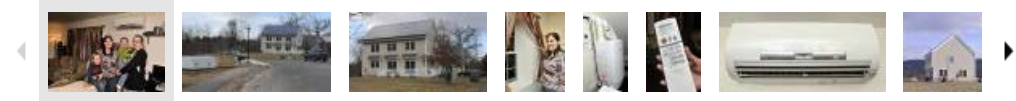


## Easthampton development features 'net-zero' home



Michelle and Dave Zagorski, shown here with their children Oscar, 5, and Owen, 3, moved into their so-called "net-zero" home at Easthampton Meadow in July. A highly efficient electric heating and air conditioning unit is mounted on the wall near the ceiling. Net-zero homes have the potential to produce as much energy as they use.

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By REBECCA EVERETT Staff Writer

Sunday, February 17, 2013

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EASTHAMPTON — When Michelle and David Zagorski moved into one

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of nine homes for low-income first-time homebuyers in a development off Button Road in July 2012, they knew they were getting a so-called net-zero home — one that has the potential to produce as much energy as it uses. But that didn't mean much to them at the time.

After searching for an affordable house for years, they were just thrilled to have found one big enough for their family of four in a nice neighborhood for \$135,000.

"It wasn't until we really moved in that I realized how much we would save on energy," Michelle Zagorski, 34, said. She was interviewed Feb. 5 while sitting in her living room, where mounted high on the wall, a highly efficient heating unit resembling an elongated air conditioner was quietly heating the first floor.

"That first month I was worried. It was really hot that July, and we had the air conditioner going all the time and I thought, 'are we going to be able to pay it?'" she recalled. When the electric bill came, she said, she was taken aback. "I thought, 'are you serious?'"

Her electric bill that month was \$100. Zagorski said it never strays from within a few dollars of that. It includes the electricity to heat, light and run the appliances for the three-bedroom, 1,344-square-foot home.

Other homeowners at the development known as the Homes at Easthampton Meadow are seeing similar savings. The homes there are highly insulated and energy-efficient, so they use 60 percent less energy than a normal home. Homeowners also have the option of purchasing or leasing rooftop solar electric systems so they can get to the point where the home is producing as much energy as it uses.

Zagorski did not sign on to the solar, though she said her family will probably go for the leased solar option eventually.

"Part of it is we have no experience with solar. We didn't know if it would make sense for us or what the bill would be," she said. "Plus, even without doing the solar, it's a good deal."

Carter Scott, president of Transformations Inc., the project's general contractor, said all the market-rate homeowners at Easthampton Meadow have opted for the solar electric systems. But none of the affordable

homeowners has done so, despite Transformations Inc.'s lease option that reduces the upfront cost.

"We're scratching our heads about why they haven't done it," Scott said.

Although solar electricity is becoming a better deal, Thom Wright, CEO of solar system installer Bask Power in Northampton, said it isn't for everyone.

"Solar is one of the best investments you can make. It will outperform your investment portfolio and anything else," he said. But it does cost something, and that's a barrier for a lot of people, he said.

Most residential arrays cost around \$18,000 to \$20,000 to purchase and usually pay for themselves in six or seven years, though sometimes in as little as three and a half years, Wright said.

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Homeowners at Easthampton Meadow can avoid the upfront cost of buying an array by “leasing” it through a power purchase agreement. This arrangement lets them pay an \$800 down payment when the panels are installed, and then pay to use the solar power produced at a rate of 10 percent less than the retail electric rate. A home with a monthly electricity bill of \$100 would save \$10 a month, so the down payment would be recouped in six years and eight months.

Wright said one reason homeowners may opt not to sign power purchase agreements like the one offered at Easthampton Meadow is that while they do greatly reduce the upfront cost, they don't eliminate it.

The Zagorskis, for instance, said they are waiting to get their tax refund back before they can even consider the \$800 down payment.

Homeowners may also be wary of leasing through the power purchase agreement because, unlike those who purchase their own solar systems, a lessee will not get free electricity once the array pays for itself, Wright said.

“It's like renting a car, long-term,” he said.

He added that in addition to the eventual free energy, a homeowner who owns an array gets tax incentives and around \$2,000 or \$3,000 in renewable energy credits every year, while a homeowner who leases through a power purchase agreement only gets the 10 percent energy savings. The company that owns the array gets the rest, he said.

Another thing scaring people away from solar could be that it is just new and different, with a lot of numbers to keep track of, from kilowatts produced to tax credits. It takes a special kind of homeowner to invest in putting a mini energy plant on the roof, he said.

“You have to have some funds and some imagination,” he said.

#### A growing market

Despite those hindrances, Scott said, factors ranging from rising oil costs to increased tax incentives have propelled the net-zero home market forward, especially in the last four years, as the homes have become more affordable.

He said that since 2008, three “game changers” have made solar power a really good deal: federal legislation that removed the cap that had limited the tax credits a homeowner could receive for solar power at \$2,000; the state's 2010 adoption of the solar renewable energy credits, which allows those who generate that energy to sell the credits for between \$285 and \$600 per megawatt hour; and the reduction in the cost of solar panels from \$4.19 per watt in 2008 to 75 cents per watt today.

“Now it makes sense to put as many solar panels on your roof as you can,” he said.

Transformations Inc. has built 25 net-zero homes in the state in the last four years, including four developments similar to Easthampton's in Townsend, Lexington, Princeton and Devens. Two more developments in Roxbury and Harvard are in the planning stages.

The \$12 million, 30-acre development in Easthampton, created by Boston-based Beacon Communities, will feature 24 market-rate homes starting at \$290,000 and nine affordable homes ranging from \$125,000 to \$150,000 for first-time homebuyers earning 80 percent of median income or less. So far, nine homes are occupied and others are sold and under construction off Treehouse Circle, near Beacon Communities' earlier development, the Treehouse Community.

Scott said building net-zero homes is very cost-effective for him. Depending on the size of the home



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and options the homeowner chooses, his cost is between \$125 and \$150 per square foot. "That's just \$3 more than if it was built just to the stretch code," he said. The stretch code is the standard energy-efficient building code in Green Communities like Easthampton.

### Science of savings

Net-zero homes are built with certain cutting-edge energy-efficient features that allow them to use 60 percent less energy than a normal home. Solar power makes up for the other 40 percent, producing enough to meet all the home's energy needs.

The houses are built with what Scott calls a "super-insulated shell" of 12-inch thick walls packed with insulation and triple-paned windows. They also have gas hot water heaters rated at 98 percent efficiency, energy-efficient lighting and appliances and they are heated with Mitsubishi heat pumps, a kind of electric wall unit that gets two to three times as much energy as is put into them.






Transformations advertises the homes as being efficient enough to be heated with the energy equivalent of two 1800-watt hair dryers. "That means that if it was 2 degrees out you could heat the house to 70 degrees with two hair dryers," Scott said.

Zagorski said that efficiency is one of the many reasons her net-zero home is a "dream come true" for her family, with or without the solar panels on the roof.

"It really allows us to put money away and save for the future," she said.

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