Montgomery County requires home sellers to provide an energy cost and consumption history, along with information on residential energy efficiency opportunities.

This requirement is intended to ensure that the home buyer is informed of the home’s energy performance before the sale, and provides options to finance energy efficiency improvements. Providing this document to the home buyer, along with the energy cost and usage information, satisfies the Energy Disclosure Requirement (see blue box below).

### Energy Disclosure Requirement:

**THE SELLER** must provide:
- copies of applicable electricity, gas, and home heating oil bills, or a cost and usage history for the 12 months immediately prior to the sale, unless the home was previously unoccupied for the entire 12-month period;
- the required information for the part of the prior 12 months, if any, the single-family home was occupied; and
- information, approved by the Montgomery County Department of Environmental Protection, to assist the buyer in making energy conservation decisions.

 Montgomery County Code, § 40-13B

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**Home Buying Financing**

- **Energy Efficiency Mortgages**
  energystar.gov/newhomes/mortgage_lending_programs/energy_efficient_mortgages
  This page provides an overview of EEMs and links to resources such as U.S. General Services Administration, and EPA’s ENERGY STAR Program.

- **Streamlined K Loan**
  hud.gov/program_offices/housing/sfh/203k
  This loan supported through the U.S. Department of Housing and Urban Development merges the homeowners mortgage with a loan for any immediate improvements.

**Energy Basics**

- **Montgomery County, MD**
  montgomerycountymd.gov/green/energy
  The site has a list of local, state and federal incentives and resources, as well as, utility incentives for energy-efficiency improvements.

- **ENERGY STAR**
  energystar.gov
  Find information on ENERGY STAR products and tips for common energy efficiency home improvement questions.

- **Maryland Energy Administration**
  energy.maryland.gov/residential/Pages/resources.aspx
  Assists with calculating the energy efficiency of your home, participating in available energy programs, and accessing incentives and financing.

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**Do-It-Yourself**

Online tools are available for DIYers who want to conduct their own energy assessment.

- ENERGY STAR’s Knowledge Center:
  energystar.gov/campaign/knowledgeCenter
- Department of Energy (DOE) Do-It-Yourself Home Energy Audits:
  energy.gov/energysaver/home-energy-audits/do-it-yourself-home-energy-audits
Quick Home Energy Check-Up
Start off small with a QHEC offered at no additional cost by your electric utility. An energy efficiency professional will check the condition of your insulation, heating and air cooling system, lighting, and appliances, as well as, give you energy-saving items.

Montgomery County Green Bank
mcgreenbank.org
Provides attractive financing options to Montgomery County residents and businesses for investment in clean energy and energy efficiency upgrades.

Maryland Residential Clean Energy Grants
energy.maryland.gov/residential/Pages/incentives/CleanEnergyGrants.aspx
Issues grants for a variety of clean energy installations for homeowners, including solar photovoltaic, solar water heating, and geothermal heating and cooling.

BeSMART Home Loan Program
dhcd.maryland.gov/Residents/Pages/besmart/default.aspx
Offers innovative financing to improve home energy efficiency through replacement and upgrading of appliances, heating, cooling and ventilation systems, and whole house envelope improvements.

Energy Efficiency Financing
Montgomery County’s Residential Energy Efficiency Property Tax Incentives
montgomerycountymd.gov/finance/taxes/tax_credit_exempt.html#p20y
Receive a property tax for installing eligible energy conservation devices.

Montgomery County Green Bank
mcgreenbank.org
Provides attractive financing options to Montgomery County residents and businesses for investment in clean energy and energy efficiency upgrades.

Home Energy Saver, Online Audit Tool
homeenergysaver.lbl.gov/consumer
An online tool allows homeowners to audit their home’s energy performance and identify programs with the greatest savings potential.

Green Home Ratings
Rating systems convey how well the home performs energy-wise. If a home has earned a green rating, ask for a copy of this report for prospective buyers.

Home Energy Score
energy.gov/eere/articles/what-home-energy-score
The U.S. Department of Energy’s Home Energy Score is an easy way for home owners, buyers, and renters to get directly comparable and credible information about a home’s energy use.

Home Energy Rating System
resnet.us/energy-rating
A home energy rating is an analysis of a home’s energy efficiency. The HERS Index is the nationally recognized scoring system for measuring a home’s energy performance.

ENERGY STAR Yard Stick
energy.gov/index.cfm?fuseaction=home_energy_yardstick
A tool to help home buyers compare and understand home usage, by “benchmarking” based on historical performance against other homes in the region. The Home Energy Yard Stick is a powerful tool to understand future home energy costs.

Residential Energy Services Network
resnet.us/directory/search
RESNET certifies energy auditors to conduct home audits and assign a HERS rating to compare your home’s efficiency to nearby homes.

Home Performance with ENERGY STAR
A professional assessment by a certified contractor offered by your electric utility. Having a certified contractor conduct your assessment ensures that it complies with the program’s standards.