



HOME ENERGY IMPROVEMENT AND ASSISTANCE PROGRAMS

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ISSUE

What home improvement energy programs are available for Connecticut residents?

SUMMARY

In Connecticut, there are a number of home energy improvement and assistance programs available to homeowners and renters. Several programs provide payments or rebates to homeowners and renters, such as the Winter Heating Assistance Program administered by the Department of Social Services (DSS). The federal government and state agencies have also formed partnerships with nonprofit and private organizations to run a number of these programs. An example of a public-private partnership is Energize Connecticut, which sends professionals to households to conduct home energy audits for improved efficiency. Organizations, including the Connecticut Green Bank and Housing Development Fund, offer low-interest loans and financing for energy-saving technology and equipment (e.g., heating and cooling systems).

STATE AGENCIES

Department of Social Services (DSS)

DSS administers the [Winter Heating Assistance Program](#), which provides low-income households with payments for winter heating costs through its four component programs: [Connecticut Energy Assistance Program](#) (CEAP), [Contingency Heating Assistance Program](#) (CHAP), [Crisis Assistance Program](#), and [Safety Net Services](#). The payments, often paid directly to the participating household's utility company, cover the cost of oil, natural gas, electricity, propane, kerosene, coal, wood, and wood pellets. Table 1 includes the household eligibility requirements and benefits, which are available annually from November 15 to March 15 for each program.

Table 1. DSS Winter Heating Assistance Programs

Program	Eligible Households	Payments and Deliveries (November 15-March 15)
CEAP	<ul style="list-style-type: none"> Households with an income at or below 150% of the federal poverty guidelines Vulnerable households with an income between 150%-200% of the federal poverty guidelines* 	<ul style="list-style-type: none"> Up to \$550 for vulnerable households* Up to \$505 for non-vulnerable households Between \$80 and \$100 for renters whose heat is included in rent
CHAP	<ul style="list-style-type: none"> Households with an income below 60% of the state median income Not eligible for CEAP 	<ul style="list-style-type: none"> \$285 for eligible households
Crisis Assistance Program	<ul style="list-style-type: none"> CEAP and CHAP fuel-heated households who have exhausted their basic benefits and unable to secure heat Must be in a life-threatening situation 	<ul style="list-style-type: none"> \$415 for CEAP households \$130 for CHAP households
Safety Net Services	<ul style="list-style-type: none"> CEAP fuel-heated households that have exhausted their basic and Crisis Assistance Program benefits Must be in a life-threatening situation 	<ul style="list-style-type: none"> Up to \$415 per delivery Three deliveries for vulnerable households* Two deliveries for non-vulnerable households

*Vulnerable households are those with one or more members who are (1) elderly (age 60 or older), (2) have a disability, or (3) are under age 6.

Source: [DSS](#)

Because Safety Net Assistance benefits are for households who have exhausted their benefits from CEAP and the Crisis Assistance Program, a case manager interviews each applicant and completes a risk assessment. If the case manager determines that the household has insufficient resources, the program assists the household to obtain shelter with adequate heat or authorizes, as a last resort, an emergency fuel delivery.

Department of Energy & Environmental Protection (DEEP)

DEEP's [Connecticut Weatherization Assistance Program](#) assists low-income households to minimize energy-related costs and fuel usage through home improvement measures. Eligible households must have an annual household income less than 60% of the state median income. Priority is given to vulnerable households with elderly, persons with disabilities, children, and high energy users. Regional community action agencies operate the program. In each region, an

agency schedules an initial energy audit with applicants to determine the weatherization measures to be installed. Typical measures include heating system tune-ups and repairs, lower door guided air-sealing, and insulation. The U.S. Department of Energy (DOE) funds the program, which is administered by DEEP and community action agencies.

FEDERAL INITIATIVES

ENERGY STAR

[ENERGY STAR](#) is an EPA program established under the Clean Air Act to help individuals and businesses reach high energy efficiency. ENERGY STAR promotes energy-efficient products and buildings through voluntary labeling aiming to improve energy security and reduce energy consumption and pollution. Statewide programs often require ENERGY STAR-certified products and equipment.

Tax Incentives Assistance Project (TIAP)

[TIAP](#) provides resources on federal income tax incentives for households that install energy-efficient heating and cooling equipment, insulation, sealing, and other improvements. A coalition of nonprofit groups, government agencies, and other organizations working on energy efficiency sponsor TIAP. Energy efficiency improvements and incentives are eligible if they were installed by December 31, 2014. It is not clear if Congress will extend the incentives for the 2015 tax year.

Rural Energy for America Program

The U.S. Department of Agriculture's [Rural Energy for America Program](#) provides renewable energy system and energy efficiency improvement loans and grants to agricultural producers and small business owners. Funding may be used for the purchase, installation, and construction of renewable energy systems or energy efficiency improvements.

ENERGIZE CONNECTICUT AND PARTNERSHIPS

[Energize Connecticut](#) is a public-private partnership between the Connecticut Green Bank (created through state law), DEEP, Connecticut Energy Efficiency Fund (CEEF), and local electric and gas utilities. It partners with the following local utilities: Eversource (formerly Connecticut Light & Power), United Illuminating Company (UI), Connecticut Natural Gas (CNG), Southern Connecticut Gas (SCG), and Yankee Gas. Energize Connecticut offers the following programs.

Energy Assessments Program

The [Energy Assessments](#) program features professional home energy auditors who evaluate a home's energy performance by determining where the house is losing

energy, if heating and cooling systems are efficiently operating, and ways to save energy and money. The program consists of Home Energy Solutions-Core Services (HES-CS), Income-Eligible (HES-IE), and Home Performance (HPwES). Both HES-CS and HES-IE feature on-the-spot energy-saving services, such as air sealing and the installation of energy-efficient lighting and water-saving products. The features and cost, if any, to the homeowner or renter for the three services are provided in Table 2.

Table 2. Energy Assessments Program

Service	Features	Cost
HES-CS	<ul style="list-style-type: none"> • On-the-spot energy-saving measures • Additional recommendations 	\$99 co-pay
HES-IE	<ul style="list-style-type: none"> • On-the-spot energy-saving measures • Additional energy-saving services at no cost to eligible households 	Free for income eligible
HPwES	<ul style="list-style-type: none"> • Customized recommendations for energy-saving improvements • Assistance with major upgrades and custom measures 	Varies (contractor provides a quote)

Source: [Energize Connecticut](#)

[HES-CS](#) provides homeowners and renters with recommendations for additional measures, such as insulation, high-efficiency heating and cooling, water heating, windows, and appliances. Auditors will also include information on rebates and financing with the recommendations.

All residential customers of Eversource, UI, CNG, SCG, and Yankee Gas are eligible for HES-CS, HES-IE, or HPwES. In addition to other Energize Connecticut sponsors, HPwES receives U.S. DOE and EPA funding.

Rebates

Energize Connecticut offers [rebates](#) that reduce the initial costs of energy-saving appliances and technology. Table 3 provides an overview of each rebate program.

Table 3. Rebates

Program	Description	Rebate	Requirements
Appliances	Reduces energy costs by 10-20% compared to standard models	Varies	ENERGY STAR-certified refrigerators, freezers, room air conditioners, dishwashers, clothes washers and dehumidifiers
Ductless Split Heat Pump	Reduces heating and cooling costs by 25-50%	Up to \$300 per home	ENERGY STAR-certified and installed by an approved installer
High-Efficiency Natural Gas-Fired Tankless Hot Water Heater	Provides hot water without an energy-consuming storage tank and can reduce water heating costs up to 30%	Up to \$500 (instant discount)	ENERGY STAR-certified
High-Efficiency Furnace, Natural Gas Boiler, and Boiler Circulator Pump	Reduces heating costs by achieving efficiencies as high as 97%, compared to the 56-70% of older furnace and boiler systems	\$100 to \$750 (instant discount)	Qualifying natural gas, oil or propane furnace, natural gas boiler, or boiler circulator pump
Central Air Conditioner or Heat Pump	Upgrades heating and cooling systems to those that are 15% more efficient than standard systems	\$250 to \$500	ENERGY STAR-certified systems
Geothermal Heat Pump	Provides efficient heating and cooling and reduces energy costs by 20-70%	\$500 to \$1,500	ENERGY STAR-certified equipment
Lighting Products	Features energy-efficient lighting products that use up to 80% less energy than traditional incandescent lighting	Varies (instant discount)	ENERGY STAR-certified light bulbs and fixtures from a participating retailer

Source: [Energize Connecticut](#)

As part of the [Appliances](#) rebate program, Energize Connecticut and local utilities companies have worked together to offer the Efficient Product Finder, an online guide for Connecticut consumers to find the most energy-efficient appliances and electronics available. Many of the rebates require the appliances and technology to have an ENERGY STAR label.

Residential New Construction (RNC) Program

The [RNC Program](#) helps residential customers to design and build energy efficient homes by providing expert guidance and rebates. Energy specialists help Connecticut residents build homes with energy-efficient home certifications, equipment, building practices, and material. Building designs and technologies are reviewed through a Home Energy Rating System (HERS), which measures home energy efficiency. After receiving a HERS Index score, homeowners receive a rebate check based on the score.

Quality Installation & Verification (QIV) Program

The [QIV Program](#) guarantees that a new or existing central air conditioner, heat pump, or furnace has been properly installed. The program is administered by approved contractors who verify the expected efficiency of ENERGY STAR-certified heating or cooling systems.

Energize CT Heating Loan Program

The [Energize CT Heating Loan Program](#) provides loans to qualified homeowners for the purchase and installation of energy-saving heating equipment. The program provides financing to individuals who own a single-family home or a multi-family home with up to four units and are customers of Eversource, UI, SCG, CNG, or Yankee Gas. Installed equipment must meet ENERGY STAR or higher ratings for boilers, furnaces, and electric heat pumps. The program is funded by Eversource and UI and administered by AFC First, which is a private, financial corporation that provides loans for energy-efficient home improvements through its [Energy Lending Programs](#).

CONNECTICUT GREEN BANK

The [Connecticut Green Bank](#), formerly known as the Clean Energy Finance and Investment Authority (CEFIA), develops and implements strategies to lower renewable energy costs and administers the Clean Energy Fund. The organization, created by the Connecticut legislature in 2011, is funded by a surcharge on residential and commercial electric bills, federal funds and grants, private capital from investors, and other funding sources. The Connecticut Green Bank funds the

following energy assistance programs. (PA 14-94 changed the name of CEFIA to the Connecticut Green Bank.

CT Solar Lease

The [CT Solar Lease Program](#) helps Connecticut residents lease and install a solar PV or hot water system without a down payment. According to the [CT Solar Lease Customer Project Guide](#), applicants are to submit an application with AFC First, select a pre-approved contractor, and sign lease papers. After installation, participants pay monthly lease payments to AFC First, which is the exclusive financial institution for the program.

Smart-E Low-Interest Loans

The [Smart-E Loan Program](#) provides Connecticut homeowners with long-term, low-interest financing for home energy upgrades, including solar PV and hot water systems. Loans are provided for energy improvements that reduce a home's energy costs or produces clean energy. [Smart-E loan eligible measures](#) include those to improve performance and efficiency, heating and cooling, water heating, and renewable energy, among other energy improvements. Connecticut applicants must first receive pre-approval from a participating lender, then find a contractor for selected improvements, and ultimately agree to a loan.

Residential Solar Investment Assistance

The [Residential Solar Investment Program](#) provides incentives and financial assistance for residents to either purchase or lease a solar photovoltaic (PV) system to reduce electricity costs. Households are eligible if they have a good location for a solar system and are owner-occupied residential property in Eversource or UI service areas. Financing is provided through the CT Solar Lease Program and Smart E-Loans Program.

Residential Solar Hot Water Assistance

The [Residential Solar Hot Water Program](#) provides incentives and financial assistance for residents to invest in a solar hot water system. The hot water system can supply up to 80% of a household's hot water needs through solar panels. Financing for this program is also provided through the CT Solar Lease Program and Smart E-Loans Program.

Cozy Home Loan

The [Cozy Home Loan](#) is a 10-year loan for energy improvements, such as adding insulation, sealing up or replacing drafty doors and windows, or upgrading outdated appliances and equipment. To be eligible, homeowners must occupy a one- to four-

unit home, earn 80% or less than the area median income, and be a customer of local utilities companies. The loans can be combined with state rebates and federal tax credits. The Connecticut Green Bank-funded Cozy Home Loans are offered through the Housing Development Fund and administered by AFC First.

CONNECTICUT HOUSING INVESTMENT FUND (CHIF)

[CHIF](#) is a private, nonprofit, low- and moderate-income housing development organization that also administers the [Energy Conservation Loan \(ECL\) and Multifamily Energy Conservation Loan \(MEL\) Programs](#). These programs provide below market rate loans to single-family and multi-family residential property owners to purchase or install energy improvements. Improvements are funded by the state Department of Housing and include caulking and weatherstripping, insulation, replacement of heating and cooling systems, replacement of roofs, siding, and solar system additions. Single-family homeowners may borrow up to \$25,000 and multi-family property owners may borrow up to \$3,500 per unit. Eligibility for the ECL and MEL programs is based on household income.

CHIF’s [Residential Energy Efficiency Financing Program](#) provides low-interest loans to single-or two-family homeowners that are Eversource or UI customers. Although applicants do not need to meet any household income requirements, applicants must participate in the HES or HPwES programs. Loans can be used for conducting qualified improvements or equipment replacements and are categorized as “Type 1” or “Type 2” measures as shown in Table 4.

Table 4. Residential Energy Efficiency Program Measures

Type 1 Measures (Eligible for \$1,000- \$3,000 loans)	Type 2 Measures (Eligible for \$3,000- \$25,000 loans)
High efficiency insulation	Oil or propane heating equipment
Indirect or combination water heaters (attached to an ENERGY STAR boiler)	Geothermal systems
ENERGY STAR ductless heat pumps, electric heat pump water heaters, tankless natural gas hot water heaters, and natural gas condensing storage tank	ENERGY STAR central air and heat pump systems, air to air heat pump, natural gas furnaces and boilers, natural gas storage tank, and replacement windows

Source: [CHIF](#)

According to the [HES Loan Application](#), CHIF also administers Comprehensive Energy Efficiency Project Loans between \$3,000 and \$25,000, which must include at least one Type 1 measure and either a Type 1 or Type 2 measure.

SOURCES AND ADDITIONAL INFORMATION

AFC First, Energy Lending Programs, available at <http://www.afcfirst.com/info/energy-lending-programs>

Connecticut Department of Energy & Environmental Protection, Connecticut Weatherization Assistance Program, available at <http://www.ct.gov/deep/cwp/view.asp?a=4120&Q=509366>

Connecticut Department of Social Services, Winter Heating Assistance Program, available at <http://www.ct.gov/dss/cwp/view.asp?A=2353&Q=305194>

Connecticut Green Bank, Connecticut Green Bank, available at <http://www.ctcleanenergy.com/Default.aspx?tabid=62>

Connecticut Housing Investment Fund, HES Loan Application, available at <https://www.secure.buildnserv.com/~bankcms/loans/apply/hes>

Connecticut Housing Investment Fund, Connecticut Housing Investment Fund, available at <http://chif.org/>

Energize Connecticut, Energize Connecticut, available at <http://www.energizect.com/about/>

Energize Connecticut, Energize Connecticut: Programs, available at <http://www.energizect.com/residents/programs>

ENERGY STAR, ENERGY STAR, available at <http://www.energystar.gov/about/>

Energy Tax Incentives, Tax Incentives Assistance Project, available at <http://www.energytaxincentives.org/>

Housing Development Fund, Cozy Home Loan, available at <http://hdf-ct.org/lending-products/cozyhome#sthash.BVttaDYd.dpuf>

United States Department of Agriculture, Rural Energy for America Program, available at <http://www.rd.usda.gov/programs-services/rural-energy-america-program-renewable-energy-systems-energy-efficiency/ct>

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