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HOUSE WISE

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<http://www.architecture2030.org/home.html>

This is so exciting!

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Now that's what I call Stimulus!

The fun part about writing this newsletter is that I get to spend a lot of time researching all the topics that fascinate me. There are a lot of new innovative construction techniques out there and new products to put in your home and all of them are interesting. Once in a while, I run into something that is so exciting, that I can hardly wait to share it with you. Well, this is one of those times.

All of these energy saving ideas are exciting and I love sharing them with you but the question I hear most of the time is "How do I pay for these renovations?" I have been waiting for Virginia to adopt some energy saving renovation rebates like some of our more progressive states but nothing has materialized on that horizon. The rebates from the government are helpful, but not enough to push us into spending our hard earned money on energy saving improvements.

What if there was a way you could lower the interest rate on your home to 4%, or even as low as 2% in exchange for

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Dan's Desk

By Dan Guinn

Are you just dying to know who won our Christmas Tool Giveaway? We had lots of entries; each name was meticulously written on a piece of paper by my lovely assistant Elizabeth and carefully placed in the prestigious Santa hat. On the 15th we shook the hat vigorously and had our more than willing little Sarah make a selection. With all of us in attendance waiting in anxious anticipation, the name that she drew was, drum roll please..... Carol O of Falls Church, VA..... (Applause)....and you ask what was her

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making some significant energy saving changes to your home? Would that motivate you to make some changes? It would motivate me. I just read a paper produced by Architecture 2030 (<http://www.architecture2030.org/downloads/2030stimulusplan.pdf>) that is proposing just such a scenario.

Who is Architecture 2030? It is a group founded by architect Ed Mazria some years ago to show the building industry how they could build in such a way as to have the bulk of the country carbon neutral by the year 2030. Ed has a lot of exciting construction ideas that are worth looking into if you have the time. We have been following Architecture 2030 since they came out with their first proposals and I am inspired by the information that they share. Many cities around the nation have signed on to the Architecture 2030 plan including Richmond, VA. Now the group has headed to Washington and is sharing their new stimulus plan with our politicians and with Obama's team.

Here is the plan in a nutshell. The government would be required to invest approximately 85 billion dollars for each of two years to buy down the mortgage rates. Quoting from David Sassoon (from [*Transition Team Weighing Blockbuster Housing and Stimulus Proposal*](#)), let's say that you are a homeowner with a mortgage of \$272,000 with a mortgage rate of 5.55% paying \$1550 per month. You decide that you would like to lower your interest rate to 3% which, according to this proposal, would require you to make changes to your current home that would improve its efficiency to exceed current building code standards by 75%. To accomplish this feat, you would need to spend \$40,000, \$10,000 of which you would receive back in the form of rebates and tax credits based on current energy plans. The additional \$30,000 would then be added onto your existing mortgage making it \$302,000. At your new interest rate of 3%, you would now pay only \$1280 per month, an instant savings of \$300 per month. Add to that a monthly reduction of \$150 on your energy bill and you could have a possible monthly disposable income increase by \$450 dollars!

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The 2030 Challenge Stimulus Plan

A stimulus package for all Americans



If you do not wish to receive this newsletter, please email us at info@danguinhomes.com and type cancel subscription in the subject line.

Contact Elizabeth and Dan Guinn at info@danguinhomes.com for the free report, "Top Ten Best Ideas to Reduce Utility Bills and Spend the Savings on What You Really Want!" Just send me an email requesting a copy and I will speed one out to you!

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Are you starting to see how perfect this plan is for our economy right now? You end up with more monthly disposable income, a lower interest rate, a more energy efficient home, increased value added to your home, and while paying somebody like me to do the renovations you would be boosting the local construction economy which in turn would help many American families. This gets money flowing at the local level which sounds much better to me than all the other stimulus plans being floated about. The best part about this plan is that it also helps our country become dramatically less dependent on foreign oil by attacking our usage in our homes far outweighing anything we could do with fuel efficient cars, and this plan can all be set into motion in as little as 90 days! I say let's get moving! I am writing my congressman, if you feel the same help me to get our voices heard.

If you would like to read the paper for yourself, check it out at the link at the top of the article. I'd love to hear your feedback on this. I have contacted Architecture 2030 with a few questions like who is going to verify the renovations. I'll keep you informed of any further information that I receive.

From *Dan's Desk* page 1

prize.....(dramatic pause).....she receives the XLGrip flat bungees!!!! Please hold your applause we are limited in the size of our newsletter....Ha-ha! O.K. not quite as exciting as "Deal or no Deal" but there is only so much suspense you can build up in a newsletter.

We are forwarding up to Carol the 24 pack of flat bungees by XLGrip. When I called Carol, she was very excited to learn that she had won. The news hit her right between her birthday and Christmas, so it was both a late birthday and an early Christmas present.

I enjoyed doing this so much that I have decided to do it again soon. Keep watching this column for future contests. We always value your referrals so keep those email addresses coming!

Taking you from Dreams to
Reality
Psalms 127:1a

