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## EPA's 'Energy Star NextGen' Certification Is for Fully Electrified Homes

The Federal EPA's Energy Star designation has been around since 1992. Initially, it was applied to appliances which exceeded standard levels of efficiency, but in 1995 the designation started being applied to new homes as a whole.

The Energy Star designation no doubt had the effect of governments and industry beginning to focus on energy efficiency, so a Version 2 with even higher standards was introduced in 2006, and a Version 3 was introduced in 2011.

With energy efficiency going more and more mainstream, the EPA has now introduced **Energy Star NextGen** instead of Version 4. As described on [EnergyStar.gov](http://EnergyStar.gov), the NextGen certification "recognizes homes and apartments equipped with leading-edge, efficient electric technologies and electric vehicle charging capabilities — features that not only improve your lifestyle, but also the health of the planet."

Energy Star NextGen-certified homes come with Energy Star certified heat pumps for heating and cooling, heat pump water heaters, induction cooktops, and electric vehicle charging capabilities. With national and local building codes now requiring greater energy efficiency, a NextGen-certified home is now only 20% more efficient than homes that are "built to code."

High-performance windows, a tighter building envelopes and enhanced insulation are also common in this top category of energy efficient housing.

The first paragraph on the Energy Star website reads as follows:

**Your home is your place to thrive. By choosing a new ENERGY STAR NextGen certified home**

**or apartment, you can enjoy all the comfort, quality, value, and indoor air quality benefits you've come to expect from the ENERGY STAR label — and much more.**

REAL ESTATE  
TODAY



By JIM SMITH  
Realtor®

Many or even most builders have been building "Energy Star-certified" homes since as early as 2002. An estimated 2.7 million homes have been built with that certification, but **Thrive Home Builders** is the only Colorado builder I'm aware of that is committed to building and selling homes with the **Energy Star NextGen** certification.

Here are the advantages spelled out by the Energy Star website for buying a new home with the NextGen certification.

- **Lower energy bills.** Superior insulation, air sealing, and highly efficient heat pumps help lower your energy bills, while improving comfort and reducing drafts.
- **Improved safety and indoor air quality.** Electric cooktops and ovens reduce exposure to harmful combustion byproducts — including carbon monoxide, nitrogen dioxide, and small particulates.
- **Peace and quiet.** Multi-speed heat pumps run on low most of the time, making them quieter while delivering more consistent temperatures for greater comfort. Ductwork that has been properly sized further reduces noise from the air handler. High levels of insulation make the home quieter by reducing noise from outdoors.
- **Increased resale value.** High-performance homes sell for significant price premiums compared to typical homes.

Energy Star certified and similarly efficient homes enjoy sales price premiums of up to 6%.

- **A clean energy future.** The electric and hybrid electric technologies in your Energy Star NextGen home will help to reduce the greenhouse gas emissions and climate impact associated with its operation. These benefits will continue to grow as the grid gets cleaner.

Retrofitting a home to be even net zero electric and electrically needed solar panels) I en Real Estate and I are con for our buyer am offering a audit to any between now and purchase an exist A home ene doing a blower the various air l that specific step be taken to make the home more air-tight. All appliances are evaluated and the homeowner is given a road map of

## A Full-Blown Home Insurance Crisis Is Brewing

I need some help researching this article. If you're in the insurance industry or have information that can benefit fellow readers, let me hear from you. I'd also like to hear from legislators about possible new laws.

Here's an email I got from an Estes Park homeowner, Jay Blackwood:

**My bank says that in the metro area a single family home may have insurance costs double this year. In the mountains it's much worse.**

**Without warning, my condo association in Estes Park was told in January that American Family would drop us on the anniversary of our policy in April. This was due to our high risk of fire and hail. In 44 years we only have had one claim, for hail.**

**Apparently each insurance company has a secret risk map and decides if a property can be insured depending on**

different strategies that could be taken.

We also have experience recommending all categories of vendors working with homeowners to improve insulation, install higher performance windows and doors, and to replace gas appliances with high-efficiency electric heat pump appliances.

We can help you find the best company to install solar panels, whether roof top or ground-mounted, or even in a remote solar area, where the electricity you rate is credited to the electric in your home, condo or apartment. You don't need a roof to benefit from solar power!

I have hired a company which I have hired five of my solar power installations, starting in 2004, is **Golden**. I don't ask or receive a referral when you act on my recommendation, but co-owner Don Parred us out when I needed a park our free moving truck. We sold our office building on South Golden Road. It and our box shed are now parked on Golden Solar's lot on South Golden Road.

You can reach Don or one of his co-owners at 303-955-6332.

**location and tree density.**

**We spent three months searching for a new policy and were forced to purchase a high risk one. Last year we paid \$20,000. This year it's \$340,000 for 3/4 of the coverage. That is 17 times as much.**

**My total HOA fees last year were about \$4,000. This year they are \$14,000.**

**Other local condo associations are experiencing similar crises. Some businesses and even a large church are going uninsured. A builder has houses completed which cannot sell because they can't be insured. Colorado is right behind California in loss of insurance. The State is dragging its feet on this issue. And news media don't seem to cover it.**

Individual horror stories are interesting, but I'll looking for insights into addressing this problem.

## Price Reduced on 3-BR Briarwood Hills Home

This bi-level home at 11296 W. Kentucky Dr. has been well maintained by the seller. It was painted and walkways replaced in 2006, and a new roof & siding were installed in 2017. The house is white with blue shutters and gutters, and a blue & white garage door was new in 2009. The seller put in a new, energy efficient furnace in 2014 and new acrylic shower and shower doors in 2007. The backyard is mostly flat now (due to the seller rocking the sloping landscape) and completely fenced. There are lilacs on two sides of the house, and an ornamental plum and two purple ash trees are in the backyard. Briarwood Hills is a very quiet, friendly neighborhood. Most of the surrounding homeowners care about their yards, as does this seller. You will find magazine-quality photos and a narrated video tour at [www.LakewoodHome.info](http://www.LakewoodHome.info). Call listing agent **Jim Swanson** at 303-929-2727 to request a showing.



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"Concentrate on giving, and the getting will take care of itself." —Anonymous