



ESSEX ENERGY COMMITTEE

Covering Town and Village energy needs since 2008

Guide to Weatherization Opportunities for Essex Homeowners 2021 Update

Introduction

Winter is upon us, and one of your priorities may be to improve your home's barriers to heat loss. Whether to save money, improve your comfort level, or contribute towards fighting climate change, it's more important than ever to take advantage of opportunities to improve your home's energy efficiency.

Currently, there are several weatherization programs available to homeowners and landlords in Essex and Essex Junction that provide financial assistance for qualifying projects. These programs are run by the three major efficiency organizations: Champlain Valley Office of Economic Opportunity ("CVOEO"), Efficiency VT ("EVT"), and Vermont Gas Systems ("VGS"). However, the programs differ widely, so that choosing the program best suited to your weatherization needs can be daunting.

The Essex Energy Committee would like to help you navigate the different options in order to minimize confusion and streamline your decision-making process. To this end, we have attempted to summarize the pros and cons of each program, while highlighting the important features that may not be evident on the organizations' websites at first glance. Our first weatherization guide was posted in the fall of 2020. On January 1, 2021, many of the weatherization programs were updated to include significant changes in the programs' incentives and eligibility criteria. This 2021 guide contains this updated information. Programs for property owners of multifamily dwellings are also included in this guide. Some of the information was not yet available on the efficiency organization websites and was obtained by direct contact with the weatherization program directors.

Overview of Comprehensive versus Partial Weatherization Projects

At a high level, some weatherization programs are geared towards a complete or comprehensive "retrofit" of your home, while others offer homeowners more focused weatherization projects that fit with a homeowner's priorities. In 2021, EVT and VGS have placed more emphasis on partial weatherization projects that don't require owners to pursue a

comprehensive project. In these circumstances, the owner has the ultimate decision whether to pursue some or all of the recommended weatherization measures

A comprehensive weatherization project starts with a comprehensive audit by a certified contractor. The contractor will assess your home’s thermal envelope (insulation and air sealing of attic, exterior walls, basement, windows, doors, and other possible areas of heat loss), heating and ventilation systems (including the furnace, boiler, hot water heater, pipes, ductwork), and the energy efficiency of your appliances and lighting fixtures. The contractor then presents a detailed plan for home efficiency and weatherization improvements, which should include a single quote for all work. The owner can decline all recommendations or decide to move forward with the measures recommended. The comprehensive weatherization program details, including eligibility requirements and financial assistance available, are described below.

Less restrictive programs offered by Efficiency Vermont (EVT) and Vermont Gas Systems (VGS) allow you to choose which weatherization measures you wish to pursue following a comprehensive or more focused, partial audit. You are not obligated to do all of the weatherization measures recommended by the contractor following the audit. However, some programs require that a certain minimum level of work be performed to receive the rebate being offered. Full descriptions of these more flexible weatherization programs are provided below.

Weatherization Assistance Program for Low Income Vermonters

The Champlain Valley Office of Economic Opportunity (CVOEO) oversees a “Weatherization Assistance Program” or “WAP” that provides an incentive for low income Vermonters to comprehensively weatherize their homes. This program involves a thorough assessment (“complete audit”) of all of your home’s energy and heating efficiency by a certified contractor, recommendations for improvements, and then completion of the work recommended. Following the audit, recommendations are discussed with you but you are not obligated to proceed with the home retrofit. The complete audit and weatherization plans are free. However, in order to receive financial assistance, the homeowner must perform 100% of the recommended measures. The weatherization measures are provided at no cost to qualified homeowners. For specific questions regarding the work covered, please contact CVOEO (see contact information below).

A single family’s annual gross income must be below a certain amount for homeowners to qualify for this program (see table below).

Household size	Gross income to qualify (Chittenden County)*
1	<\$50,232.00
2	<\$57,408.00

3	<\$64,584.00
4	<\$71,760.00
5	<\$77,500.80
6	<\$83,241.60
7	<\$88,982.40
8	<\$94,723.20

*Weatherization assistance programs are offered in other counties, but the organizations that oversee these programs, the gross income requirements and levels of financial assistance available may differ from the CVOEO sponsored program offered in Chittenden county.

If your income qualifies you for a comprehensive retrofit of your home, this is an excellent program for you. However, there are a limited number of projects that this agency can accommodate in any given calendar year and there can be significant delays in work start dates. In some cases, projects are prioritized over others based on need and other factors. We advise contacting CVOEO to discuss these issues (see below).

CONTACT INFO: More information about the Weatherization Assistance Program offered by the CVOEO, as well as application forms, can be found on the CVOEO website (<https://www.cvoeo.org>). Links to the CVOEO website can be found on both the EVT and VGS websites. However, specific questions homeowners may have about eligibility criteria, incentives, and work start dates are best addressed by calling CVOEO directly at 802-545-1084.

Weatherization Programs offered by Vermont Gas Systems

VGS-sponsored weatherization programs have become more streamlined in 2021. Their original “comprehensive retrofit” program that required homeowners to perform 100% of the measures recommended by a professional auditor/contractor has been replaced by a more flexible program that allows owners to pursue a more focused project while still qualifying for a generous rebate. Other changes for 2021 include programs providing incentives for landlords to weatherize multiunit housing, a cap on the maximum rebate amount being offered, and a list of Building Performance Institute (BPI)-certified contractors that has been expanded to include those contractors on EVT’s list of “Efficiency Excellence Network Contractors”. For all programs, all projects must be performed by a BPI-certified contractor and must achieve a minimum air leakage reduction of 10% to qualify for incentives. Air leakage reduction is determined by a blower door test before and after weatherization work is performed.

For those VGS customers interested in a weatherization project, there are one of two paths to follow at the onset. VGS is offering free, virtual Energy Consultations for any homeowner that is interested in discussing their weatherization needs. After the initial discussion, a preliminary home energy evaluation is performed by a VGS representative virtually and a decision is made whether or not to pursue an in-home assessment or audit. If an

in-home energy assessment is chosen, a BPI-certified contractor is recruited to perform the audit. The contractor will first speak to you to determine your priorities, and to identify financial limitations or other constraints affecting your decision to pursue either a thorough or more focused weatherization project. The audit may be comprehensive or more focused depending on the outcome of your discussion with the contractor. A scope of work or weatherization project plan is provided by the contractor and the owner can accept or decline to proceed. If the owner elects to move forward, the same contractor who performed the audit manages the weatherization project. To request a free, virtual home energy consultation by VGS, go to: <https://www.vermontgas.com/residential-energy-services/request-an-energy-consultation/>

Alternatively, a homeowner can contact a BPI-certified contractor directly and start immediately with an in-home energy assessment. This approach may be more suited for those homeowners who are confident about their home's need for weatherization and the weatherization process itself.

Although the approach above is the standard approach for getting a weatherization project started, VGS does offer comprehensive home audits at no charge for qualified homeowners. To qualify, the home's yearly gas usage must be more than what is used in a typical home. VGS will calculate this gas usage difference for you and will inform you if you qualify. We advise contacting VGS directly (see contact information below) if you believe you may be eligible for this offer. If the home meets this requirement, VGS will perform a very thorough, in-home audit and draft a set of recommendations to weatherize the home. The homeowner then contacts a BPI-certified contractor to discuss and prioritize what measures are to be performed.

Once the home is assessed and a BPI-contractor is hired to do the work, VGS provides a variety of incentive programs depending on the type of home you live in. For owner-occupied, single family homes where the homeowner pays the VGS bill, qualifying weatherization projects are eligible to receive a 50% rebate on total costs up to a cap of \$3,500. Townhouse- or condominium-qualifying projects receive a 50% rebate up to \$750. For manufactured homes, 75% rebates for duct sealing combined with roof and/or belly insulation are available with total rebates ranging from \$2,000 to \$3,600. Low-income qualified customers may qualify for a 100% rebate for manufactured home projects.

VGS has introduced some excellent incentive programs for tenant-occupied homes in 2021. In single family homes in which the tenant occupies the home and pays the VGS bill, the landlord can receive a 75% rebate on a qualifying weatherization project with a cap of \$5,000 on the rebate amount. In a multi-family apartment building in which the tenants pay the VGS bill, the landlord can also receive a 75% rebate on the costs of a qualifying weatherization project, but the cap is \$10,000. In multi-family apartment buildings in which the landlord pays the VGS bill, the rebate is reduced to 50% of costs with a cap of \$7,000. All of these programs for property owners of tenant-occupied buildings of 4 units or less are excellent opportunities from the perspective of both the property owner and the tenant.

For multi-family dwellings over 4 units, VGS asks that they be contacted directly at efficiency@vermontgas.com.

An option for moderate income Vermont homeowners that meet eligibility guidelines is the Income-Eligible Adder Program. As for any of the programs discussed, this program allows qualified homeowners to choose either a comprehensive or partial, more focused weatherization project. A comprehensive audit is performed by a BPI-certified contractor on site. A prioritized plan is generated by the contractor, and the owner can choose to pursue some or all of the recommended work. Similar to the VGS programs above, homeowners receive a 50% rebate on total costs. At the time of writing of this update, no cap on the rebate amount was advertised on the VGS website. If the homeowner elects to have all of the weatherization measures recommended by the audit performed, the owner receives an additional incentive of \$500. Total household gross income limits for homeowners to qualify for this program are as follows*:

Household size	Annual Household Gross Income to qualify (Chittenden County)**
1	≤\$78,120
2	≤\$89,280
3	≤\$100,440
4	≤\$111,600
5	≤\$120,528
6	≤\$129,456
7	≤\$138,384
8	≤\$147,312

*Qualifying income limits as of December, 2020. Please call or email VGS for any revisions in 2021

** The qualifying income limits may be different for other parts of the state outside of Chittenden County

VGS also offers rebates for high efficiency equipment, such as furnaces and hot water systems (hot water heaters, boilers, etc.), that range from \$100 to \$1,100. Eligibility and other details of this rebate program, as well as an application form, are available on the VGS website referenced below.

CONTACT INFO: Interested homeowners are urged to review VGS program guidelines on their website at <https://www.vermontgas.com/residential-energy-services/residential-rebates-financing/>. A VGS energy efficiency program representative may also be reached by calling 802-863-4511 or by email at efficiency@vermontgas.com.

Weatherization Programs offered by Efficiency Vermont

Like VGS, EVT provides programs that gives homeowners the flexibility to perform a partial or comprehensive weatherization project. The term they use for these projects is “Home Performance with Energy Star™” projects. The minimum requirement for reimbursement is a 10% reduction in air (heat) leakage after the work is performed. In order to accomplish this goal, a home “shell” insulation/air sealing project must be part of the work and must be performed by an Efficiency Excellence Network contractor. Installation of “all recommended health and safety improvements” is also mentioned as a requirement for the financial incentive.

There are two ways homeowners can enter Efficiency Vermont’s Home Performance with Energy Star™ program. A homeowner can sign up for the Efficiency Vermont Button-up program (see <https://buttonupvermont.org/>). Owners who register for Button-Up are provided a free virtual “Home Energy Visit”. The home energy visit is performed by an Efficiency Vermont energy consultant. At the time of the visit, the owner is interviewed to determine their interests in pursuing a partial or comprehensive weatherization project. If the homeowner elects to move forward with a weatherization project, an Efficiency Excellence Network contractor affiliated with EVT then performs an audit that is tailored to the owner’s personal weatherization goals.

Homeowners may alternatively directly contact an Efficiency Excellence Network contractor affiliated with EVT and bypass the Button-up process. The contractor performs an audit on the home, identifying potential energy saving measures. Homeowners then are allowed to choose which measures they would like to pursue. The cost of the audit will depend on the business model of the contractor and whether the owner decides to move forward with the project.

For moderate income Vermonters who qualify for financial assistance in Efficiency Vermont’s Home Performance with Energy Star™ program, the rebate is currently 50% of total costs, up to \$3,000. The maximum income limits that qualify a homeowner for this additional incentive are as follows:

Household size	Annual household income to qualify in Chittenden County*
1	≤ \$77,000.00
2	≤ \$88,000.00
3	≤ \$99,000.00
4	≤ \$110,000.00
5	≤ \$122,720.00

*The qualifying income limits may be different for other parts of the state outside of Chittenden County

For Vermonters who do not meet these income criteria, Efficiency Vermont will still provide 50% of total costs, but the maximum rebate is \$1,000.

Property owners of multi-family dwellings containing four or fewer units are also eligible for the rebates above. For multi-family dwellings with five or more units, property owners can qualify for EVT's Building Performance Program under the same eligibility criteria as for single family homes above. Incentives for Building Performance Program participants include a 50% rebate on total costs, up to \$3,000, regardless of property owner income. Multi-family dwellings include apartments, bed-and-breakfast establishments, and condominiums.

CONTACT INFO: Efficiency Vermont's website is <https://www.encyvermont.com>. Rebate and weatherization information can be found at <https://www.encyvermont.com/rebates> and <https://www.encyvermont.com/services/renovation-construction/weatherization>.

EVT DIY Weatherization Project and Equipment Rebates

Efficiency Vermont offers rebates of up to \$100 for materials used in "Do It Yourself" (DIY) weatherization projects. The homeowner must select 3 projects from a list of projects on the EVT website (see <https://www.encyvermont.com/rebates/list/diy-weatherization>). These projects may include DIY weatherstripping, insulation, and air sealing. A dated sales receipt for the materials used and a completed rebate form found on the EVT website are required for the rebate.

Generous equipment rebates for energy efficient appliances and other equipment are also available. Similar to VGS, rebates are available for furnaces and hot water system upgrades. Rebates ranging from \$500 to \$6,500 are also being offered for a variety of qualifying heat pumps. Rebates up to \$100 for smart thermostats that are Energy Star certified are also available. Please refer to the EVT website for a complete listing of rebates on energy efficient appliances (see <https://www.encyvermont.com/rebates>).

Miscellaneous Tips and Reminders for the Essex Homeowner embarking on a weatherization project

1. Vermont Gas Customers are not obligated to go through a VGS-sponsored program for their weatherization needs. VGS customers can choose an EVT-sponsored program that may offer comparable incentives and weatherization options. EVT will facilitate the project but then refer you back to VGS to obtain the rebate once work is completed.
2. Homeowners who are not Vermont Gas customers are restricted to programs offered by EVT or, if income-eligible, CVOEO.

3. If you are not confident about your home's weatherization needs and the weatherization process, we advise taking advantage of the free, virtual home assessments provided by both VGS and EVT. Keep in mind that these assessments are considered preliminary and are intended to screen homeowners who could most benefit from an eventual weatherization project that improves the home's thermal envelope.
4. Whenever possible, we recommend a complete audit prior to making decisions about prioritizing various weatherization measures. A partial audit may miss important avenues of heat loss in your home. Some BPI-certified contractors may perform more comprehensive audits than others. Check with the contractor to determine the specific assessments that are performed as part of the audits they provide.
5. If you are a VGS customer, review your options on the VGS website and contact VGS for details of their programs *before* you choose the efficiency organization that will supervise your project. At the current time, VGS generally provides more generous incentives for a wider variety of programs to weatherize single and multi-family dwellings.
6. Both VGS and EVT have a minimum requirement of a 10% reduction in air leakage (based on a pre- vs post-work blower door test) to qualify for their respective weatherization rebates. A 10% reduction in air leakage will most likely not translate into significant annual fuel usage savings. A 25-30% reduction in air leakage is a more realistic goal if you intend to achieve significant fuel usage savings. We recommend discussing this with your contractor before embarking on a qualifying home weatherization project.
7. There may be significant delays in the start date of a weatherization project by affiliated contractors. We recommend checking with each efficiency organization to determine an anticipated wait time for work to commence on your home.

Summary and Take-Home Messages for Homeowners

- If your income qualifies you for assistance by the Weatherization Assistance Program overseen by the CVOEO, this is an excellent option to comprehensively weatherize your home at minimal to no cost.
- Both VGS and EVT offer very good incentives for weatherization projects involving either single-family or multi-family dwellings. Eligibility criteria are similar for both efficiency programs and both programs offer additional incentives for moderate income Vermonters. VGS and EVT have caps on their respective rebate amounts, but the caps differ depending on the program. If you are a VGS customer, we recommend comparing these rebate amounts before you commit to a specific weatherization program (see above for the details).

- Both VGS and EVT are currently providing very attractive incentives for owners of rental properties. Weatherization of multi-family dwellings will benefit the property owner and will also benefit those tenants who pay their own heating bills.
- VGS and EVT offer flexibility in most of their weatherization programs. Owners usually qualify for the 50% rebate (up to a 75% rebate in some circumstances) even if smaller, more focused weatherization projects are completed.
- This guide will be revised as needed when program details are revised. We advise that you check this website frequently for program updates.

Final note: We are here to help

The Essex Energy Committee is committed to providing assistance and advice to homeowners who have a weatherization project in mind. Performing a significant weatherization project now will not only save you money but will also reduce your home's energy use and greenhouse gas emissions. You would be doing your part in helping to combat climate change, while improving your comfort and your bottom line.

After considering your goals and reviewing the options listed above and on the efficiency organization websites, you are welcome to call or email Phil March, a member of the Essex Energy Committee, with any questions. Phil's contact information is:

Cell phone: 508-983-4658

E-mail: marchdvm@gmail.com