

Hi Matt,

Thank you for the opportunity to provide feedback on the Mass Save® program.

The Mass Save® program is a tremendously valuable resource to the Somerville community. According to National Grid, between 2016 and 2017 the program led to about \$1.1 million in savings for Somerville residents, 1,600 assessments completed, and 1,200 energy upgrades installed. The residential building sector accounts for a significant portion of our greenhouse gas portfolio. It is extremely important that Somerville increases the efficiency of residential properties and undergoes fuel switching to help reduce emissions and meet the City's 2050 net zero carbon neutral goals.

Between 2016 and 2018 the City of Somerville ran three campaigns: "Somerville Energy Efficiency Now" (2016) and "Be Somerville Energy Efficient Now" (2017), both run in conjunction with the National Grid Community Initiative program, and "HeatSmart CoolSmart" through the Carbon Neutral Cities Alliance, offering a group-buy discount on air source heat pumps. Mass Save® program financing and rebates helped encourage more than 50 property owners to commit to installing heat pumps. Through these campaigns, we directly experienced and received anecdotal feedback about Mass Save®. Below, I offer feedback that can hopefully lead to improvements in the Mass Save® program.

## **I. Home Energy Assessments**

Opportunities to improve the value of Home Energy Assessment to consumers:

1. Provide more support and outreach for landlords and tenants
2. Replace CFLs with LEDs
3. Provide more insightful and customized information to homeowners, equipping advisors to discuss deeper energy retrofits
4. Improve post-assessment contractor responsiveness

## **II. HEAT Loan and Rebate Processes**

In our experience, there is a span of about 2-8 weeks between the date that a resident calls to schedule a Home Energy Assessment to the schedule date of their assessment. Sometimes they are told to call back at a later date when they have availability. During their assessment, the HEAT Loan intake form is given to them, and they submit their application. It can take anywhere from a few hours (with my prompting), to weeks or months before a homeowner receives a determination from Mass Save®. If accepted, the paperwork needs to be taken to the bank and submitted for consideration. To get approval for the loan, sometimes banks require the contractor to be present for the loan signing. This can be problematic, especially if the contractor isn't local.

After the loan is signed, the homeowner can schedule a project start date and finally submit the rebate information. Rebates can take another several weeks or months before being approved and delivered to residents. Occasionally, I will need to intervene on behalf of residents for them to receive communication regarding the Mass Save® rebates. From the time the initial scheduling phone call is made, to the time when the rebate is received, it can take up to and beyond six months, even if a homeowner is acting diligently.

Opportunities for improvement:

1. Minimize wait time for an assessment

2. Review rules for participating lenders to consider loosening hard and fast rules regarding loan signatures
3. Review internal processing for HEAT loans and rebates
4. Improve QA/QC processes in the HEAT Loan and rebate offices

### III. Incentives

1. Is there a way to better and more widely communicate incentive changes with municipalities? We oftentimes get mixed and delayed information about incentive changes when speaking with the utilities or Clearesult representatives. For example, if a new incentive is being offered for a limited time, that's a great driver for action that we would love to communicate with residents, in a timely manner so that they may take advantage during the time period in which those incentives are offered.
2. A barrier to the split-incentive that landlords and tenants struggle with is that the assessment requires the landlord to provide account numbers if the renter pays their own utility bills before the appointment is made. Is there any way to relax this rule so that the landlord who owns a property can schedule an assessment without needing to provide the tenants' account information prior to scheduling an assessment?
3. Could rebates be structured to be proportional to a technology's contribution to greenhouse gas reduction? The install costs for some of the most energy-efficient or renewable thermal technologies are not yet cost competitive with competing fossil fuels. This could help make these technologies more competitive and increase adoption of the most impactful technologies in terms of life cycle analysis.
4. Is there a way to expand the window financing requirements to include windows that are double-paned but not as efficient as the modern day double- and triple- paned windows? Currently, a homeowner must have single paned windows to be eligible for HEAT Loan financing, leaving out homeowners that want to replace old, inefficient double-paned windows.

### IV. Data Sharing

Locational, quantity, and scheduling data on completed energy assessments and upgrades, particularly before and after energy upgrades are installed would be very useful for communities with carbon emissions targets, and would be more accurate than the current estimated data.

Thank you for your time.

Sincerely,

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