

----- Message from "Swilley, L. Keith" <LKSWILLE@southernco.com> on Thu, 17 Mar 2011 18:43:27 +0000 -----

To: "mostefficient@energystar.gov"
<mostefficient@energystar.gov>

Subject: [Filter Test: C13] Energy Efficiency

Hello,

I'm an Energy Sales and Efficiency Manager for Gulf Power Company, who serves NW Florida. We promote and support energy efficiency every day. We have customers that would like to install better equipment and appliances, but the majority of folks cannot get financing because appraisals, mortgage companies and/or bankers simply will not recognize energy efficiency and the benefits - even when you can show a very good positive monthly cash flow, etc. So the result is, not much gets accomplished for the average homeowner.

I'm a big believer in energy efficiency - I have a geothermal GSHP closed-loop system in my personal home (for 10 years now) in an air tight - thermally sound home, and I have great "low" energy bills.

So with all this said, if we really want to save energy and all forms of energy (natural/propane gas, electricity, etc.), raising standards are good, but something has to change at the Federal/State level so people can install and make improvements and upgrades related to financing. As is known, Banks will finance new counter tops or other "pretty" things, but energy efficient items are totally omitted. Energy efficient mortgages as they are today make very little difference. Tax credits have helped but, it's going to take more. Mandatory HERS ratings or something has to change or energy efficiency will continue to simply creep along. With good financing options, the owner has the financial burden too - but with good choices, they pay for themselves.

I would appreciate any information related that maybe I've not seen.

Thank you,

Keith Swilley