



Dickson Development Corporation
A Tradition of Innovative Quality Construction

[Visit our Website](#) [About Us](#) [Contact Us](#)



Energy Efficiency

Most new homes these days are much more efficient in their use of energy and other resources. Dickson Development Corporation and other builders often invest in products, systems, and building practices that result in homes that exceed minimum codes and standards for energy efficiency and water conservation, among other resource-efficient benefits.

Building Success 101

Q: What's the difference between a wood window and a clad window?

A: Window frames can be made from a variety of materials, including solid wood, composite or engineered wood, vinyl (a form of plastic) and metal, usually aluminum or steel. Wood windows are very popular because, from the inside, they show an attractive, natural grain pattern that can be preserved and enhanced using a stain and/or varnish. On the outside, however, wood must be diligently maintained to protect it from the elements. So, most wood windows are clad, or covered and protected, by an aluminum or vinyl material molded to the shape of the

In addition to lowering utility bills, these superior building practices also result in a variety of attractive by-products for homeowners, such as improved indoor air quality and overall comfort, lower maintenance and replacement costs, and long-term, reliable performance of various energy-using systems and products.

Energy-efficient homes also afford other financial benefits beyond lower monthly utility bills. For instance, homes built to measurable energy standards can be tested and rated by certified professionals, which is then used to define anticipated energy cost savings based on local utility rates. Those savings, in turn, can be leveraged to secure an Energy-Efficient Mortgage, or EEM.

Such mortgage loans, offered by an increasing number of lenders and brokers, subtract the anticipated energy costs savings from a borrower's calculated or average expenses, thereby allowing them to increase the amount of money they can borrow for a new home and/or negotiate a better mortgage interest rate to help reduce their monthly house payment.

For example, a calculated and certified energy cost savings of \$100 per month essentially "frees up" that money toward a higher mortgage loan or monthly payment, enabling you to buy more house. Or, that savings lowers the lender's risk of loaning you money, an effective argument for a lower interest rate.

In addition to better mortgage loan terms, a new house built to a superior level of energy and resource efficiency can earn a homeowner rebates or credits from the local utilities, usually for electricity and sometimes water and natural gas. Utility companies appreciate homes and homeowners that invest in ways to lower their burden, and reward them with financial incentives to make those investments. As demand for energy increases, a greater number and range of local utility companies will develop rebates, credits, and other incentives to promote energy efficient housing.

Recently, the federal government got in on the act by enabling homeowners to earn a tax credit for purchasing or upgrading their homes with specific energy-efficient products and features, such as insulating

outside section of the window frame, thus reducing maintenance chores and costs.

windows and high-performance heating and cooling systems that exceed code minimums. The new policy financially rewards builders for developing better, more energy-efficient homes, as well. For more information, [click here](#) to go online or consult a tax advisor.

The benefits of buying and owning an energy-efficient home extend far beyond your monthly electric or water bill. Ask us at Dickson Development, your real estate agent, mortgage lender, local utilities, and tax advisor about other financial rewards you can reap from investing in a better-built home that conserves resources and results in more comfortable (and affordable) living environment.

Warm regards,

Richard

Richard Dickson
Dickson Development Corporation
666 Plainsboro Road, Suite 1300
Plainsboro, NJ 08536
(609) 799 0220 - phone



info@dicksondevelopment.com
www.dicksondevelopment.com

c. 2007 All rights reserved.

[Click here to subscribe](#) to this newsletter.
[Click here to unsubscribe](#) from this newsletter.

