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Riding the green wave through a blue economy can pay off Tax credits, rebates help you help the Earth

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With money from the recently passed federal stimulus package, the U. S. government is giving tax credits to people who purchase Energy Star-approved equipment for home improvements. The eco-friendly products are designed to help the environment and lower utility bills. "Everyone wins, all the way around," said Jacob **Corvidae**, green programs manager for **WARM** Training Center in Detroit.

Through the government's Energy Star initiative, people can get back 30 percent or up to \$1, 500 on certain Energy Starapproved purchases on their 2009 and 2010 tax returns. For some of the more expensive energy-efficient purchases or those that will benefit new construction, there's no savings cap, and write-offs are good until 2016.

The nonprofit **WARM** Training Center has provided southeast Michigan with energy education and consulting on green building issues for 28 years. Since the international green trend, Cordivae said, and especially now with the Energy Star initiative, business has soared for **WARM** Training.

According to the Energy Star Web site, approved windows and doors, roofs, insulation, HVAC systems, non-solar water heaters with a specified rating and biomass stoves purchased in 2009 and 2010 can garner homeowners up to \$1, 500 back.

Cordivae said these are the easiest and cheapest ways to go green, get paid by the government to do so and obtain decent utility payback.

Local retailers are embracing eco-friendly products, and their customers are jumping on bonus tax credits. Stan Schwartz, owner of Classic Window and Siding in St.

Clair Shores, said the specially coated windows that Energy Star is slapping its name on aren't more costly than windows without the approval.

He's gotten several calls about the energy-efficient windows, and even more since the tax credit was announced. Although it's still being fine tuned, he agreed the writeoffs seem to be helping business and consumers alike.

Schwartz compared the new program to the organic food craze, but without the added cost for the stamp of certification. Buying the Energy Star-approved windows, he said, will give consumers a better product without a huge price tag.

"You're not going to pay more - there's no additional charge to get tax-credit glass," he said. "People are certainly calling in about it. It's a true savings, a true dollar credit." If the product is not marked with an Energy Star approval, or does not meet government's energyefficient window requirements, a credit will not be awarded.

"It's been good for the industry in a down time," Schwartz said.

"But they're not just giving it to everyone." He said there are a ton of certifications companies have to meet for their products to be Energy Star approved.

For people with a little more money to spend or who need to make large improvements - such as replacing a heating and cooling system or buying a new hot water heater - installing a geothermal heat pump or solar water heater can reap larger write-offs and even loftier payback benefits.

With solar water heaters, solar technology stores energy from the sun and directs it to the water heating system. They're about five times more expensive than a standard water heater. But, Cordivae said, "If (homeowners) are planning on staying in the house for 10 years, solar water heaters are a faster way to get your money back." Geothermal heating is most effective for people with a lot of land. It's been around for decades, and the technology makes it possible to save hundreds each month - even thousands, depending on the size of a home and the time of year - on heating and cooling bills.

In standard heating and cooling systems, air is sucked from outside and adjusted to a preferred temperature. About five feet under the surface of the ground, however, the soil is a constant 52 degrees. Geothermal pumps tap into that temperature and bring it up into the home. Instead of turning 30-degree air into 70-degree air during the winter, the system only requires about a 20-degree adjustment. For summer, the adjustment can be even narrower. The only downfall is the price tag.

"If you have to replace your heating and cooling system, this isn't quite as bad," Cordivae suggested.

"It's so much more efficient that the paybacks are worth it." Although solar panels and wind energy offer benefits, too, those systems aren't where he'd recommend starting.

"Geothermal is very effective," he said, "but the fastest bang for your buck are things like insulation, caulking and patching up air leaks around the house. That's the fastest way to save money." Geothermal heat pumps, solar water heaters, solar panels and small wind energy systems will garner the tax credit on rental properties and second homes, as well primary homes, and there isn't a cap - just 30 percent back. Most of the purchase write-offs are good until 2016.

DTE Energy is also offering rewards by giving a \$250 rebate to customers who have and take action on professional home energy audits. The rebate applies to people who install high-efficiency natural gas furnaces and to builders who install Energy Star products into new homes.

"A lot of people are interested, especially with wanting to save money on utility bills," said DTE spokesperson Scott Simons.

"We're pretty excited about offering our customers the various programs.

Stay tuned, in June ... we'll be making announcements on a whole host of new rebates and incentives." Tax forms for Energy Star government-issued tax credits won't be available until the end of 2009 and 2010. People will be asked to fill out a specific form at tax time.

For more information about solar energy products, visit www.michigan.gov/energy office.

For geothermal heating pump information, visit www.igshpa.okstate.edu.

For more on Energy Star, visit www.energystar.gov.

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