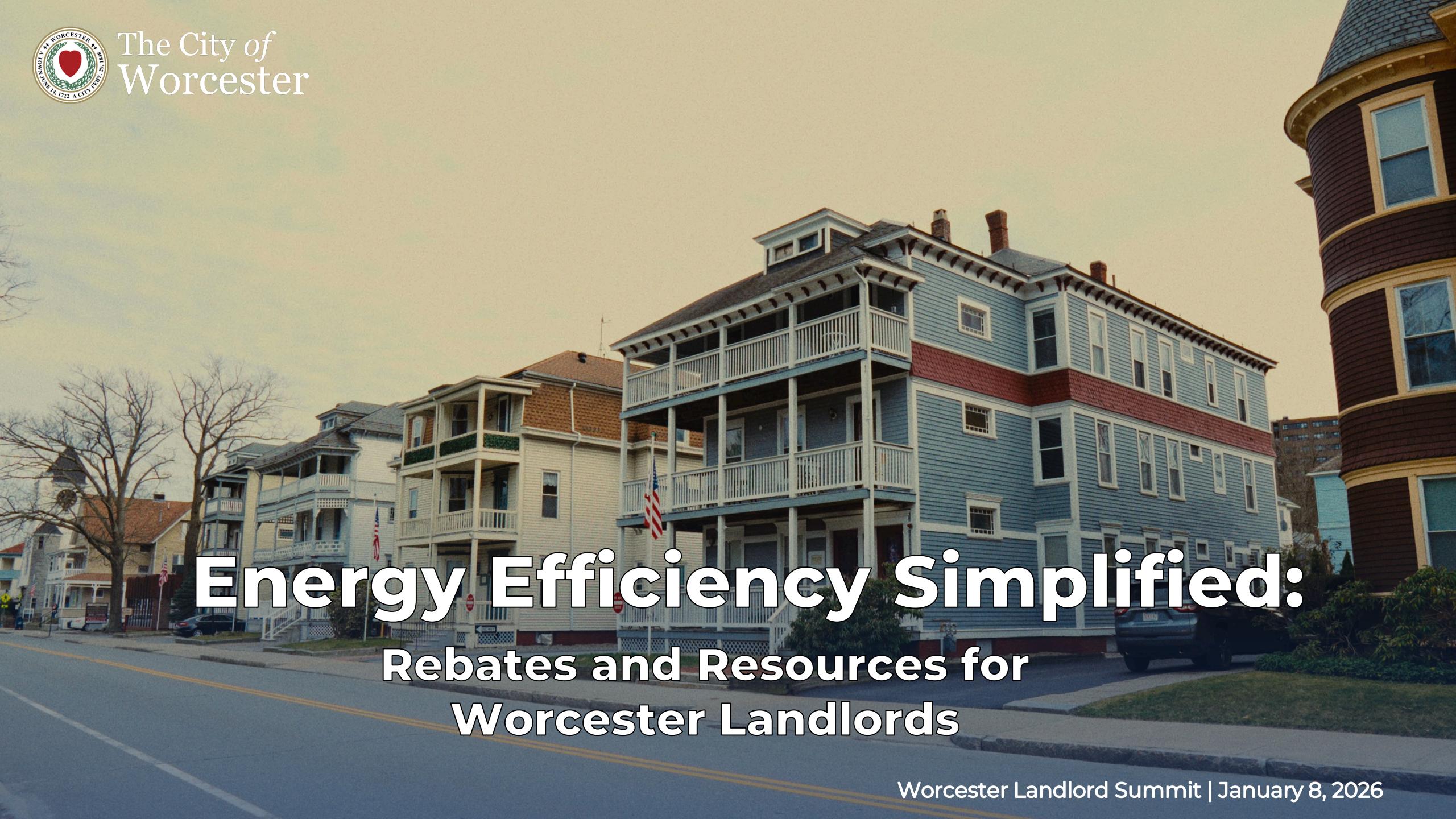




The City of  
Worcester

A photograph of a residential street in Worcester, Massachusetts. The image shows a row of multi-story houses, primarily in shades of blue, yellow, and brown. The houses have porches and some feature American flags. The street is paved with asphalt and has a yellow double-line center line. Bare trees are visible on the left side of the street.

# Energy Efficiency Simplified: Rebates and Resources for Worcester Landlords

Worcester Landlord Summit | January 8, 2026

# Presenters

## **Jessie Davis**

Sustainability Project Manager  
City of Worcester

## **Gabrielle Hajos**

Energy Advocate  
City of Worcester

## **Terry Bean**

Residential Decarbonization Advisor  
Abode Energy Management



# WHAT WE'LL COVER TODAY

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

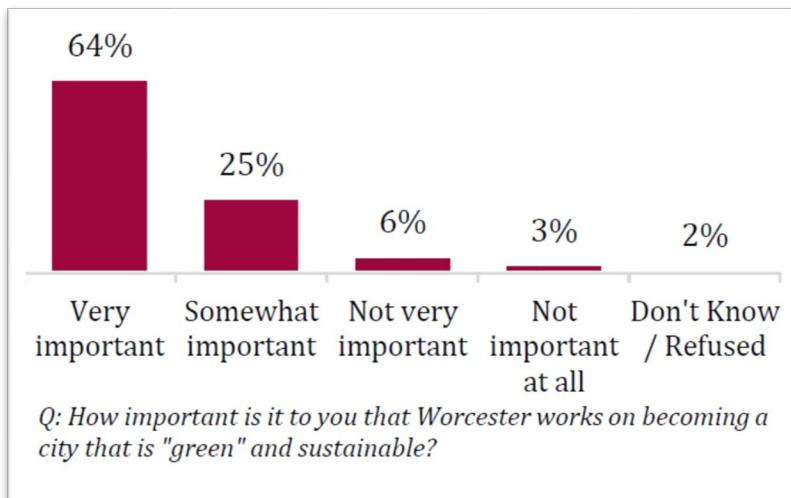


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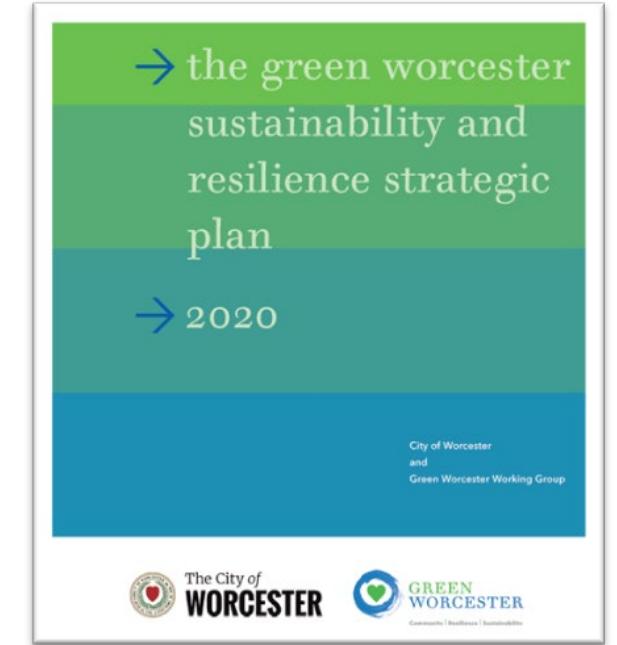
# Worcester's Sustainability & Resilience Initiatives

# 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
  - Sign up for the new heat pump electric rate
  - Access to related resources as needed:
    - Worcester Community Action Council (WCAC)
    - Worcester Community Housing Resources
    - Worcester Lead Abatement Program





# MASS SAVE PROGRAM

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# 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 Communities

- **Incentives for all 1-4 homes in Worcester** (no income qualification needed)
  - 100% off weatherization (insulation & air sealing)
  - Increased rebates on qualifying energy-efficient HVAC & water heating
  - Additional incentives to address pre-weatherization barriers
- **Incentives for 1-4 rental properties in Worcester** (no income qualification, with landlord permission)
  - No-cost air source heat pumps (*gas-heated homes not eligible for this measure*)
  - Up to 100% off health & safety barrier remediation
  - 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

- 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

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# MASS SAVE INCENTIVES & REBATES

Mass Save residential incentives and rebates are income-based

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 <sup>3</sup>	No-cost	Up to no-cost**	Up to a \$9,000 rebate
Electrical panel upgrades and removal of barriers to weatherization <sup>4</sup>	No-cost	Up to no-cost**	Up to no cost for renter-occupied units
Financing on qualifying upgrades through a participating lender	Not applicable	Not applicable	0% interest HEAT Loan up to \$25,000

# HEAT PUMP ELECTRIC RATE

- Starting November 1, 2025, a new reduced electric delivery rate is 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](http://nationalgridus.com/MA-Home/Rates/Heat-Pump-Rate)
  - [eversource.com/residential/account-billing/manage-bill/about-your-bill/rates-tariffs/heat-pump-rate](http://eversource.com/residential/account-billing/manage-bill/about-your-bill/rates-tariffs/heat-pump-rate)



# ALL INCENTIVES, REBATES & TAX CREDITS

- MA Energy Savings Finder is a search tool that 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 systems

**MA ENERGY SAVINGS FINDER**

MASSACHUSETTS COMMUNITY CLIMATE BANK

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.

Your household info

RENT OR OWN: Homeowner ZIP: 01606

ELECTRIC UTILITY: National Grid GAS UTILITY: Eversource

HOUSEHOLD INCOME: \$50,000 TAX FILING STATUS: Single

HOUSEHOLD SIZE: 1 person

**View results**

Calculator by [Rewiring America](#) • [Privacy Policy](#) • [Terms](#)

Brought to you by Rewiring America, Massachusetts Community Climate Bank and Abode Energy Management in partnership with:

Massachusetts Clean Energy Center, Executive Office of Energy and Environmental Affairs, the Sponsors of Mass Save®, City of Boston, Massachusetts Municipal Wholesale Electric Company, and Energy New England.









# FINANCING OPTIONS

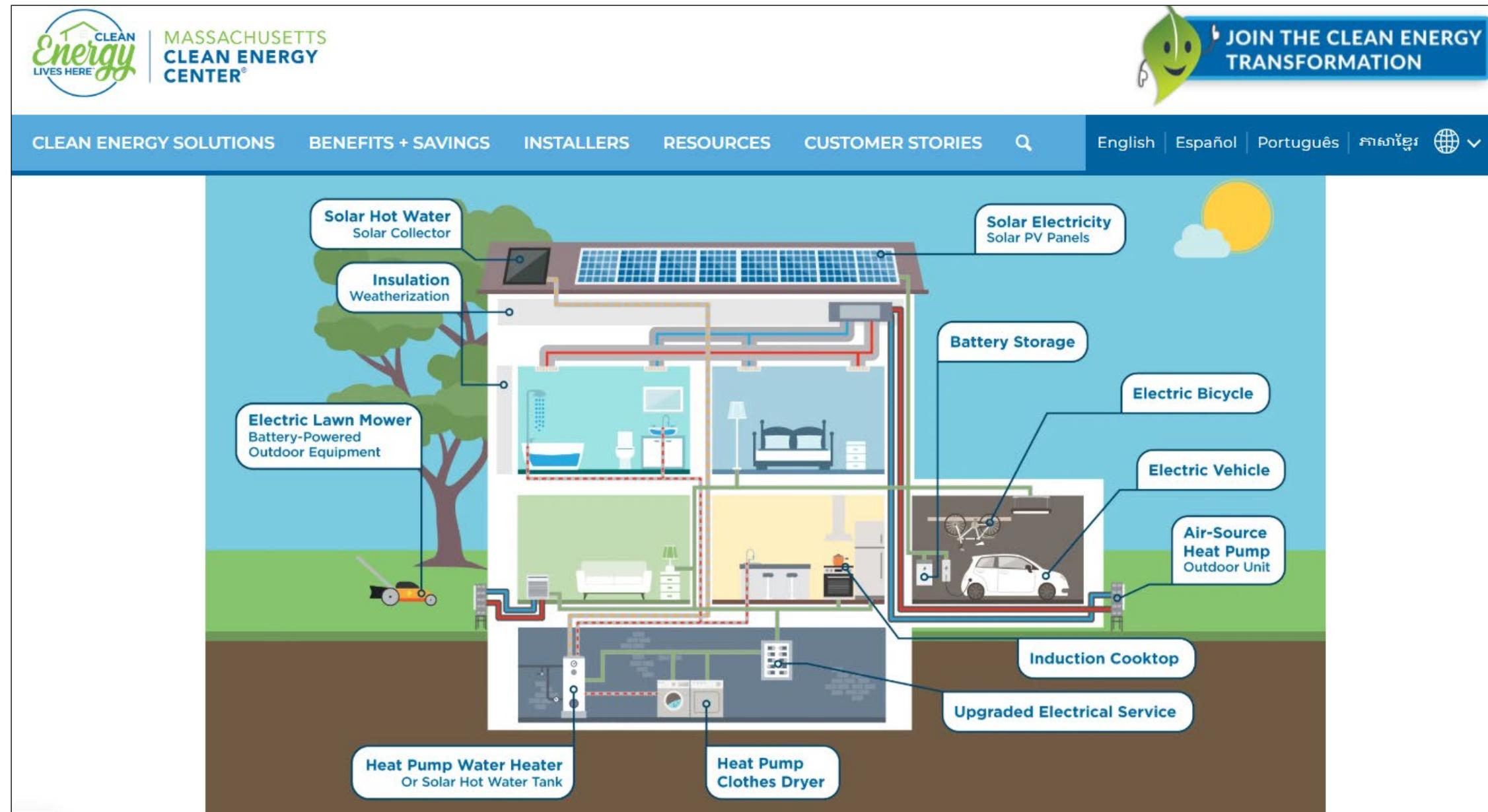
- **0% HEAT Loan** – Mass Save
  - Income dependent – loan length between 3-7 years
  - \$25,000 max
  - Covers most Mass Save upgrades
- **Home Energy Savers Loan Program** – Massachusetts Community Climate Bank
  - Low interest rate (0.5%-2%), second mortgage loans that support a variety of energy-related home improvements – 20 years
  - \$10,000 - \$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\*



# ENERGY EFFICIENT HOMES 101

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Source: [goclean.masscec.com/about-the-program/](http://goclean.masscec.com/about-the-program/)



# **FREQUENTLY ASKED QUESTIONS**

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

## **Protect Your Investment**

- Increase property value with modern, efficient systems
- Heat pumps can reduce building emissions by up to 90%
- Future-proof against rising energy costs and regulations

## **Happier, Healthier Tenants**

- Lower utility bills (weatherization has proven savings and heat pumps *may* cost less to operate)
- Improved air quality and comfort year-round
- Safer homes with updated appliances and reduced health risks

## **Reduce Maintenance Headaches**

- Better weatherization = fewer pest and dust issues
- Modern systems are more reliable
- Address underlying problems like mold before they escalate

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# **Does this make sense for my property?**

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## **Energy efficiency upgrades are a smart move if your property:**

- Feels uncomfortable (drafty in winter, humid in summer, uneven temperatures)
- Has high energy bills that concern you or your tenants
- 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.

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# **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 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* – partial 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**

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# Where do I even start?

- Contact **Worcester's Energy Advocate**
  - Call: 508-456-5752
  - Email: [worcesterenergyadvice@worcesterma.gov](mailto:worcesterenergyadvice@worcesterma.gov)
  - Schedule a no-cost Office Hours appointment: [tinyurl.com/energyadvocatehrs](http://tinyurl.com/energyadvocatehrs)
- Sign up to schedule your **Home Energy Assessment**
  - [masssave.com/community-first/Worcester](http://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/en/residential/programs-and-services/decarbonization-consultations](http://masssave.com/en/residential/programs-and-services/decarbonization-consultations)
- Contact **Energy Savers Loan Program Provider** - Center for Eco Technology
  - [energysaver@cetonline.org](mailto:energysaver@cetonline.org), 413-303-0667
  - [masshousing.com/mass-community-climate-bank/energy-saver-home-loan](http://masshousing.com/mass-community-climate-bank/energy-saver-home-loan)



THANK YOU

# CONTACT US

508-456-5752

energyadvice@worcesterma.gov  
WorcesterMa.gov/energyadvice

