How to Produce ... the Best Rating Industry



How do we recruit computer literate people; technically oriented enough to learn basic house diagnostics; altruistic enough to share best practice advice with those unaware they need it; capitalized enough to afford the \$3-5000 initial investment ... all for a possible \$15000/yr income (50 x \$300) ... *if* ... they can convince someone else they know what they're talking about?

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How to Produce the Best Rating Industry



- How do we sell EE to a public that thinks they're already getting it ... or that they don't need it?
- Credibility
 - Continue building, limit bundled ratings, disallow builder self ratings
- Exposure
 - Sell, sell, sell ... volume builders lead their markets!

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How to Produce the Best Rating Industry

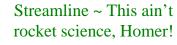


Product development

How do we offer the same rating package to Mom & Pop 3/yr, M/I Homes 2000/yr or to Pulte Homes 12,000/yr?
Guess who's not coming to dinner ... if we do!

• Develop different rating models

- Sampling volume builders <u>really</u> do it differently
- Lender paid ratings small builders are + business for local lenders
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- We aren't doing research - we pass/fail homes on a pretty simple scale
- Eliminate unnecessary detail – use worst case models
- Reexamine the modeling process – too detailed for minimum ES pass/fail

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Streamline



- Redefine BOPs to be more useable PDF - Currently they serve to push builders to Raters - Let's look to push the market instead!
- Develop rating tool master library files – Talk about potential inaccuracy!

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