:**

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

Company: Aktual Energirådgivning

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

Reported energy consumption for heating

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

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

Energy label

Low consumption

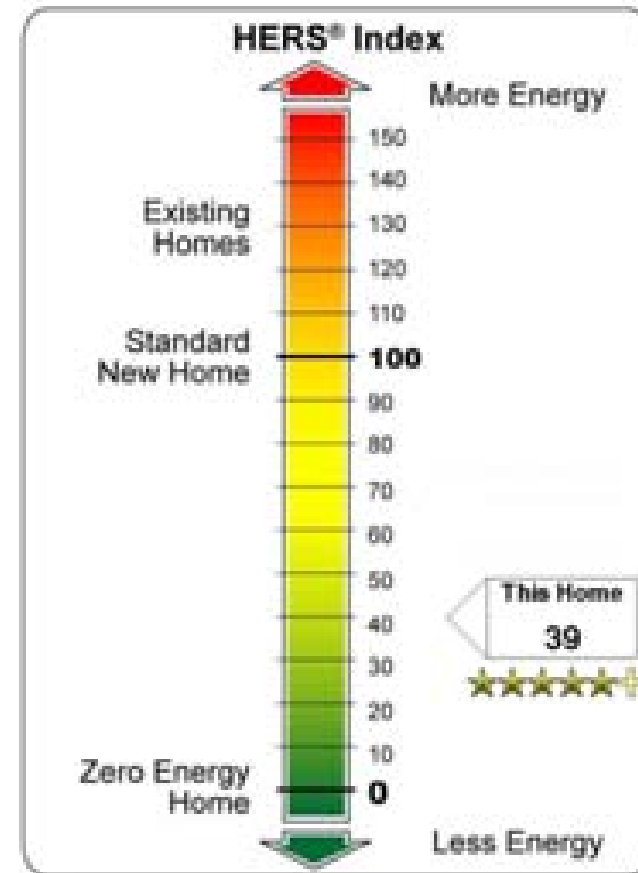
A1 A2
B1 B2
C1 C2
D1 D2
E1 E2
F1 F2
G1 G2

High consumption


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

Cost-effective savings

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



Growing Transparency in Home Buying



Arkansas Home Energy Performance Label

HERS Index

More Energy


Existing Homes

Standard New Home

100

Zero Energy Home

Less Energy



Address: 1234 Main Street
Anytown, AR 72000

Home Size: 2,400 SF

☐ 2013 Arkansas Energy Code – Pathway¹ _____

☐ NAHB Green Building Standard— Level _____

☐ ENERGY STAR Qualified Homes—Version _____

☐ Other _____

Total Estimated Annual Energy Cost²

\$X,XXX.XX

<u>Estimated Monthly Cost</u>	<u>Estimated Annual Energy Use</u>	<u>Estimated Five Year Savings³</u>
\$XXX.XX	XXXX MMbtu	\$XXXX.XX

¹This label confirms that this home meets the 2013 Arkansas Energy Code. ²These estimates are intended for comparison purposes only. Actual energy is dependent your utility rates and use. Estimates are based on HERS (Home Energy Rating System) calculations. Estimated based on information provided by Energy Information Agency. ³Savings based on comparison with standard reference home.

Builder License #: XXXXXXXXXX Rater Identification #: XXXXXXXX Date of Rating: XX/XX/XXXX

State law prohibits removal of this label before consumer purchase.

Transparency in Home Buying

From Fayetteville, Arkansas to Boston, Massachusetts codes require new homes post HERS Index Score. (State of Arkansas voting this week to make requirement statewide)

Transcends current red state/blue state divide

Proposed Policy

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

Home Performance Labeling In Europe

SPLENDIDE PROPRIÉTÉ: 670 000€



É

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

Réf: 2001133

Énergie

Énergie	Énergie
100 à 150	A
150 à 200	B
200 à 250	C
250 à 300	D
300 à 350	E
350 à 400	F
400 à 450	G

Home Listings In France

Giverny et ses environs

PROPRIÉTÉ D'EXCEPTION : 680 000€



Proximité golf

Magnifique propriété située dans un village résidentiel du Vexin, très belle, construite en deux corps de bâtiments en pierres comprenant 9 pièces dont 4 chambres, permet une grande indépendance dans chaque aile. La bâtisse offre de nombreuses possibilités d'extension, y compris piscine couverte.

REF: 200123

SPLENDIDE DEMEURE INTIME: 388 000€



Aux portes de la Normandie et de l'Île de France, dans un coin aménagé pour un confort absolu, charmante maisonnette, 120 m², 4 pièces principales, espace de vie spacieux de 38 m². Parc de 1411 m² avec arrosage automatique, entièrement clos et agrémenté d'un petit ruisseau qui longe la propriété.

REF: 2001290

BELLE DEMEURE ANGLO NORMANDE : 760 000€



Quartier résidentiel de Vernon, superbe demeure pleine d'authenticité et de charme, complètement rénovée. Vous profiterez de la luminosité de cette bâtisse de 192 m² avec salon-séjour de 38 m², cheminée décorée, une suite à la française, une chambre, une salle de bains, une cuisine équipée et une salle à manger. Le grenier aménagé offre un potentiel d'investissement supplémentaire de 80 m² au 1^{er} étage. Magnifique parc de 1418 m² arboré, et fleurit complètement clos de murs.

REF: 2001123

A GIVERNY SUPERBE TERRAIN à BATIR: 145 000€



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

REF: 2001072

BELLE MAISON TRADITIONNELLE: 395 000€



Aux portes de Giverny, dans un coin de village, cette construction de qualité, 150 m², vous agrédera à vivre. Cette maison d'époque offre une belle opportunité de rénovation, elle dispose de 10 pièces principales dont 3 chambres. Le jardin clos de 2002 m² permet d'apprécier la nature et la tranquillité de cet endroit. **Possibilité de division de terrain en 2 lots.**

REF: 2001029

Authentique maison d'hôtes: 587 000€



Aux portes de Giverny, à deux pas des châteaux de la région, cette belle maison d'époque, entièrement rénovée, dispose de 150 m², 11 pièces dont 7 chambres, une salle de bains, une cuisine équipée et une salle à manger. Le jardin clos de 2002 m² permet d'apprécier la nature et la tranquillité de cet endroit. **Possibilité de division de terrain en 2 lots.**

REF: 2001029

EXCEPTIONNEL à GIVERNY : 610 000€



A moins de 5 minutes du musée et des jardins de Monet, cette très belle propriété bénéficie d'un emplacement exceptionnel. **La maison principale de 130 m²** dispose de 8 pièces dont 4 chambres, une salle de bains, une cuisine équipée et une salle à manger. Le jardin clos de 2002 m² permet d'apprécier la nature et la tranquillité de cet endroit. **Possibilité de division de terrain en 2 lots.**

REF: 2001132

SUPERBE DEMEURE ANCIENNE : 341 000€



Dans un très bel endroit de Giverny, à une heure de Paris, magnifique maison ancienne parfaitement restaurée, très lumineuse, 150 m², 7 pièces principales, dont 3 chambres, une salle de bains, une cuisine équipée et une salle à manger. Le jardin clos de 2002 m² permet d'apprécier la nature et la tranquillité de cet endroit. **Possibilité de division de terrain en 2 lots.**

REF: 2001029

BEL ENSEMBLE: 345 000€



Dans un village de charme, proche de Giverny, superbe maison de 150 m², 11 pièces dont 7 chambres, une salle de bains, une cuisine équipée et une salle à manger. Le jardin clos de 2002 m² permet d'apprécier la nature et la tranquillité de cet endroit. **Possibilité de division de terrain en 2 lots.**

REF: 2001029

PROPRIÉTÉ D'EXCEPTION: 715 000€



Magnifique propriété de 8 hectares, située à 10 minutes de Giverny, 11 pièces dont 7 chambres, une salle de bains, une cuisine équipée et une salle à manger. Le jardin clos de 2002 m² permet d'apprécier la nature et la tranquillité de cet endroit. **Possibilité de division de terrain en 2 lots.**

REF: 2001029

Jolie maison d'hôtes du XVIII: 560 000€



Dans un charmant village avec commerces à 10 minutes des jardins de Monet, superbe maison d'époque, entièrement rénovée, 150 m², 11 pièces dont 7 chambres, une salle de bains, une cuisine équipée et une salle à manger. Le jardin clos de 2002 m² permet d'apprécier la nature et la tranquillité de cet endroit. **Possibilité de division de terrain en 2 lots.**

REF: 2001029

TRÈS BELLE LONGÈRE: 220 000€



Proche Giverny, dans un cadre exceptionnel, superbe maison de 150 m², 11 pièces dont 7 chambres, une salle de bains, une cuisine équipée et une salle à manger. Le jardin clos de 2002 m² permet d'apprécier la nature et la tranquillité de cet endroit. **Possibilité de division de terrain en 2 lots.**

REF: 2001029

SPLENDIDE DEMEURE INTIME: 438 000€



Maison proche de Giverny, propriété de 1500 m², 11 pièces dont 7 chambres, une salle de bains, une cuisine équipée et une salle à manger. Le jardin clos de 2002 m² permet d'apprécier la nature et la tranquillité de cet endroit. **Possibilité de division de terrain en 2 lots.**

REF: 2001029

AU FIL DES IMPRESSIONNISTES: 444 000€



Proche Giverny, dans un cadre exceptionnel, superbe maison de 150 m², 11 pièces dont 7 chambres, une salle de bains, une cuisine équipée et une salle à manger. Le jardin clos de 2002 m² permet d'apprécier la nature et la tranquillité de cet endroit. **Possibilité de division de terrain en 2 lots.**

REF: 2001029

DEMEURE DE VILLEGIATURE : 645 000€



Proche Giverny, dans un cadre exceptionnel, superbe maison de 150 m², 11 pièces dont 7 chambres, une salle de bains, une cuisine équipée et une salle à manger. Le jardin clos de 2002 m² permet d'apprécier la nature et la tranquillité de cet endroit. **Possibilité de division de terrain en 2 lots.**

REF: 2001029

RAVISSANTE DEMEURE D'EPOQUE: 320 000€



Proche Giverny, dans un cadre exceptionnel, superbe maison de 150 m², 11 pièces dont 7 chambres, une salle de bains, une cuisine équipée et une salle à manger. Le jardin clos de 2002 m² permet d'apprécier la nature et la tranquillité de cet endroit. **Possibilité de division de terrain en 2 lots.**

REF: 2001029

Transparency in Housing Market

Does Not Require Legislation

Lenders Required Home Inspections and
Termite Testing in the 1990s

Rationality in Mortgage Underwriting

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

Proposed New Formula for Determining Housing Affordability:

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

Transparency & Rationality

Reflected in SAVE Act

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

Could be achieved in administrative action

Benefits of Housing/Energy Policy Proposal

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

Benefits of Housing/Energy Policy Proposal

All without outlay of federal funds

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

Clinton Global Initiative Adopts RESNET Initiative

