

Thank you for the opportunity to provide comments on the Mass Save program

Following are the key points, with explanations, that I presented in Springfield, April 5.

1. Urgency to act:

Reducing our energy use is key to addressing the climate crisis, as well as financial woes that low-income communities, such as Greenfield, and much of western Mass experience.

While MA has been recognized as a leader in energy efficiency, and Mass Save recognized nationally, we can do better. The USA overall is still woefully behind other developed countries in Europe and Asia on our energy use per capita. We still use about two times as much energy, on a per capita basis, as people living in Europe!

RE: The impact of using fossil fuel energy on local economies, and especially low-income residents.

Greenfield's story: In 2008, greenfield did a town-wide energy audit. We discovered that in one year we spent \$86 mil on energy to heat, cool and light our buildings, power our businesses, and get around in our cars and on public transit. Of that, shockingly, \$67 mil left community!

Low income/ Personal story: As you know, energy bills can often be $\frac{1}{4}$ to $\frac{1}{3}^{\text{rd}}$ of a low income people's expenses! Several years ago, I asked my neighbor, who lives in a carbon copy of my house, how much she spent on heating her home. She told me she spent about \$5000/year. In comparison, I was spending \$700/year. The difference? I had done energy upgrades on my home over 30 years. My most recent effort involved a blower door test, and I learned about leaks that I had never found before! Lesson: Investing in energy upgrades saves money over the long run and should be done as soon as possible, so that lower-income people can be comfortable in winter and not have to make decisions as to whether to eat or be warm, and we, as taxpayers, can stop paying for fuel assistance.

2. Do it once, do it right –

RE: Mass Save program for higher income folks

- a. *Mass Save is moving in right direction:* Raising cap on “subsidized” insulation is a GREAT step in the right direction! As was making it possible to use some HEAT loan money for removing barriers, such as removing knob and tube wiring etc. with the loan - but we can do even better
- b. Do it once: It is a waste of time and money to offer to go to homes multiple times...it does NOT incentivize folks to use the 0% interest HEAT loan. 1) Extend the time line of payback time from 7 years to 20 years for all energy upgrades, 2) allow for 100% of the cost of removing barriers to be paid for by the HEAT loan, and 3) set a policy that Mass Save will visit a home only once every 10 or 20 years.
- c. Do it Right: Lets aim to reach beyond the goals laid out in the 2008 Global Warming Solutions Act, and reach for the goal of 100% renewable energy, as proposed by the Senate omnibus energy bill. We now understand that to achieve 100% renewable energy, the strategy is to 1) cut energy use, to 2) convert all our energy use to electricity, and continue to build 0-carbon renewable energy projects to meet our energy needs. Unlike 10 years ago, we now have the HVAC technology to do that – the cold weather air source heat pump. Therefore, when upgrading HVAC systems, Mass Save should be installing air source heat pumps, not fossil fuel heating systems. The air source heat pump has the added advantage that it also delivers air conditioning!

RE: Income eligible program:

While it has a better policy in place of trying to do it once and do it, the analysis of what work should be done should be extended to a 20year payback, as noted above.

3. **Better Marketing for the Mass Save program**

- a. Greenfield's experience & Recommendation: Work with municipalities and trusted local groups.

In 2011-2013, the Town of Greenfield, in partnership with Greening Greenfield, and a grant from the USEPA, ran a program marketing Mass Save. We raised the audit request rate to be 5 times the state average. However, we estimate that over ¼ of the homes in Greenfield, have still not yet been weatherized! There is much work to be done.

Our success was possible because the marketing was done primarily by Town employees, who were trusted. We knocked on every door, and offered support in requesting an audit and follow-through. Other trusted groups could be engaged including local energy committees, neighborhood associations, and other NGOs.

Our success, however, was limited, in that we realized we were still not reaching our primary audience – low income folks, because their front doors were not always accessible, and they were left with the task of reaching out to their landlord to do the job right – i.e. do the whole building, and not just the one apartment.

- b. Need for new tools to motivate Landlords to act:

As noted above, low-income folks spend a disproportionate amount of their income on utility bills. Additionally, a majority of them rent, rather than own, and so have to rely on their landlord to upgrade the building they live in. The split incentive, i.e. renters pay utility bills, has been recognized as a problem for many years. There are no easy solutions, but we must find a way to address this issue.

Following are some suggestions

- i. Market study (again) to ID what might work/remove barriers, and one-on-one discussions with each landlord about their particular situation.
- ii. Boulder, CO, has found Energy labeling of rental properties a very useful tool to incentivize landlords to energy upgrades on their properties. This requirement was adopted in spite of realtor and landlord pushback, due to student/renter activism.
- iii. On-bill financing (ie tenants pay off the loan to upgrade their building..or at least part of it)
- iv. C-PACE financing may be helpful for buildings with 5 or more apartments, which are defined as commercial buildings.

4. **Other issues RE: low-income people**

A friend of mine has been on the waiting list for weatherization for over three years. It appears that if someone is income eligible for fuel assistance & weatherization, BUT are not elderly, care for young children, or disabled, they may sit on the waiting list for weatherization for years. They tell me that they cannot choose to move to the Mass Save program for higher income folks. What can they do? As noted previously, it would be a lot less expensive for taxpayers if their home could be weatherized, so that fuel assistance funds would no longer need to be spent.

A few years ago, we discovered that 10% of the funds for Mass Save were allocated to the program for income-eligible people, and yet, in Greenfield, 13% of the people were income eligible. A larger percentage of Mass Save funds, should be allocated to the program for income-eligible people based on population needs, and housing upgrade needs.

5. Reporting and Transparency

- a. THANK YOU for pointing me to www.MassSavedata.com. Excellent web site, and very impressive!
- b. What more is needed. The web site mentioned above gives a great picture of progress made on a statewide level, however, It does not give our individual communities the data we need so that we can assess if our efforts are reaping benefits!

In the past I have requested, and received, information on the number of electric and gas customers, and how much energy they used, so I know this data is readily available.

In 2013 & 2015, I worked with my state representative on **An Act relative to municipal energy use disclosure and reporting**. The goal of the bill was to get the utility companies to share information about progress toward the goal of reducing energy use so as to give local groups the information they needed to assess whether their efforts were being successful. As such, the bill called for data by community showing

- 1) Total # of people requesting energy audits/# of contracts signed/ # projects completed
- 2) total energy use per town, as well as the number of customers, average use/residential or commercial customer, and the overall climate change emissions emitted, expressed as carbon dioxide equivalents per kilowatt hour (kwh) and per BTU.

I would still like to see data mentioned above...in addition I'd like to see:

- 1) Reports on Energy savings resulting from work done
- 2) customer satisfaction surveys

***Thank you again for the opportunity to comment on the award-winning Mass Save program!
Together, we can make it even better!***