



The City of
Worcester



Navigating Mass Save: Energy Upgrades for Rental Properties

Presenters

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WHAT WE'LL COVER TODAY

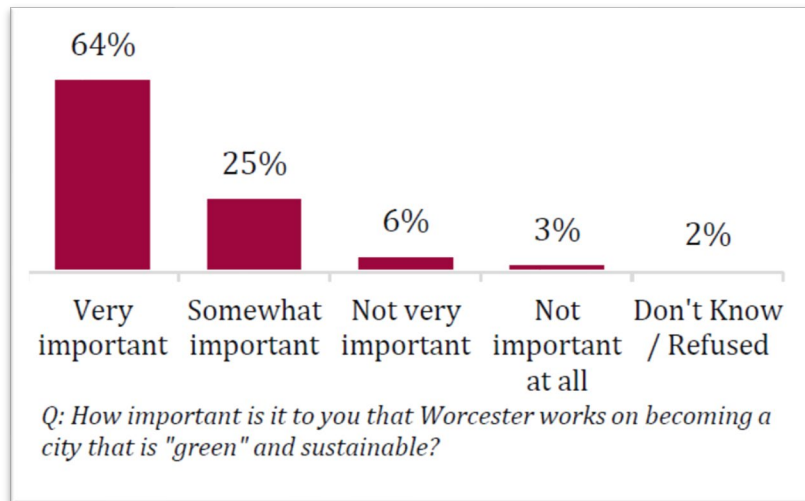
- Worcester's Sustainability & Resilience Initiatives
- Mass Save Program
- Incentives & Rebates
- Frequently Asked Questions
- Questions & Answers



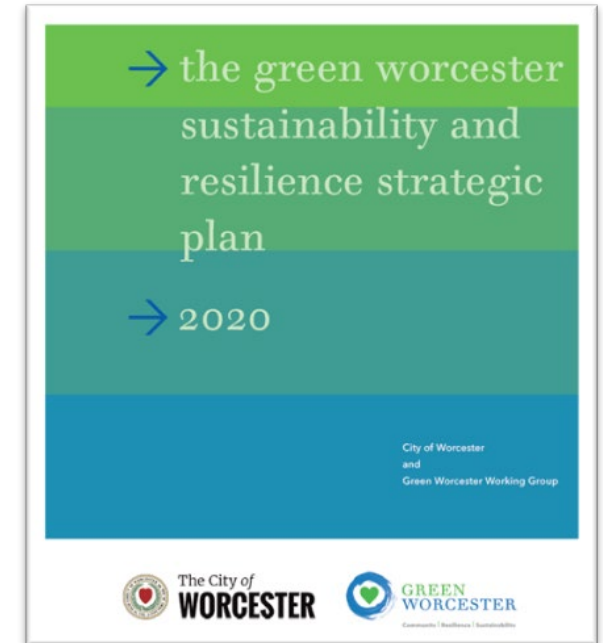
Worcester's Sustainability & Resilience Initiatives

Green Worcester Plan

- The Green Worcester Plan serves as a roadmap to making Worcester one of the most sustainable and climate resilient mid-sized cities in America by 2050!
- The Green Worcester Plan is guided by three lenses: equity, health & prosperity
- Survey results: Worcester residents value making the city more sustainable



- Telephone survey of representative sample of Worcester residents (606 respondents – English and Spanish)
- People of Color: 74% “very important”
- White people: 59% “very important”



SMART ENERGY ADVICE

We're here to answer your questions and guide you to access energy saving programs. We are working to provide cost-saving energy-efficiency solutions to residents and small businesses in our community.

- You can learn how to:
 - Sign up for a no-cost energy assessment
 - Apply for Mass Save incentives and rebates
 - Apply for a 0% HEAT Loan
 - Read and understand energy bill including the city's municipal aggregation program
 - Access to related resources as needed:
 - Worcester Community Action Council (WCAC)
 - Worcester Community Housing Resources
 - Worcester Lead Abatement Program



GREEN WORCESTER
ELECTRICITY
SMART ENERGY ADVICE

MASS SAVE COMMUNITY FIRST PARTNERSHIP

- Primary funder for Smart Energy Advice program
- A collaborative effort between the Mass Save Sponsors, municipalities and community-based organizations to increase awareness and measurable participation in energy efficiency programs
- Striving to reach historically underserved populations including low- and moderate-income residents, English isolated households, small businesses, and renters and landlords
- Our efforts are sponsored by our local utilities- National Grid and Eversource



MASS SAVE PROGRAM

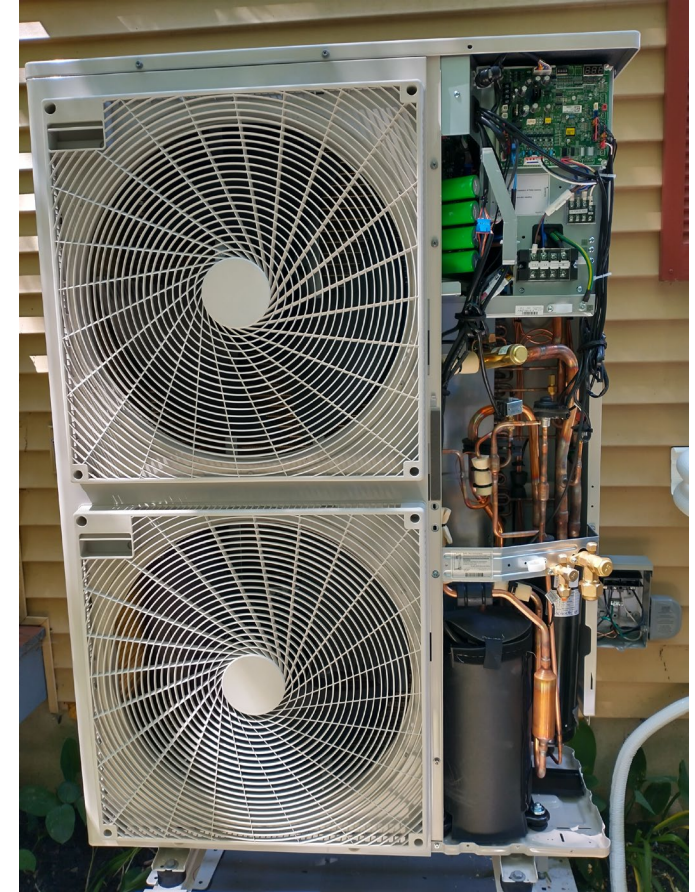
MASS SAVE 101

- Paid for through your utility bills - everyone contributes, so everyone can (and should!) use it for no-cost energy assessments and low or no-cost upgrades
- Every 3 years, the utilities update the plan which gets approved by the MA Department of Public Utilities to keep the program improving and accountable
- The newest plan for 2025-2027 is in the approval phase and focuses more on equity and helps move Massachusetts toward net-zero emissions by 2050



UPGRADES AVAILABLE

- To learn what upgrades you're eligible for, get a **no-cost energy assessment** & receive a report outlining upgrades, rebates, and incentives
- Upgrades depend on property type but could include:
 - Energy and water saving devices
 - Weatherization - air sealing and insulation
 - Barrier remediation for upgrades & addressing health & safety issues (such as knob & tube wiring, vermiculite, mold, & asbestos)
 - Appliance upgrades
 - Air source heat pumps & ground source heat pumps
 - Heat pump hot water heaters
 - Occupancy sensors



INCENTIVES, REBATES & TAX CREDITS

MASS SAVE INCENTIVES & REBATES

Mass Save residential incentives and rebates are income-based

	Income-Based Offers		Standard Offers
Energy Efficiency Upgrades	Income-Eligible Program	Enhanced Residential Offers	
Air sealing upgrades	No-cost	No-cost	No-cost
Energy-saving and water-saving devices like efficient thermostats and showerheads	No-cost, including LED light bulbs	No-cost	No-cost
Recommended insulation upgrades	No-cost	No-cost	75-100% off
Heat Pumps***	No-cost	Up to \$16,000 rebate	Up to \$10,000 rebate
Pre-weatherization barrier removal (for specific barriers)	No-cost	Up to \$7,000 upfront	Up to \$5,000 upfront for rented units in 2-4 unit building
Financing on qualifying upgrades through a participating lender	Not applicable	0% up to \$25,000	0% up to \$25,000

DESIGNATED EQUITY COMMUNITY

- **NEW:** Designated Equity Communities* – increased incentives, program will be rolled out by the end of 2025
 - Designed to increase participation in Mass Save programs by customers that have been underserved (renters/landlords, low-and mod-income, people who speak languages other than English)
 - Properties with more than 50% rental units qualify**

	Low Income (owner or renter)	Moderate Income Owner		Renter (applies to buildings with at least 50% rental units, 2-20 units)	Standard/ Market Rate Owner
		Turnkey Pathway	Rebate Pathway		
Weatherization	100% <i>income verify</i>	100%	N/A	100%	100% (instead of 75%) <i>Automatic Qualification</i>
Barrier Mitigation	100% <i>income verify</i>	100% <i>income verify</i>	N/A	100% <i>Automatic qualification</i>	\$250 + HEAT Loan
Electrification	100% <i>income verify</i>	100% <i>income verify</i>	Heat Pumps - up to \$16,000 <i>income verify</i>	100% <i>Automatic Qualification</i>	Heat Pumps - up to \$10,000

*Communities: Worcester, Lawrence, Boston, Fall River, Everett, New Bedford, Malden, Lowell, Quincy, Lynn, Revere, Salem, Framingham, Fitchburg, Brockton, Woburn, Pittsfield, Oak Bluffs, Tisbury

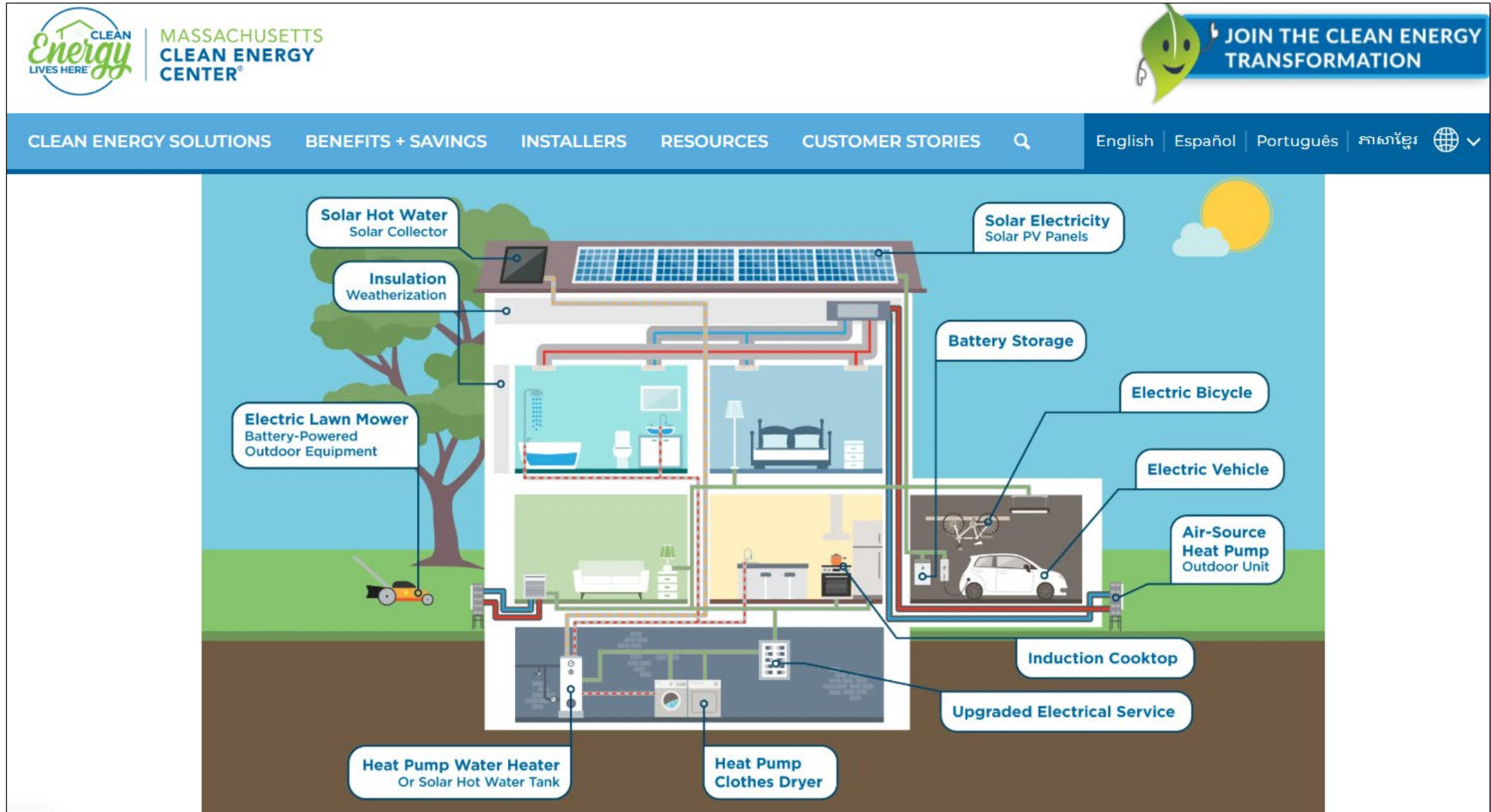
** Check eligibility as program can vary. New plan is still in the approval process.

ALL INCENTIVES, REBATES & TAX CREDITS

- ***NEW*** Search tool helps identify local, state and federal rebates, incentives and tax credits for Massachusetts homeowners and renters.
- GoClean.masscec.com/benefits-savings/
- Upgrades such as:
 - Electric wiring upgrades & electric panel upgrades
 - Weatherization
 - Heat pumps, heat pump hot water heaters
 - Electric/induction stoves
 - Heat pump clothes dryers
 - New/used electric vehicles, EV charging systems
 - Rooftop solar & battery storage systems
 - Geothermal installations

The screenshot shows the 'MA ENERGY SAVINGS FINDER' interface. At the top, there's a header with the title and the MCCB (Massachusetts Community Climate Bank) logo. Below the header is a disclaimer: 'By accessing the Savings Calculator, you agree to the Rewiring America terms of use, which include this privacy policy regarding storage and use of any data you provide. Before using or submitting any information or in connection with the Savings Calculator please carefully review the terms of use and privacy policy.' The main section is titled 'Your household info' and contains several input fields: 'RENT OR OWN' (dropdown menu with 'Homeowner' selected), 'ZIP' (text input with '01606'), 'ELECTRIC UTILITY' (dropdown menu with 'National Grid' selected), 'GAS UTILITY' (dropdown menu with 'Eversource' selected), 'HOUSEHOLD INCOME' (text input with '\$50,000'), 'TAX FILING STATUS' (dropdown menu with 'Single' selected), and 'HOUSEHOLD SIZE' (dropdown menu with '1 person' selected). A 'Reset' link is in the top right of the form area. A 'View results' button is at the bottom right of the form. Below the form, there's a footer section that says 'Calculator by Rewiring America • Privacy Policy • Terms'. At the very bottom, it says 'Brought to you by Rewiring America, Massachusetts Community Climate Bank and Abode Energy Management in partnership with:' followed by logos for the Massachusetts Clean Energy Center, City of Boston, Massachusetts Municipal Wholesale Electric Company, and Energy New England.

ENERGY EFFICIENT HOMES 101





FREQUENTLY ASKED QUESTIONS

Why should I spend my time on this?

- **Tenant comfort and safety:**
 - Ambient carbon monoxide is a risk with any combustion appliances – danger to children and pets
 - Heat pumps can cost tenants less than oil heating and air conditioning in some scenarios
 - Upgraded appliances are safer and more efficient
 - Mass Save offers incentives to address health issues in homes such as mold, knob and tube removal, and vermiculite removal
 - Well-weatherized homes can prevent dust and pest infiltration
- **Investment in property:**
 - Heat pumps cut your building's emissions by up to 90%

Does this make sense for my property?

- My property:
 - Is uncomfortable (drafty, humid, etc.)
 - Has high energy bills
 - Needs HVAC repairs/upgrades
 - Is outdated and I want to modernize it
 - ...and I'm curious about my property's potential for energy efficiency

When should I switch to heat pumps?

- Property is committed to being fully weatherized
- Current system is inefficient & expensive to run & maintain (replacing oil, propane & electric resistance is often most cost-effective)
- Current system is old and will likely fail soon
- Property has insufficient cooling systems
- Interest in electrifying properties



Remember:

- Don't wait until your current system fails – prepare now
- Design is critical – incorrect equipment size & placement greatly reduces efficiency
- Partial home upgrades may be a good option in the short term

What are the financing options?

- **0% HEAT Loan – Mass Save**
 - Income dependent – loan length between 3-7 years
 - \$25,000 max
 - Covers most Mass Save upgrades (insulation, heat pumps, etc.)
 - **Home Energy Savers Loan Program – Massachusetts Community Climate Bank**
 - ***NEW*** low interest rate (0.5%-2%), second mortgage loans that support a variety of energy-related home improvements – 20 years
 - Min \$10,000, Max \$100,000
 - Cover wider range of upgrades – electric panel, doors, roofs, solar, EV charging
 - Can be combined with the HEAT Loan
 - More requirements on efficiency measures
- *Only applies to owner occupied, 1-4 unit buildings*

Where do I even start?

GET STARTED

- Schedule an **Office Hours appointment** with Worcester's Energy Advocate
 - Worcester specific information & resources, advice on how to start, support & advocacy
 - 30 minutes, no-cost, one-on-one, in person or virtual, flexible time options
 - tinyurl.com/energyadvocatehrs
- Sign up for schedule your **Home Energy Assessment**
 - masssave.com/community-first/Worcester or (508) 372-8389
- Schedule a **Mass Save Decarbonization Consultation** appointment
 - Quote comparison, project planning, technical questions
 - 45 minutes, no cost, one-on-one, virtual, book specific times
 - masssave.com/en/residential/programs-and-services/decarbonization-consultations
- Contact **Energy Savers Loan Program Provider** - Center for Eco Technology
 - energysaver@cetonline.org, 413-303-0667
 - masshousing.com/mass-community-climate-bank/energy-saver-home-loan



THANK YOU

CONTACT US

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