

ENERGY FAIR!

Franklin County Energy Fair – Programs Overview

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

For more information see: Center for Eco Technology (energysaver@cetonline.org)

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
- Help with coordination of all available incentives, rebates, and other credits
- **In Franklin County, the Center for Eco Technology is our coordinator**

What does it cover?

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

Income Requirements

Loan interest rate will depend on income limit, which is for the entire household.

80% Area Median Income 0.5% Amortized Loan	135% Area Median Income 2.0% Amortized Loan
$105,360 Income Limit	$177,795 Income Limit

More Information:

https://www.masshousing.com/maintain-your-home/homeowner-programs/energy-saver/

https://www.masshousing.com/wp-content/uploads/MCCB/ESHLP-Program-Guide.pdf

Mass Save Rebates and MA State Tax Credits

	Mass Save Rebates	MA State Tax Credit
Weatherization (do first!)	Income eligible: No cost Market Rate: 75% of cost is covered	--
Heat Pumps	Income Eligible: Up to 100% of the installation cost Enhanced Residential: $16,000[1] Market Rate: $8,500[2]	--
Ground-Source Heat Pumps	Income Eligible: $25,000 Market Rate: $13,500[3]	6.25% MA State Sales Tax Exemption
Heat Pump Water Heater	Market Rate: $750 per unit	--
Solar Hot Water	--	15% of the system cost, up to $1,000
Solar PV	--	15% of the system cost, up to $1,000

Full table with more technologies, such as heat pump clothes dryers, induction cooking, battery storage, and more: https://goclean.masscec.com/homeowners/benefits-savings/#incentive-chart

[1] Must be switching from oil, propane, or electric resistance heating to receive enhanced rebate in addition to meeting the income limit.
[2] Installations on or after January 1, 2027 drop to a maximum rebate of $7,500.
[3] For all projects installed on or after January 1, 2027, the rebate will decrease to $12,000 per home.

Mass Save Income-Based Programming

For more information see Community Action for Income Eligible Programs, for all other programs see other vendors

What is it?

- 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.
- Three levels for incentives: Income eligible, Enhanced Residential, and Market Rate

What does it cover?

Income Eligible	Enhanced Residential	Market Rate
• Replacement of your heating system with high-efficiency heat pumps • Installation of additional attic, wall, and basement insulation • Air sealing of the drafty areas of your home • Replacement appliances, including refrigerators, freezers, dehumidifiers, window air conditioners, and/or clothes washers if your current appliances are inefficient • A programmable, Wi-Fi, or smart thermostat • LED energy-saving light bulbs • Water-saving faucet aerators and showerheads • Advanced power strips • Replacement of eligible inefficient windows	• No-cost weatherization upgrades: Insulation and air sealing keep your home warm in winter and cool in summer. This means lower energy bills and a more comfortable living space. • Air source heat pumps for up to no cost: Get energy-efficient heating, cooling, and dehumidification for year-round comfort. • Electrical panel upgrades for heat pumps and removal of barriers for weatherization: If your home requires an electrical panel upgrade to support the new equipment or health and safety related updates prior to weatherization, up to 100% of the cost may be covered.	• Installation of additional attic, wall, and basement insulation • Air sealing of the drafty areas of your home • Water-saving faucet aerators and showerheads • Advanced power strips • Heat pumps • Ground source heat pumps

Income Limits for Mass Save Programs

	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

Mass Save HEAT Loan

What is it?

- 0% loan up to $25,000 with terms up to 7 years

What does it cover?

- Weatherization
- Pre-weatherization barriers
- ENERGY STAR certified replacement windows[4]
- Residential batteries enrolled in ConnectedSolutions
- **Heat pump projects**
- **Heat pump water heaters**

Eligibility

- The HEAT Loan is available to qualified customers participating in the Mass Save Program
- Loan applicant must be the homeowner
- Residents must have a current residential electric or gas account with Berkshire Gas, Eversource, or National Grid
- Financing is only available for qualifying energy-efficient improvements outlined within the HEAT Loan Guide
- Financing is contingent upon loan approval from a participating lender

For more information, please see: https://www.masssave.com/residential/programs-and-services/financing

For more information on clean energy technologies and estimating costs, please see these helpful websites:

- https://goclean.masscec.com/
- https://www.rewiringamerica.org/
- https://www.masssave.com/en (also available in Spanish and Portuguese)

[4] Must be installed in conjunction with completed weatherization recommendations.

Housing Repair, Rehabilitation, and Modification Programs Available to Greenfield Residents

Home Modification Loan Program

What does this program include? Zero-interest, deferred-payment loans for accessibility upgrades including bathroom and kitchen upgrades, ramps, stair-lifts and/or platform lifts, sensory or therapy spaces, hard-wired alarm systems, fences, and accessory dwelling units

Eligibility Households with a member who is over 60 years old or a person with a disability

How do I learn more? Contact the Franklin County Housing and Redevelopment Authority (413-223-5228) or visit fcrhra.org/programs/home-modification-loan-program-hmlp

USDA Section 504 Home Repair Program

What does this program include? Low-interest loans to repair, improve, or modernize homes and grants to remove health and safety hazards.

Eligibility Very low income homeowners (household income at or below 50% of the Area Median Income); for grants, the homeowner must also be age 62 or older

How do I learn more? Contact the USDA Southern New England Rural Development State Office in Amherst (413-253-4300) or visit rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants

MassHousing Homeowner Programs

What does this program include? MassHousing provides several rehabilitation and repair programs for homeowners, including the Home Improvement Loan (low-interest loans for general, non-luxury home improvements), the Septic System Repair Loan (low- or no-interest financing to address failing or noncompliant septic systems), and the Get the Lead Out Loan (low- or no-interest financing to remove lead paint).

Eligibility Massachusetts homeowners who meet MassHousing's income eligibility limits

How do I learn more? Visit masshousing.com/en/home-ownership/homeowners

City of Greenfield Housing Rehabilitation Program

What does this program include? Zero-interest, deferred-payment, forgivable loans to correct code-compliance issues in Greenfield homes.

Eligibility Greenfield residents with household income at or below 80% of the Area Median Income.

How do I learn more? Contact the Community & Economic Development Department (413-772-1548 ext. 5) or visit greenfield-ma.gov/departments/community_and_economic_development/housing_rehabilitation_program.php

Vendors Attending the Franklin County Energy Fair

1) **CET**, Khrysti Smyth Barry

Sustainability consulting - energy efficiency and waste reduction `

2) **Community Action Pioneer Valley (CAPV)**, Peter Wingate & Amanda Page

Energy efficiency, electrification, elder home modifications

3) **Eversource Efficiency Experience,** Megan MacBride & Caroline Keane

The Eversource Efficiency Experience, a mobile lab showcasing sustainable energy tech.

4) **Green Energy Consumers Alliance**, Margot de Costerd

Information about green energy technologies, including EVs!

5) **HomeWorks Energy**, Vincent Boothe

Provide information about the Mass Save program and help individuals schedule the no cost Mass Save energy assessment

6) **PV2 Solar,** Brittany Hathaway

Solar Energy

7) **Revise, Inc.,** Kiersten Gallo

Mass Save information

8) **W MA Heating, Cooling and Plumbing**, Scott Cernak & Collin Check

HVAC - Specializing in heat pumps

9) **Sustainable Greenfield Implementation Committee (SGIC)**, Bram Moreinis

Info about the SGIC

10) **Greening Greenfield**, Becca King, Carol Letson, Dorothy McIver, Edie Heineman, Louise Amyot, Nancy Hazard, Peg Hall

Info about GG including Greenfield Housing, and numerous partnerships involving Repair Events, Nature/pollinator/invasive clipping efforts including Millers Meadow, and Greenfield Middle School collaborations.