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DENVER AND THE WEST

Boulder County dangles loans to encourage home improvements

Program helps homeowners boost energy efficiency

By Bruce Finley
The Denver Post

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BOULDER — Persuading Americans in love with the concept of saving energy to actually do it is getting personal in Boulder. A thermology expert who hunts for "energy vampires" has just arrived at Loraine Masterton's door. Over the next hour, Shawn Le Mons will fire up a reverse-fan and create a vacuum inside Masterton's split-level home. He'll comb every room, aiming an infrared camera gun, detecting temperature differentials that indicate leaks.

This energy audit — replicated in more than 2,400 homes — is only the first step in Boulder County's increasingly aggressive campaign to eradicate the vampires that suck away electricity and gas.

Boulder County also is deploying "energy counselors" who can guide

Masterton and others through the hassles of making improvements.

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These counselors can locate competitive insulation installers. They can instruct on squeezing out caulk to seal cracks.

And Boulder officials have launched the nation's first countywide financing system — offering residents up to \$50,000 (or 20 percent of assessed home value) in 15-year loans — with payments tacked on to annual property tax bills. The loan money comes from a \$40 million pool approved in 2008 by voters.

When county officials first dangled loan money, 612 homeowners snapped it up. They then spent nearly \$10 million over the past six months on insulation, 229 solar panels, tighter windows, better furnaces, wood stoves, programmable thermostats, low-flow showerheads, weatherstripping and clothes-drying racks.

The overall effort here is emerging as a model for communities that want to reduce their role in climate change. Officials from communities across the country and Canada have been calling to ask about the loans with property tax bill payback, sustainability director Ann Livingston said.

In Colorado, Pitkin, Gunnison and Eagle county officials have secured voter approval to create loan funds to pay for energy-saving home improvements. Denver "greenprint" staffers, too, have looked into offering loans

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Energy auditor Shawn Le Mons uses a reverse-fan, which simulates wind, and an infrared monitor to detect temperature differentials that indicate leaks in a home. He'll also inspect appliances. (John Leyba, The Denver Post)

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that could be paid back with property taxes, deputy director Scott Morrissey said.

"We recognize the fact that one of the big challenges homeowners face is that they often don't have access to the upfront capital they need to make improvements," he said.

The problem is that in Boulder County — and across the nation — energy consumption still is increasing as homes get bigger, people drive more and millions rely on information devices that they regularly recharge. The latest data show Boulder County emissions of greenhouse gases have reached 5 million tons a year, up from 3.4 million tons in 1990.

"People are busy. It's not that they don't care," said Paul Sheldon, an adviser to city officials who emphasizes a need to make saving energy convenient.

Roughly \$25 million in voter- approved funds still are available for loans in Boulder County, and 450 residents recently signed up for a prerequisite workshop.

Having money available helped motivate Masterton, 54, and her partner, David Delaney, who plan to spend \$25,000 on insulation, windows and possibly a furnace.

Without Boulder County's finance system, she said, "we wouldn't be undertaking this."

Yet the shaky economy and an aversion to taking on new debt — plus human inertia — deter many from making significant changes. Boulder climate scientist Jeff Yin, 36, said he paid \$120 for a subsidized audit six months ago. It found leaks throughout his central Boulder home, built in 1900.

He grasps the connection to global climate change. He's also a leader of a neighborhood group with 150 participants who held an outdoor movie night to explore "sustainability."

But Yin hasn't yet purchased the first tube of caulk.

"It's a feeling, like, I don't know for sure how to do it right myself. I'm a little worried about how much it would cost if I hired somebody else to do it. Yeah, and besides that, it's just inertia about just gathering that information," Yin said.

"I know I could call the Center for Resource Conservation here in Boulder. They would probably have the information I need, like how much it would cost if I hired a contractor to come in and caulk and weatherstrip the house. . . . I think it's just the busy-ness of life."

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What's next

Consultants for Boulder County are continuing to craft and hone programs designed to compel people to improve the energy efficiency of their homes.

Among their ideas

- Sending out "Two Techs and a Truck" teams that could roll through neighborhoods with the capability of conducting audits and making basic improvements on the spot
- Tapping neighborhood energy-saving groups to spread the concepts
- Affixing smiling-face stickers on utility bills when customers cut consumption

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