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Couple's house is extreme green, property-tax free years

Pair are the first to take advantage of property tax credit

By Pat van den Beemt
pvdb@comcast.net

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(Enlarge) Tim Hopkins and Debi Jarrell stand under the solar panels and on the deck of their Upperco house that, once built, will hopefully be certified by the U.S. Green Building Council's Leadership in Energy and Environmental Design. If their house qualifies for the highest level of LEED certification, they will be able to save the money they would have spent for three years of property taxes. (Photo by Phil Grout)

After Tim Hopkins and Debi Jarrell bought an acre in Upperco two years ago, they looked at house plans and investigated incentives to build an environmentally-friendly house.

What they found is a little-known property tax credit available in Baltimore County for houses certified by the U.S. Green Building Council's Leadership in Energy and Environmental Design.

If their house, due to be completed in December, is as energy-efficient as they think, it will qualify for LEED certification at the highest level. And that will give them three years of paying absolutely no property taxes. Hopkins estimates the taxes would be about \$6,000 a year.

The certification process hasn't been easy. Hopkins, Jarrell and their builder, Bob Krieger, who owns RHK Builders, don't make a move without checking a 342-page book of LEED instructions.

"We wanted to build a green house of some sort," said Hopkins, who owns Pentech Group, an information systems consulting company. "But we never planned on doing what we're doing. It just evolved once we found out about the LEED property tax credits by looking on the Internet. We had never heard of any of this before."

So far, no homeowners in Baltimore County have filed applications to receive property tax credit based on LEED certification, said Keith Dorsey, director of the county's budget and finance office.

Houses rated at lower LEED levels are eligible for 40 percent or 60 percent credit on property taxes, according to county legislation enacted in 2007. A year earlier, Baltimore County approved tax breaks for commercial buildings that are LEED certified.

Hopkins' and Jarrell's four-bedroom, 2,160-square-foot house on Trenton Road gets LEED points for obvious energy-saving devices like 26 solar panels on the roof and a geo-thermal heating and cooling system.

But it also gets LEED points for using recycled supplies or those that lessen impacts on the earth's resources.

Their dry wall is made from recycled materials and the insulation is wet shredded newspaper that was blown in. The house is so air-tight that a separate ventilation system had to be added.

Instead of using marble that is mined for their kitchen counters, Jarrell chose counters made of concrete embedded with pieces of recycled glass and seashells.

The floors are milled from old red oak fence boards that once kept thoroughbred horses in Kentucky from roaming the countryside.

The concrete foundation is 30 percent fly ash, the by-product of coal-fired power plants, instead of Portland cement, which is quarried.

They hope to install a 1,800-gallon underground tank that collects and stores rainwater for non-drinking purposes like watering gardens or washing cars.

They even get LEED points for their dumpster use. Krieger said he would normally fill four dumpsters with construction materials on a project this size. By recycling the debris and ordering smarter, he hopes to fill fewer than 2 dumpsters.

This is the first LEED house that Krieger, in business since 1993, has built. When he looks through window catalogs these days, the first thing he notices is the LEED points each window carries.

"The credit goes to Tim for sticking with this. The bottom line is you're being subsidized for building a more efficient house," said Krieger, noting that the house is also eligible for federal and state grants because of its solar and geo-thermal systems.

He estimates the house will cost five to seven percent more than a standard home, but said it will use just 25 percent of the energy needed to run a standard house.

Although the geothermal and solar systems were expensive, Hopkins said they should pay for themselves in several years.

Hopkins, Jarrell and Krieger worked with Andrea Foss, managing partner with Everyday Green, which is licensed to certify LEED buildings.

"We make sure they did what they said they were going to do and we answer all their questions," said Foss, whose office is also responsible for two on-site inspections. "This house is one of 20 projects we're working on, and they've been great to work with. They keep challenging themselves and their builder to find new ways of doing things."

Hopkins and Jarrell hope to be in their new home in time for Christmas.

"All we've thought about is how to make the house greener, but in the end, it's not an experiment," Jarrell said. "It's our home and it's going to be a beautiful home."

To follow their construction step-by-step, go to www.pentechgroup.com and click on "Going Green."

To learn more about LEED certification, go to U.S. Green Building Council's Web site at www.usgbc.org.

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