

# Energy Awareness

October is **National Energy Action Month**

## Federal Housing Administration (FHA) Energy Efficient Mortgages

[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/sfh/eem/energy-r](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/eem/energy-r)

In 1992, Congress mandated a pilot demonstration of energy-efficient mortgages (EEMs) in five States. In 1995, the pilot was expanded as a national program. FHA insured 16,000 EEMs in FY1998 (1.5 percent of total FHA loans) 30,044 EEMs in FY1999 (2.3 percent of total FHA loans) and 28,578 in FY2000 (3.1 percent of total FHA loans).

EEMs recognize that reduced utility expenses can permit a homeowner to pay a higher mortgage to cover the cost of the energy improvements on top of the approved mortgage. FHA EEMs provide mortgage insurance for a person to purchase or refinance a principal residence and incorporate the cost of energy-efficient improvements into the mortgage. The borrower does not have to qualify for the additional money and does not make a down payment on it. A lending institution, such as a mortgage company, bank, or savings and loan association, funds the mortgage loan and HUD insures the mortgage.

## Powersaver Loans

<http://energy.gov/eere/buildings/powersaver-loans>

Fact sheet: <http://www.nrel.gov/docs/fy14osti/61936.pdf>

## HUD Green Homes and Communities

[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/comm\\_planning/about/conplan/greenhomes](http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/about/conplan/greenhomes)

## Energy Guide

[http://energy.gov/sites/prod/files/2014/05/f16/Energy\\_Saver\\_Guide\\_Phase1\\_Final.pdf](http://energy.gov/sites/prod/files/2014/05/f16/Energy_Saver_Guide_Phase1_Final.pdf)



## EPA EnergyStar: Energy Savings At Home

[https://www.energystar.gov/campaign/home?c=home\\_improvement.hm\\_improvement\\_index](https://www.energystar.gov/campaign/home?c=home_improvement.hm_improvement_index)

ENERGY STAR's Home Improvement Toolbox is a useful resource in itself for those interested in either label an existing home or just to determine what energy upgrades will yield the largest savings. Improve Your Home offers an array of interactive tools to help consumers make energy-saving, cost-effective upgrades to their homes, enhancing their homes' value and comfort, while also protecting the environment.

EnergyStar Guide: [http://www.energystar.gov/ia/partners/publications/pubdocs/DIY\\_Guide\\_May\\_2008.pdf](http://www.energystar.gov/ia/partners/publications/pubdocs/DIY_Guide_May_2008.pdf)



## TIPS FOR RENTERS AND PROPERTY OWNERS



<http://energy.gov/energysaver/articles/tips-renters-and-property-owners>

## ENERGY SAVERS 101



**COOLING:**  
<http://energy.gov/sites/prod/files/2014/06/f16/HomeCooling101.pdf>



**HEATING:**  
<http://energy.gov/sites/prod/files/2014/01/f6/homeHeating.pdf>



**WATER HEATERS:**  
<http://energy.gov/sites/prod/files/2013/04/f0/waterHeaters101-final.png>



**LANDSCAPING:**  
[http://energy.gov/sites/prod/files/2014/04/f14/Landscaping101\\_finalv2.pdf](http://energy.gov/sites/prod/files/2014/04/f14/Landscaping101_finalv2.pdf)

## Weatherization Programs

The U.S. Department of Energy (DOE) Weatherization Assistance Program provides grants to states, territories, and some Indian tribes to improve the energy efficiency of the homes of low-income families. These governments, in turn, contract with local governments and nonprofit agencies to provide weatherization services to those in need using the latest technologies for home energy upgrades. Since the program began in 1976, DOE has helped improve the lives of than 7 million families by reducing their energy bills.

Guidelines: <http://energy.gov/eere/wipo/where-apply-weatherization-assistance>

Weatherization Assistance Program Technical Assistance Center:  
Grantee Contacts  
<http://www.waptac.org/Grantee-Contacts.aspx>