



Q: Can I save money by making my home energy efficient?

A: An energy-efficient home-with such features as proper insulation, high efficiency heating and cooling systems, and energy-efficient windows-can lower your utility bills by 10 to 50 percent.

It's easier than you think to enjoy the savings and comfort of an energy-efficient home. Since an energy-efficient home is cost-effective, there are financing programs available from mortgages to home improvement loans, which allow more people the opportunity to live in such a home. You can benefit from energy-efficient financing whether you're buying, selling, refinancing, or remodeling a home.

Where Do I Start?

Most energy-efficient financing programs will encourage you to have an energy rating for your new or existing home, which will tell you and the lender how energy efficient it is. A rating typically involves an inspection by a professional energy rater who is certified under a nationally or state accredited home energy rating system (HERS), such as [E-Star](#) of Colorado.

To help qualify for most energy-efficient financing, the report usually must show that the home is energy-efficient or that recommended improvements are cost-effective and will save you more money than you'd be borrowing to install them. When it comes to energy-efficient financing-whether you want to purchase, refinance, or remodel a home-it's best to work with lenders and/or real estate professionals who are familiar with home energy ratings and program requirements.