

To: The Massachusetts Energy Efficiency Advisory Council

Constructing new multifamily buildings to the Passive House standard has proven to be a low cost way to achieve long term energy use and greenhouse gas reductions as well healthier and more resilient buildings.

I strongly support the actions outlined in the LISC letter of 4/4/2018 "Recommendations for EEAC's 2019-2021 Three-Year Energy Efficiency Plan," including:

- Passive House Training for contractors and consultants
- Passive House Pilot Projects and Data Benchmarking
- Green Design Charrettes

Thank you for your work to develop and expand energy efficiency programs in Massachusetts and I hope to see these efforts to ensure the development of affordable energy efficient buildings move forward.

IN ADDITION to the LISC Letter of 4/4/2018 I would Encourage Banks to Loan More for Passive Houses per the following:

Mass needs to encourage / incentivize / regulate Banks to be willing to Loan additional amounts of Principal for a Passive House. This will remove a major buyer obstacle of somewhat higher cost for a Passive House. Owners will have **at least \$2,000 added annual disposable income** available to pay into a mortgage due to about 80% less energy bills. I used US Energy Dept EIA Study for Energy Cost per Year in Mass of \$2,500 (only found data for 2009 - likely much more in 2018 and beyond). Eighty percent savings means \$2,000 more per year available to pay into a mortgage. Two thousand per year or \$167 per month would allow the buyer to **add \$35,000 more to the mortgage principal**, assuming 4% rate for 30 year mortgage. This would easily cover added costs for Passive House construction. Our Passive House in Falmouth also has solar panels, so our solar panels power the entire electric home and car (Chevy Bolt), with zero energy bills. So a Passive House with solar panels can cover 100% of the energy costs of the house AND the automobile transportation costs (another \$1,000).

Thank you for considering these comments.

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Dan Roy