



Home Energy Rater

Is finding a home energy rater holding up your energy improvement loans?

Pricing:

The cost can be paid for by the buyer, seller, lender or real estate agent.

Within 30 miles of our office (1 way): **\$475**

Within 31 to 60 miles: **\$575**

More than 60 miles: **\$475**, and **\$80/hr** driving time

Tips

1. Let your customers know about rebates and credits for energy efficiency improvements that will benefit their own pocketbooks. Send them to <http://www.energytrust.org/residential/incentives/>
2. Show them the data pointing to higher premiums commanded by energy efficient homes. http://earthadvantage.org/uploads/GBVI_Report.pdf
3. Let them know how lower energy bills give them additional cash to spend elsewhere.

Don't miss out on larger loans and reliable borrowers.

Homebuyers and homeowners are eager to make energy improvements that will save them money in the long term. But these affluent, educated borrowers often fail to qualify for large energy improvement loans simply because they cannot locate home energy raters.

Energy improvement mortgages and loans offer a significant source of new business, but these programs are underused.

This is largely because the loan application calls for an additional form with specific information from an independent, qualified home energy rater who uses a tool called a Home Energy Rating System (HERS). Lenders and consumers are frequently forced to change their plans or delay their closings because they don't know where to find raters.

This is an opportunity for your institution to grow its lending business and make a difference in the environment.

Earth Advantage Institute, an independent nonprofit organization that has certified more than 10,000 sustainable homes, is one of the few HERS-qualified home energy rating services in Oregon. With a simple call from the lender or the customer, EAI can help streamline the loan qualification process. A technician will be sent out to conduct an energy audit, allowing the necessary form to be submitted quickly.

Benefits

Using the Earth Advantage Institute rating team will allow you to:

- Qualify more borrowers.
- Access more reliable borrowers who are less likely to default because of lower energy payments.
- Increase your business through Earth Advantage Institute's active network of more than 300 Earth Advantage builders, 650 certified Earth Advantage Brokers, and many other home industry professionals.
- Augment your visibility through Earth Advantage Institute's green lender marketing support program.
- Gain a competitive edge.