

## Going Off the Grid

There is big upfront investment, but also big dividends later

Homes with electricity generation and other off-grid features offer resilient alternatives in a changing world.

They limit our carbon footprint, while potentially lowering utility bills down the line. They also provide a literal shelter against ever-increasing storms.

### GROWING TREND

Individual grid failures impacting in excess of 50,000 Americans have increased more than 60% in recent years, according to CNBC. In most cases, these blackouts were the result of natural disasters like hurricanes, drought or fire. Efficient homes boasting solar and other technological advancements can protect owners from these widespread outages.

Smart technology and advancements in construction and insulation also lead to lowered energy usage, so homes can operate for longer periods off the grid. Some homes can monitor their own energy usage, tweaking the system in order to save more. These advancements have made it easier than ever to live



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### REAL ESTATE 101

#### Country Life Made Easier

The U.S. Department of Agriculture has been making it easier for select prospective homeowners to purchase rural properties for decades through its Single Family Housing Direct Home Loan program. Low- or very-low income applicants can apply for short-term mortgage subsidies in order to make the move. To find more about the program's benefits and requirements, go to [rd.usda.gov](http://rd.usda.gov).

through alternative sources without municipal power and, in some cases, water.

### LATEST TECH

Even a few decades back, going off the grid meant living

without electricity. Off-grid living today comes complete with the internet and TV, thanks for

huge advancements in solar technology. Anyone with direct sunlight for part of the day can make the switch. Batteries have also come a long way, and can now store enough power to get you through the cloudy days. They're also powerful enough to run entire houses, including washing machines and air conditioning units. Solar water heaters operate without any power at all.

### COST VS. SAVINGS

Factory-built smart homes meant to run independently can run into the millions of dollars. Even adding key elements like solar or composting toilets may initially seem cost prohibitive for some. There can also be significant maintenance costs, depending on the system. But they're investments that can really pay off down the line — not just in lower utility bills but also in potentially higher sale value.

New solar, hydropower and wind technologies are being developed every day, and that should also drive initial costs down. Solar lightens the load for others who remain on the grid, by reducing the need for more infrastructure and then pumping excess electricity back into the system. Look into tax incentives and other bonus programs that make it easier to join this growing trend.





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### HOMEWISSE GLOSSARY

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**Second home:** Real estate owned that is not a primary residence. This may be a vacation home, seasonal property or other real estate. The IRS allows certain benefits for a second home under specific conditions. SOURCE: MLS.com

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