

HOW TO FIND \$\$\$ FOR ENERGY UPGRADES:

SAVE \$\$\$ on Your Energy Bills & Be More Comfortable
Resources for Renters, Homeowners, Businesses, and Landlords

February 2011

Mass Save is the point of entry for Mass Save & Community Action programs:

Go to their web site or call: www.MassSAVE.com or call 1-866-527-7283

When they ask if you are eligible for “fuel assistance,” ask them to read you the income eligibility guidelines. You might be surprised at how high income eligibility is! If your income is less than 60% of the median income, you are eligible for Community Action programs, which offers MORE free \$\$ / unit of housing than Mass Save does.

Renters: for full benefits, you must get your landlord involved.

Mass Save is a program of the public utility companies that aims to help people cut energy use in their homes. For homeowners, renters and landlords of 1-4 family homes it offers free energy audits and air sealing. After visiting your home, they will give you a report on your building which includes a list of eligible work, and estimated costs. The Mass Save program can pay for 75% of the cost of insulation up to \$2000/unit. They also offer a 0% interest Heat Loans of \$2,000-\$15,000, which can pay for insulation, and a portion of the cost of removing obstacles to insulating such as knob and tube wiring or asbestos. They also offer rebates on qualifying energy-efficient equipment such as a new heating system, or a new refrigerator, depending on the age and efficiency of your existing equipment. After reviewing their proposal, you decide what you want to do and sign a contract. Mass Save will arrange for the insulation to be done, and will inspect the work after it is done.

www.MassSAVE.com 1-866-527-7283.

The Mass Save program is administered by the **Center for Ecological Technology (CET)**. CET does all the intakes; arranges for the energy audits air sealing and insulating work to be done by qualified installers; does a final inspection; and pays the contractors directly for their work. You can also enter the program through one of the following companies **Co-op Power** (413-772-8898 www.cooppower.coop), **Sandri Companies** 413-772-2121, www.sandri.com, **Cozy Home Performance** (413.529.0200, www.mycozyhome.org), or **Next Step Living** (866-867-8729, www.nextsteplivinginc.com)

Community Action has many programs that can invest up to \$5,000/ unit in 1-4 family homes. They will come to your home to discuss eligibility, and assess the work to be done.

Tenants and Landlords: If you are income eligible or have income eligible tenants, the entire building may be eligible for energy upgrades. For example, 2-family buildings are eligible if ONE of your tenants is income eligible. If you own a 3 or 4-family building and two of your tenants are income eligible, the entire building is eligible, which means up to \$15,000 or \$20,000 is available. Maximum income eligibility: Up to 60% of the state median income.

Household of 1: \$591 per week, \$30,751 per yr

Household of 2: \$773 per week, \$40,213 per yr

Household of 3: \$955 per week, \$49,675 per yr

Household of 4: \$1,137 per week, \$59,137 per yr

Contact with Community Action for income eligibility of larger families or for more information about this program, www.communityaction.us, 413-774-2318

Franklin County Home Care Corp offers programs to elders (60+). Energy-related work includes “Benefits Counselors” who can assist with assessing options and filling out applications. They also have other sources of funding listed on their web site such as the US Department of Agriculture. Look for “Consumers Home Repair Guide” and then look for “Finding the Money” www.fchcc.org
Call: Chris Baronas, Benefits Counselor Coordinator cbaronas@fchcc.org 413-773-5555 x 2258

Franklin County Regional Housing & Redevelopment Authority administers housing rehabilitation programs on behalf of many towns in Franklin County.

Housing Rehabilitation funds loaned to homeowners are in the form of a 0% interest Deferred Payment Loan (DPL) 50% of the DPL will be repaid upon the sale or transfer of the property and 1/15th of the remaining 50% of the DPL will be forgiven each full year after the date of closing. The DPL will be enforced through a recorded mortgage lien on the property.

Work that may be addressed (but not limited to) through this program is roofing, foundation repairs, heating systems, doors and windows, wells and septic systems, and much more! Contact Charity Day at (413) 863-9781 ext. 132.

Housing Consumer Education Centers (HCEC), located at HRA offers answers to a wide range of questions about all types of housing problems. Tenants, landlords, prospective buyers, and homeowners can access information designed to maximize housing stability, strengthen investments, and minimize disputes. (413) 863-9781 ext. 150 or ext. 151

US Department of Agriculture (USDA) offers programs to single family low income homeowners over 62. They offer a grant (free money) up to \$7500 to remove safety hazards, and 1% interest loans up to \$20,000 over 20 years. If you cannot get serviced by Community Action for whatever reason, this could be an option. The USDA also offers multi-family landlords funding or loan guarantees (Sec. 538 or Sec.515) for major rehabbing or building in the public interest. Call: 413-253-4315 or go to www.rurdev.usda.gov/ma

Federal and State Offerings: www.dsireusa.org lists all the tax credits and incentives, plus grants etc. You can also find federal and state tax rebates for solar hot water and solar electricity systems at this web site.

Energy Star: For mail-in rebates and discounts on energy efficient electric products such as refrigerators, light bulbs, computers, etc.. For details and mail-in coupons go to www.myenergystar.com

Funds for Solar hot water In early February the **Massachusetts Clean Energy Center** will launch a new rebate program to help residents finance solar hot water projects. The Commonwealth Solar Hot Water rebate program will provide rebates to qualifying applicants for the installation of solar hot water (SHW) projects, through a non-competitive application process. Customers may install SHW systems that supplement any fuel type, Because MassCEC funding comes from customers of participating electric utilities, all systems receiving rebates must serve residences of one to four units that are located in an electric utility territory that contributes to MassCEC's Renewable Energy Trust Fund. <http://masscec.com/index.cfm/pid/11159/cdid/11766>

Business electrical accounts, Western MA Electric Company is offering greater incentives in 2011!!! This can include farms. You will need to get a new free audit with one of their consultants and provide a recent electric bill. To arrange contact Marc Riel with Universal Electric, (413)-544-4296, riel5@aol.com

Gill Energy Commission (GEC): Go to www.gillmass.org/energy.php to see more information about resources and ideas on how we can save money and reduce our carbon footprint, and much more.

The Gill Energy Commission would like to thank the Greening Greenfield Committee for their research and collaboration with this resource list.

