

# Energy Efficiency Simplified: Rebates and Resources for Worcester Homeowners

The City *of* Worcester

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# Presenters

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# WHAT WE'LL COVER TODAY

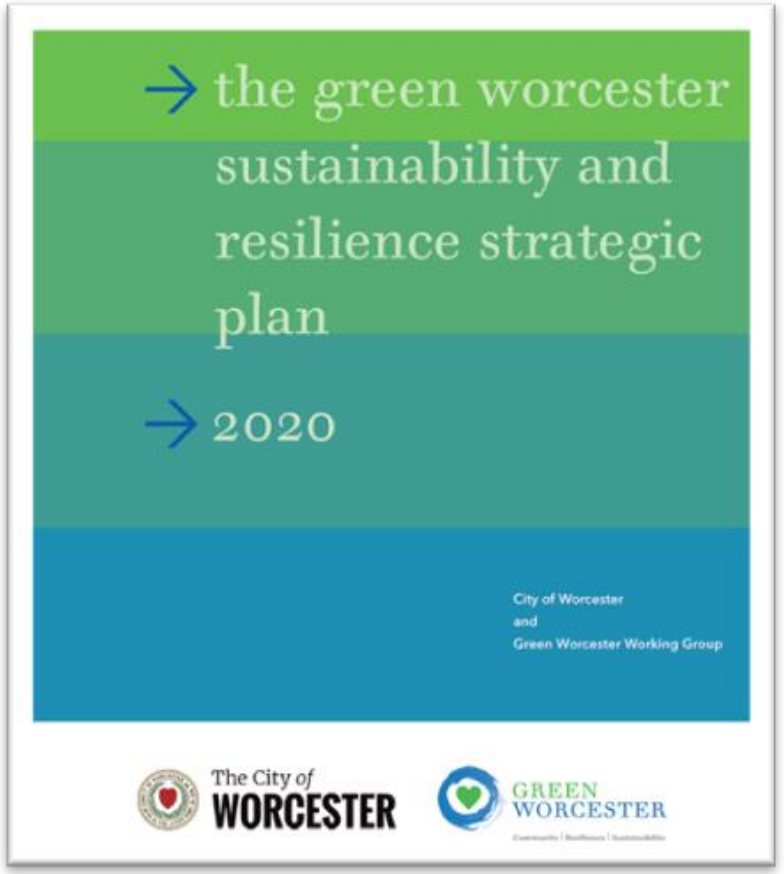
- Worcester's Sustainability & Resilience Initiatives
- Mass Save Program
- Incentives & Rebates
- Financing Options
- Energy Efficient Homes 101
- Frequently Asked Questions
- Questions & Answers (please save until the end)



# 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
- It guides the work done by the Department of Sustainability and Resilience
- A key goal is to make buildings more efficient and resilient – including improving access to Mass Save



# SMART ENERGY ADVICE

*We're here to answer your questions and guide you through accessing energy saving programs. We work to provide cost-saving energy-efficiency solutions to residents, non-profits 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
- Understand your energy bill including the city's municipal aggregation program
- Sign up for various discount utility rates including low income gas and electric rates and heat pump electric rate
- Schedule a Decarbonization Consultation
- Access to related resources as needed:
    - Worcester Community Action Council (WCAC)
    - Worcester Community Housing Resources
    - Worcester Lead Abatement Program





# MASS SAVE PROGRAM

# MASS SAVE

- 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
- The current plan for 2025-2027 focuses on equity and helps move Massachusetts toward net-zero emissions by 2050



# Designated Equity Community

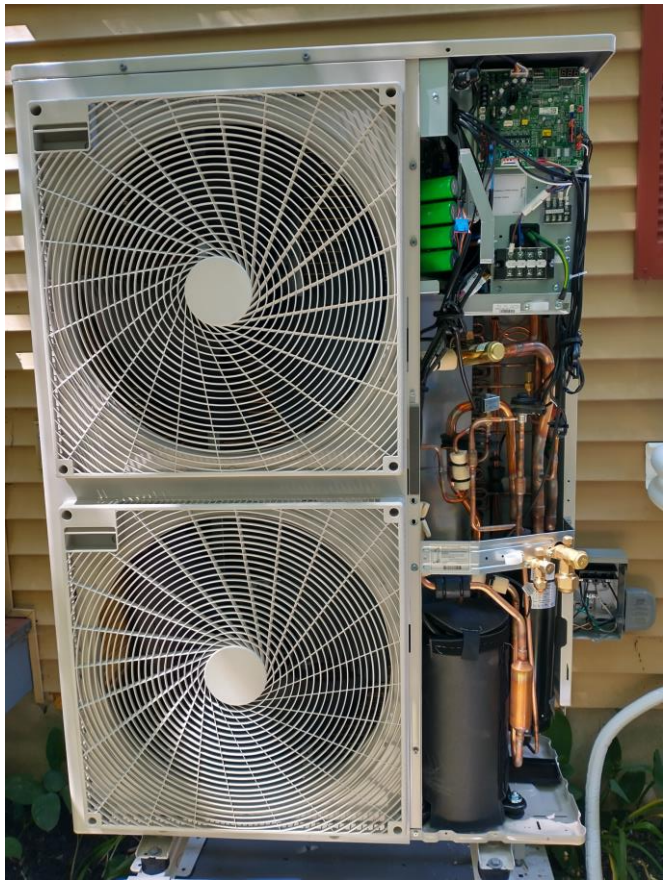
- **Incentives for all 1-4 homes in Worcester**
  - 100% off weatherization (insulation & air sealing)
  - Increased rebates on qualifying energy-efficient HVAC & water heating
  - Additional incentives to address pre-weatherization barriers
  - Turnkey delivery experience, with project coordination managed for you

- Designated Equity Communities | Income Based Offers | Mass Save
  - *Brockton, Chelsea, Everett, Fall River, Framingham, Fitchburg, Lawrence, Lowell, Lynn, Malden, New Bedford, Oak Bluffs, Pittsfield, Quincy, Revere, Salem, Springfield, Tisbury, Woburn, and Worcester*

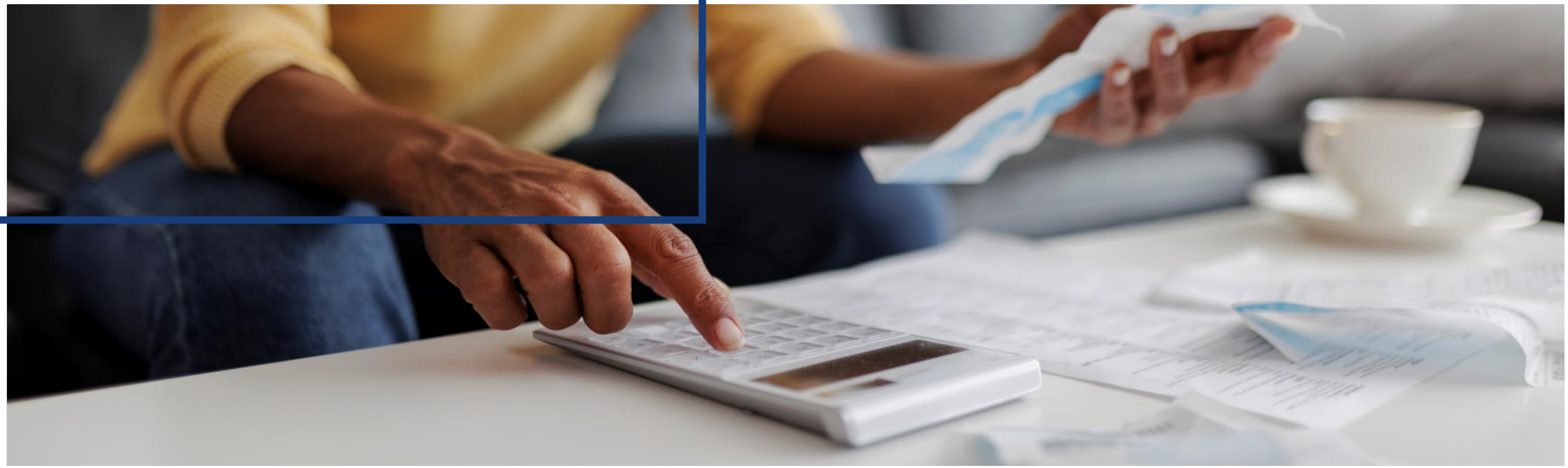
# UPGRADES AVAILABLE

- Get a **no-cost energy assessment** & receive a custom report outlining energy-saving opportunities with recommended upgrades

- 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



*Barrier remediation costs cannot exceed the cost of weatherization through the Mass Save program



# INCENTIVES & REBATES

# MASS SAVE INCENTIVES & REBATES

| Energy Efficiency Upgrades | Income Eligible Offers* | Enhanced Residential Offers** | Standard Offers*** |
|---|---|---|---|
| Insulation and 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 |
| Heat Pumps[3] | No-cost | Up to no-cost* | Up to no-cost for renter-occupied units; Others up to $8,500 |
| Electrical panel upgrades and removal of barriers to weatherization[4] | No-cost | Up to no-cost* | Up to no-cost for renter-occupied units |
| Financing on qualifying upgrades through a participating lender | Not applicable | 0% interest HEAT Loan up to $25,000 | 0% interest HEAT Loan up to $25,000 |

** Requires income verification.*

*** This includes full-managed turnkey services. Learn more at MassSave.com/Enhanced.*

**** These are the standard offers for Designated Equity Communities.*

*[3] Heat pump rebates may depend on the type and size of the system, must be on the Qualified Product List and must be installed by a contractor in the Mass Save Heat Pump Installer network. For whole-home rebates, the home must be sufficiently weatherized prior to installation, and the existing heating system must be disconnected. Other restrictions may apply. See MassSave.com/heatpump for more details.*

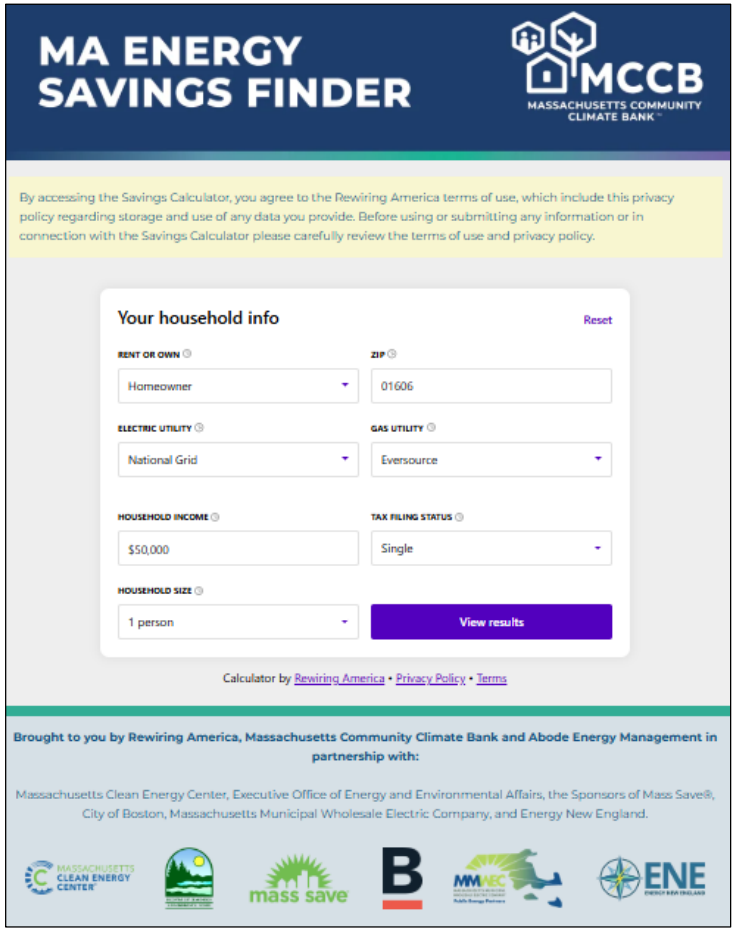
*[4] If your home requires health and safety barrier removal prior to weatherization or an electrical panel upgrade to support the new efficient equipment, these may be provided at no-cost to income-qualified customers and for rental-occupied units. Eligibility will be determined during a home energy assessment and are subject to cost effectiveness screening. Other restrictions may apply.*

*Enhanced Residential offers on Heat Pumps as well as turnkey services for electrification are NOT available to natural gas heating customers.*

# INCENTIVES & REBATES

- MA Energy Savings Finder is a search tool that helps identify local, state and federal rebates and incentives 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 systems



# HEAT PUMP ELECTRIC RATE

- As of November 1, 2025, a new reduced electric delivery rate became available for qualified residential customers who use heat pumps for home heating. This seasonal rate applies to electricity usage from November 1 - April 30, helping reduce energy costs during colder months.

  - nationalgridus.com/MA-Home/Rates/Heat-Pump-Rate
  - eversource.com/residential/account-billing/manage-bill/about-your-bill/rates-tariffs/heat-pump-rate





# FINANCING OPTIONS

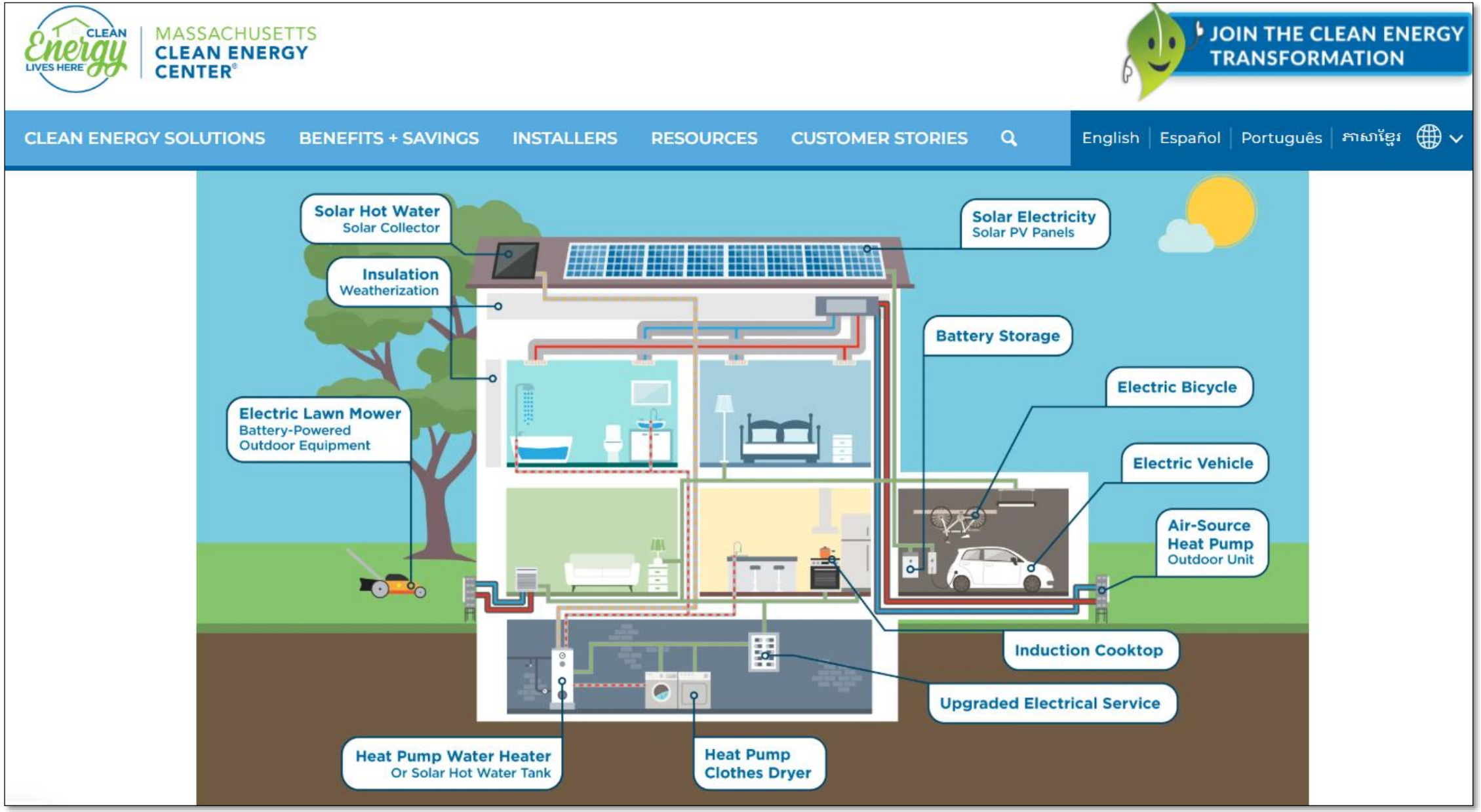
- **0% HEAT Loan –** Mass Save
  - Loan length –7 years
  - $25,000 max
  - Covers most eligible Mass Save upgrades

- **Energy Saver Home Loan Program** – Massachusetts Community Climate Bank
  - Low interest rate (0.5%-2%), second mortgage loans that support a variety of energy-related home improvements – 20 years
  - For moderate income deed holders, and the project must achieve a 20% reduction in energy usage.
  - 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*



# ENERGY EFFICIENT HOMES 101




Source: goclean.masscec.com/about-the-program/



# FREQUENTLY ASKED QUESTIONS

# Why should I spend my time on energy efficiency upgrades for my home?

**Energy efficiency upgrades are a smart move if your home:**

- Feels uncomfortable (drafty in winter, humid in summer, uneven temperatures)
- Has high energy bills that concern you
- Needs HVAC repairs or replacement
- Looks dated and you want to modernize

**Or if you're simply curious about what's possible…**

Getting a free energy assessment can reveal opportunities you didn't know existed - no commitment required.

# 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 lacks air conditioning or has window units

## Remember…

- ***Plan ahead*** – emergency replacements lead to missed incentives and opportunities
- *Design matters* – proper sizing and placement are critical, work with qualified Mass Save approved contractors to get it right
- *Don't feel like it's all-or-nothing – p*artial upgrades (like adding a heat pump to supplement your existing system) can be a smart first step

Review Worcester's ***Homeowner Checklist: Getting Started with Heat Pumps***

# Where do I even start?

- Contact **Worcester's Energy Advocate**
  - energyadvice@worcesterma.gov, 508-456-5752
  - Schedule a no-cost Office Hours appointment: tinyurl.com/energyadvocatehrs
- Sign up to schedule your **Home Energy Assessment**
  - masssave.com/community-first/Worcester
- 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/Consultation
- Contact **Energy Saver Home Loan Program -** Center for Eco Technology
  - energysaver@cetonline.org, 413-303-0667
  - masshousing.com/mass-community-climate-bank/energy-saver-home-loan




# THANK YOU

# CONTACT US

508-456-5752

energyadvice@worcesterma.gov

WorcesterMa.gov/energyadvice

