

ENERGY FAIR!

Cut your heating costs! Get off fossil fuels!

Learn about new programs and more incentives for all income levels!

Greening Greenfield

Sustainable Greenfield

frcog

Why are we here?

- Learn about programs that are available to help residents switch off of fossil fuels, which will reduce emissions and may help cut heating costs
- Chat with vendors to learn about services
- Meet your neighbors and hear from people who have already started to make the switch!



www.GreeningGreenfieldMA.org

Overview of Programs

- Energy Saver Home Loan from the Massachusetts Community Climate Bank
- Mass Save Rebates and Incentives
- Mass State Tax Credits
- Mass Save HEAT Loan
- Local Housing Repair/Rehab Options

Massachusetts Community Climate Bank – Energy Saver Home Loan

What is it?

- Low interest 20-year loan from $10,000 - $100,000 that support a variety of energy-related home projects **to help reduce home energy use by 20%**
- 18-month holding period on the start of the loan so that all rebates and incentives can be applied before payments start (interest only for the first 18 months)
- Help with coordination of all available incentives, rebates, and other credits
- **In Franklin County, the Center for Eco Technology is our coordinator**



Massachusetts Community Climate Bank – Energy Saver Home Loan



What does it cover?

To get to a 20% energy reduction…

- Air Source Heat Pumps
- Ground Source Heat Pumps
- Heat Pump Water Heater
- Solar Thermal Hot Water
- Air Sealing and Insulation

Once the 20% energy reduction is met…

- Roof replacements
- Electric Panel Upgrade and Wiring
- EV Charging Station
- Battery Storage
- Induction Cooking
- Shade trees
- Health and Safety Improvements (knob and tube removal, mold remediation, etc.)

Massachusetts Community Climate Bank – Energy Saver Home Loan

- If there are barriers to adopting clean energy technologies in your home, this may be a good option
- Talk to CET to see if the ESHL is right for your home
- Mass Save offers a HEAT loan for similar upgrades, which is a 0% interest loan over 7 years for up to $25,000

Income Limits for Franklin County	
80% AMI	135% AMI
0.5% Amortized Loan	**2.0%** Amortized Loan

Mass Save Rebates and MA State Tax Credits

Available for technologies such as:

- Heat Pumps
- Ground-Source Heat Pumps
- Heat Pump Water Heaters
- Solar Hot Water
- Solar PV
- Weatherization
- Heat Pump Clothes Dryers
- Battery Storage

Details included in the packet!

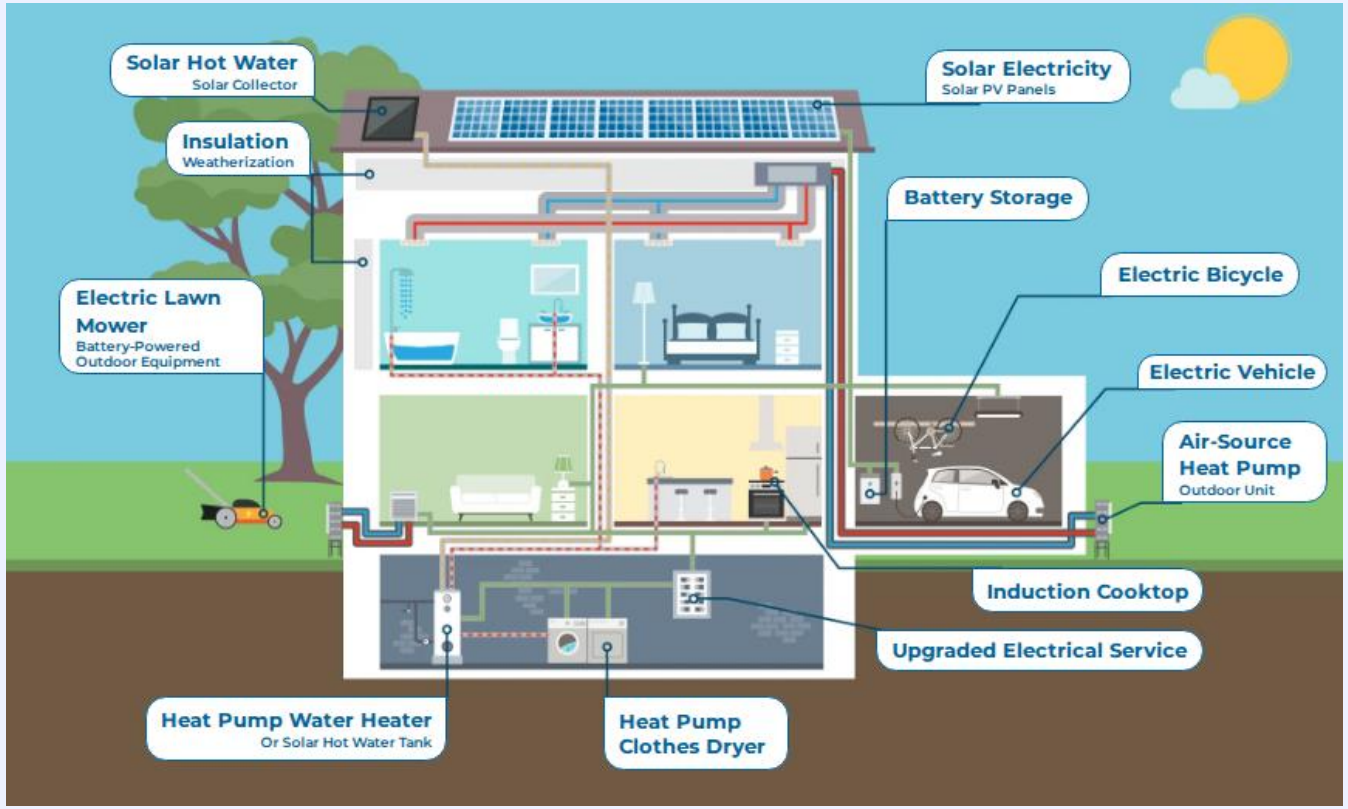


Image courtesy of Mass Clean Energy Center

Full table with more technologies: https://goclean.masscec.com/benefits-savings/

Mass Save Incentives

- Available to everyone!
- Focuses on weatherization and insulation, and offers rebates for some clean energy technologies to help with home heating
- You can either contact Mass Save to get started, or choose an approved contract to conduct your assessment and complete the work. **We have some approved contractors here tonight!**
- Three levels for incentives:
  - Income eligible
  - Enhanced residential
  - Market rate



Mass Save Income Limits

	Income Limits for 2026-2027 Heating Season		
# of people in household*	**Income Eligible**	**Enhanced Residential**	**Market Rate**
1	≤ $53,585	$53,586 - $71,447	Above $71,447
2	≤ $70,073	$70,074 - $93,431	Above $93,431
3	≤ $86,561	$86,562 - $115,415	Above $115,415
4	≤ $103,049	$103,050 - $137,399	Above $137,399
5	≤ $119,536	$119,537 - $159,382	Above $159,382
6	≤ $136,024	$136,025 - $181,366	Above $181,366

*If you have more than 6 people in your household, please refer to Mass Save's website for income limits: https://www.masssave.com/residential/rebates-offers-services/income-based-offers

Housing Repair, Rehab, and Modification Programs

- Home Modification Loan Program
- USDA Section 504 Home Repair Program
- MassHousing Homeowner Programs
- City of Greenfield Housing Rehabilitation Program