

## **Financing, Valuing & Marketing Energy Efficient Homes – The Future of High Performance Building**

### **Incentivization**



**Houston, TX Region,  
Green Building Symposium:**

**December 3<sup>rd</sup> 2013**

**Time: 6:30 PM**

**Location:**

**AIA Houston Offices  
315 Capitol, Suite 120  
Houston, TX 77002**

### **Teresa Lopez, Presenter**

Green Energy Money (GEM), CEO  
Security National Mortgage Company (SNMC),  
Director, Green Business Development & Education

- LEED Accredited, Licensed Mortgage Banker over 25 yrs.; funded over \$1B + in residential & development loans
- Driving new regulatory & legislative policies for High-Performance and Incentivized Financing Programs in Washington DC - stakeholders include the DOE, HUD, The Appraisal Foundation, Fannie Mae, legislators, energy policy makers, Private Investors
- Awarded two US Patents on Green Financing Mechanisms- Developed Quantified Green Appraisal & Green Mortgage Monetization Methods
- Published Author, “Green Energy Money for Residential Properties”

### **Session Description:**

Builders, developers and real estate owners, have struggled for years with insufficient funding and unrecognized value for “green”, high-performance construction. When it comes to high energy-conserving measures and building certifications and programs such as Passive House Design, DOE’s Challenge Home and Zero-Net projects that include renewable-energy technologies, green building has not been standardized or translated effectively to apply an acceptable premium value that lenders and appraisers can approve; until now.

This session examines how green appraisals are evaluated and quantified, and how Security National Mortgage Company’s (SNMC) network of trained green appraisers, loan officers and underwriters are able to obtain the desired result of a recognized value with competitive financing. Favorable mortgage underwriting considerations and values are being achieved with the SNMC/GEM Beta Green Appraisal program; and are specific to the financing of “green” construction-i.e., high-performance measures.

The session will review case studies for high-performance projects (retrofit and new construction) that recognized the value of “green” features and were funded successfully in the secondary market (deep utility cost reductions, below \$300 a year in utility costs). A national HP Pilot Program with new incentivized mortgage loan products is planned for roll out in 2014.

Our builder networks have achieved significant results with our green loan and appraisal programs and services:

- Market differentiation – ability to stand apart from conventional builders/projects as a “premiere” high-performance builder/project
- Reduced bust out rates with improved “recognized” appraisal valuations

We look forward to supporting your community in driving high-performance building in Houston!