



# The Efficiency Maine Home Energy Savings Program

## Program Manual

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## Efficiency Maine Home Energy Savings Program

### 1.0 INTRODUCTION

As part of the [American Recovery and Reinvestment Act of 2009 \(ARRA\)](#), Efficiency Maine is applying \$10 million of stimulus grant funds to deliver a residential efficiency program targeted for existing homes in Maine. The Program is known as the [Efficiency Maine Home Energy Savings Program](#). The Program is intended to promote comprehensive, whole-house energy audits resulting in comprehensive energy upgrades. Rebates were initially used to incentivize homeowners to perform upgrades. The funding for rebates, however, has been fully committed. [Property Assessed Clean Energy \(PACE\) loans](#) are currently being offered in the place of rebates. The timeline for these incentive offerings is summarized in the following table:

Timeframe	Incentive(s)
12/1/09 – 5/26/11	Rebates
4/4/11 – 5/26/11	Rebates and PACE loans
5/27/11- ongoing	PACE loans

Any Maine home that can be heated in the winter is eligible for Home Energy Savings Program participation, regardless of the income level of the owner or occupant. PACE loans, however, are only available in [select towns](#). Homeowners that are eligible for fully subsidized low-income services may be referred to their [local Community Action Program \(CAP\) agency](#) to see if they are eligible for programs funded by the [Maine State Housing Authority \(MSHA\)](#).

The goal of the Program is to weatherize and improve the overall energy efficiency of residences throughout Maine and to, on average, achieve 25% total annual energy savings. Total annual energy use includes electrical uses as well as heating and water heating. The Program is delivered by program-approved [Participating Energy Advisors](#) who are responsible for conducting energy audits, gaining pre-approval for loans from Program staff, and completing or overseeing home energy efficiency improvements.

### 2.0 PROGRAM DESCRIPTION

The Efficiency Maine Home Energy Savings Program is a market-based program open to all professional energy service providers. Any weatherization contractor, HVAC contractor, or general contractor may participate in the Program. Energy audits and inspections (which are requirements for Program participation), however, must be completed by [Participating Energy Advisors](#). Participating Energy Advisors must complete and submit a [Participating Energy Advisor Agreement Form](#), and must be approved by Program staff. For more information on Participating Energy Advisor requirements, see Section 5 and Appendix A of this Program manual. Program staff monitors the Participating Energy Advisors to ensure that they maintain compliance with Program terms and conditions, and that they deliver quality services to the citizens of Maine.

The Efficiency Maine Home Energy Savings Program is designed to encourage comprehensive, whole-house energy audits that result in comprehensive energy upgrades. The Program is first and foremost a comprehensive weatherization (air sealing and insulation) program. Homeowners who only want to





complete minor projects, or who only want to replace a single component of their home, such as a furnace or the windows, are unlikely to receive approval for Program participation. In order to qualify for incentives or a loan, a project must be designed to save, at minimum, 25% of the annual energy used for heating and hot water.

## **2.1 Energy Audit Requirement**

All Program incentives are contingent upon the satisfactory completion of an energy audit by a Program-approved Participating Energy Advisor. The Participating Energy Advisor may work for (or be the sole proprietor of) an independent audit-only firm, or may be the weatherization or other contractor but, in all cases, must be certified as a Building Analyst by the [Building Performance Institute](#) (BPI). The Participating Energy Advisor evaluates the home, recommends the appropriate efficiency improvements, and calculates the installation cost and projected annual energy savings for those recommendations. Energy savings are projected using a program-approved energy modeling application. Program staff review the energy audit and model to ensure that the minimum requirements for Program participation are being met. The installation contractor(s) may proceed with the weatherization project and/or other efficiency measures only after the project has been pre-approved.

With the exception of measures described in section 4.4, below, the Efficiency Maine Home Energy Savings Program is not for “Do It Yourselfers”. Incentives and loans are only provided for weatherization and efficiency projects performed or overseen by a Program Participating Energy Advisor. Homeowners are encouraged to do their own research and due diligence when selecting a Participating Energy Advisor as maintenance of the list of Participating Energy Advisors does not constitute an endorsement of any particular firm or individual. For a current list of the Program’s Participating Energy Advisors, please call 1-866-ES-MAINE (1-866-376-2463) to request a copy or download it from [www.energymaine.com](http://www.energymaine.com).

## **2.2 Marketing**

Efficiency Maine uses an integrated marketing plan to advertise and promote the Efficiency Maine Home Energy Savings Program. The marketing campaign is designed to raise general public awareness about the program specifically, and energy efficiency in general. The marketing plan is also designed to encourage homeowners to act and take specific steps to participate including calling the toll free number or visiting [the Efficiency Maine website](#).

## **3.0 INCENTIVES**

PACE loans are offered to homeowners for the installation of eligible efficiency measures that will result in, at minimum, a 25% annual thermal (heating and hot water) energy reduction. In order to qualify for a loan, projects must be pre-approved by Program staff prior to installation. Eligible measures include air sealing, insulation, heating system replacement, DHW system replacement, controls, windows, doors, and renewable energy systems such as wind or solar. However, as noted previously, weatherization (air sealing and insulation) is the primary focus of the Program and must be completed first, if feasible and more cost effective, before other measures are considered.





### 3.1 Rebates

#### **All Home Energy Savings Program Rebate money has been committed.**

Homeowners were offered two levels, or tiers, of incentives. Tier 1 was the Standard Offer for projects that were projected to save at least 25% of the energy used for heat and hot water in the home. This tier was the only tier available to homeowners that began the process of program participation in 2011. Tier 2 was for more comprehensive projects that are typically multi-measure installations and that were projected to result in an annual heat/hot water energy consumption reduction of 50% or more. Tier 2 rebates were only available to homeowners that had an audit completed before January 1, 2011 AND submitted a rebate reservation request before May 27, 2011.

- **Tier 1 Incentive:** Achieve a minimum of 25% heating and hot water savings and receive an incentive of 30% of total project cost (labor and materials) up to a maximum of \$1,500 per dwelling unit or home.
- **Tier 2 Incentive:** Achieve a minimum of 50% heating and hot water savings and receive an incentive of 50% of total project cost (labor and materials) up to a maximum of \$3,000 per dwelling unit or home.

Less expensive projects generally received the full percentage-based incentive, but more expensive projects may have been subject to the cap. For example, if a Tier 1 project cost \$3,000, 30% of the cost would have been applied for an incentive of \$900. However, if a Tier 1 project cost \$6,000, 30% of the cost would exceed the cap so the incentive would have been \$1,500. Similarly, a Tier 2 project that cost \$5,000 would have earned the full 50% incentive of \$2,500, while a Tier 2 project that cost \$10,000 would have been subject to the \$3,000 cap.

A project could be qualified for only one tier rate. Similarly, each home could only qualify for one incentive. Landlords could qualify for multiple incentives (one per dwelling unit). The maximum incentive amount for a single owner of multiple dwelling units was \$48,000. See section 4.1 for more details.

### 3.2 Loans

PACE Loans enable most homeowners to make energy improvements that generate enough savings on heating bills to pay back the loans. Unlike ordinary loans, PACE Loans can be transferred with your property if you ever choose to sell. The following terms apply:

- Up to 15-year repayment period
- "Junior" to first mortgages (similar to home equity loans)
- Fixed Interest Rate of 4.99%
- Transferable upon sale of property
- Now available in many Maine towns
- Loans range from \$6,500-\$15,000, with no processing fees





PACE Loans are available only in Maine towns and cities that have passed a PACE ordinance. (For a current listing, visit [www.energymaine.com](http://www.energymaine.com).) In eligible towns, homeowners must meet the following requirements:

- Debt-to-income ratio of not more than 45%
- Loan-to-value is less than 100%, i.e., the amount of the PACE loan does not exceed the property owner's equity in the home
- Property tax and sewer charge payments on the property are current
- No outstanding liens
- No reverse mortgages
- No mortgage default, foreclosure or delinquency

### 3.3 Other Incentives

Participating Energy Advisors are encouraged to familiarize themselves, and connect homeowners with, the numerous incentives that can be applied to home energy improvements. The following is a summary of the incentives that are currently available (as of November 21, 2011):

EFFICIENCY MAINE RESIDENTIAL PROGRAMS				
ITEM	IMPROVEMENT	PROGRAM NAME	% COVERED	CAP
1	Weatherization and other energy upgrades	<a href="#">Home Energy Savings Program</a>	Rebates no longer available	
2	Home Energy Upgrade Financing	<a href="#">Maine PACE Financing Program<sup>1</sup></a>	100%	\$15,000
3	Efficient heating systems (boilers, furnaces, etc.)	<a href="#">Replacement Heating Equipment Program</a>	Rebates no longer available	
4	Efficient water heating equipment	<a href="#">Replacement Heating Equipment Program</a>		
5	ENERGY STAR® refrigerator, clothes washer, dehumidifier	<a href="#">Appliance Rebate Program</a>	N/A	\$25-\$50
6	Solar Thermal System <sup>2</sup>	<a href="#">Solar Thermal Program</a>	25%	\$1,000
8	Solar PV System (with an audit)	<a href="#">Solar Electric Program</a>	\$2/watt	\$2,000
9	Residential Wind System	<a href="#">Wind Energy Program</a>	\$1/watt	\$2,000





10	Electricity Monitor Loaner from Local Libraries	<a href="#">Kill-A-Watt Loaner Program</a>	Free	Free
<b>OTHER INCENTIVES</b>				
ITEM	TYPE OF PROJECT	SOURCE	% COVERED	CAP
1	Building envelope materials	<a href="#">Federal tax credit</a>	10%	\$500
2	Solar/Wind/Geothermal Systems	<a href="#">Federal tax credit</a>	30%	No cap

<sup>1</sup> Available in [select communities](#).

<sup>2</sup> Program participants can qualify for a \$500 bonus when investing in other energy efficiency upgrades. Visit [www.energymaine.com](http://www.energymaine.com) to learn more.

For more information about these incentives, please visit the landing page for Efficiency Maine’s residential programs: <http://www.energymaine.com/at-home>

#### 4.0 PROJECT AND APPLICANT REQUIREMENTS

All Maine residential homes, from single family up to four dwelling units per building, that can be heated through the winter are eligible to participate in the Efficiency Maine Home Energy Savings Program. PACE loans, however, are only available in [select towns](#). Mobile homes must have been built in 1976 or later to participate. The Program budget and goal were designed to serve qualifying applicants on a “first-come, first-served” basis until the Program funds were no longer available. Incentives were available only for projects pre-qualified by Program staff. Incentives and program design are subject to change at the discretion of Efficiency Maine and in order to adapt to market conditions or to meet Program goals.

The focus of the Efficiency Maine Home Energy Savings Program is on comprehensive weatherization projects that include air sealing and insulation, rather than just single elements of a home such as a new heating system or new windows. The minimum requirement for participation is a savings projection of at least 25% of the space and water heating fuel consumption. It is unlikely that merely replacing the furnace or the windows will provide 25% annual thermal savings for the average home. However, these measures may be appropriate if included in an overall comprehensive upgrade. If the home can benefit from weatherization, it may be possible to install a smaller, more efficient heating system and qualify for a significant rebate while cutting heating fuel consumption by as much as 25% or more. However, if the homeowner or occupant is only interested in a new heating system, the Efficiency Maine Home Energy Savings Program would not be appropriate, unless a Participating Energy Advisor can show that the home is not in need of weatherization and that the new furnace or boiler will save at least 25% of the home’s heating and hot water fuel usage.





#### **4.1 Multi-family, Rental Property and Second Home Eligibility**

Owners of rental units, second homes and vacation homes that can be heated throughout the winter are eligible to participate in the Efficiency Maine Home Energy Savings Program. The home does not need to be owner-occupied to qualify for participation, nor does it need to be a primary residence.

Owners of small multi-family buildings of up to four units per building are also eligible to participate. Low-rise multi-family buildings (1-3 floors) that have more than 4 dwelling units may also be considered if the units within the building are served by independent heating and hot water systems and can be evaluated by the Participating Energy Advisor using a blower door test. Similarly, owners of rowhouses embedded within a 5+ unit building may be eligible to participate. Eligibility will be determined on a case-by-case basis. Approved projects in multi-unit buildings qualified for a separate rebate for each dwelling unit, up to a maximum of four. Rebates for 5+ unit buildings were calculated as if the buildings only had 4 units. The maximum rebate amount for a single owner of multiple dwelling units was \$48,000.

- The definition of a DWELLING UNIT for Program purposes is as follows: “A single unit providing complete independent living facilities for one or more persons, including permanent provisions for living, sleeping, eating, cooking and sanitation.”
- Dwelling units must be distinct units with separate addresses as recognized by the postal service and/or tax authorities, and should have individual electric accounts.

Owners of other types of multi-family buildings that have five dwelling units or more may also qualify for Program participation if the type of construction and the heating system design are residential in nature and consistent with the skills of Participating Energy Advisors and eligible program measures (see section 4.4). Buildings of this nature will be evaluated for Program suitability, and by Program staff, on a case-by-case basis.

#### **4.2 Low-income Residents**

Any residential customer in Maine may participate in the Efficiency Maine Home Energy Savings Program. However, there are 100% subsidized weatherization services that are available for income eligible customers through their local CAP agency with funding supplied by MSHA. Thus, those customers may be better served by those programs. Consumers are not eligible to obtain services or incentives from both Efficiency Maine and their local CAP agency via MSHA for the same scope of work (i.e., no “double dipping”). The list of CAP agencies, by region, is available on the [MSHA website](#) or by calling Maine’s health and human services general call center (211), or by calling MSHA toll-free (800) 452-4668 for more information.

#### **4.3 Building Assessments and Recommended Energy Efficiency Improvements**

Applicants must demonstrate that their homes have the potential to achieve the required energy savings levels. This is done by hiring a program-approved Participating Energy Advisor who conducts a building assessment, or energy audit, that includes an evaluation of the usage patterns, occupant comfort, health and safety conditions, as well as the energy consumption profile of and for the building. The Program requires that this be completed by a Participating





Energy Advisor that meets the Program requirements for training, certification, and insurance coverage (see Section 5 of this document for more information about Participating Energy Advisors). The Participating Energy Advisor makes specific recommendations for improvements to the home, estimates the cost of these improvements, and calculates the energy savings potential from the recommendations. The recommendations may include necessary repairs that do not have a direct energy savings potential, but which may be necessary for health and safety reasons prior to, or in conjunction with, the energy efficiency improvements.

It is the responsibility of the homeowner to select a program-approved energy auditor from [the Participating Energy Advisor list](#). Homeowners are encouraged to do their own research and use due diligence when selecting a Participating Energy Advisor as maintenance of this list is not an endorsement of any particular firm. There is typically a fee associated with the assessment. Those fees are set by each Participating Energy Advisor and may vary depending on the age, style, and condition of the home and the scope of the assessment. Customers should discuss the fee and scope of work with the Participating Energy Advisor they choose to conduct their assessment. A list of questions that is intended to help homeowners select a Participating Energy Advisor is included on the [Efficiency Maine website](#).

Participating Energy Advisors use diagnostic equipment at the time of the assessment. [Assessments typically include the use of diagnostic equipment such as a blower door, infrared camera, and combustion safety testing equipment](#). Generally, a blower door test is required as part of the assessment unless the Participating Energy Advisor determines that it cannot be performed for technical reasons. The Participating Energy Advisor will need to have access to all areas of the home including the basement and attic, and will have numerous questions about how the residents purchase and use energy in the home. The results of the energy assessment are more accurate and useful to the homeowner if they participate in the process.

The Participating Energy Advisor determines if the home can achieve the minimum energy savings threshold via the use of an energy model. Program staff review these energy models and estimates, and approve projects that meet Program requirements.

#### **4.4 Eligible Energy Efficiency Measures**

Incentives and loans are not available for work associated with new construction or building additions. The Efficiency Maine Home Energy Savings and PACE Programs are designed for energy efficiency upgrades to existing buildings. The Programs are, first and foremost, weatherization (air sealing and insulation) programs. Weatherization must be the primary or leading measure implemented, unless the home has already been weatherized, or if there are technical barriers to additional weatherization as determined by the Participating Energy Advisor.

Space and/or water heating improvements are only eligible if all cost effective and technically feasible weatherization for the home is completed first, or concurrently, and the new heating system has been downsized to account for the weatherization improvements. Cost effective measures are considered to be those technically feasible measures that have a shorter simple payback period.





Efficiency measures against which incentives and loans can be applied may include, but are not necessarily limited to, the following:

- Air sealing
- Insulation
- Low-flow showerheads and aerators
- Compact fluorescent light bulbs
- Pipe and/or duct insulation
- Programmable thermostats and other controls
- High efficiency heating equipment
- High efficiency water heating equipment
- Solar water heating
- High efficiency replacement windows

Other measures that may not directly result in energy savings but which are required to ensure occupant health and safety may also be included in the scope of work against which the incentive or loan is applied. These measures include, but are not necessarily limited to, the following:

- Mechanical ventilation equipment such as exhaust fans or heat exchangers
- Asbestos and/or lead paint remediation
- Repairs to prevent leaks
- Mold and mildew remediation
- Replacing rotted or damaged structural components
- Chimney repairs and/or venting repairs to combustion equipment
- Gas line installation (from meter to heating and/or water heating system only)

The following measures may be installed by the homeowner:

- Compact fluorescent light bulbs
- Low flow showerheads and faucet aerators
- Pipe insulation
- Programmable thermostats

All other measures must be installed by a professional. A professional is defined as a person who earns a living performing the work that has been specified.

When estimating the incentive or loan amount, the Participating Energy Advisor can include the costs of any of the necessary components into the total project cost. This includes labor, equipment, materials, and taxes that are required to complete the project and achieve the savings. This also includes any required health and safety elements such as providing adequate make-up air for combustion for heating appliances, or ventilation improvements to provide adequate indoor air quality for occupants as per the ASHRAE requirements, or other repairs related to the efficiency improvements. Since the energy audit is a required component of an





installation project, that cost can also be included in the total project cost of an approved installation project when calculating the incentive or loan amount.

Incentives and loans can NOT be applied to the following, non-eligible measures:

- Heating system tune-ups and other measures that do not result in persistent energy savings
- Gas line installations (from the street to the meter)
- Loan interest costs

There is not an incentive, rebate or loan available for the building assessment if only an energy audit is done without a program pre-approved installation.

#### **4.5 Renewable Energy and Fuel Switching Projects**

As noted previously, the Efficiency Maine Home Energy Savings Program is first and foremost a weatherization program. Unless the home has already been effectively air sealed and insulated prior to Program participation, thermal envelope improvements are always expected to be a part of the package of proposed improvement measures. Determination of “already effectively air sealed and insulated” is based upon the judgment of the Participating Energy Advisor in consultation with Program staff. If the home has already had all cost effective and technically feasible weatherization completed and has thus been deemed effectively air sealed and insulated, or those improvements will be done concurrently, and significant additional savings can be achieved with other measures, such as installing renewable energy systems or switching to high efficiency heating systems, such projects could apply for consideration. These projects still must meet the 25% minimum thermal (heat and hot water) savings requirement.

In the case of projects that include wood pellet or geothermal heating systems, as noted in the previous paragraph, the overall project must result in a total net on-site efficiency improvement of 25% or more in the thermal performance of the home. There must also be a net reduction in on-site energy use that results from the change of the existing system to the new system; merely calculating the reduction in fossil fuel from the fuel switch is not acceptable. If an efficiency improvement package includes a wood pellet or geothermal heating system, those costs can be included in the total project cost calculation.

Solar (thermal or PV) or wind electric systems may be eligible for additional incentives through Efficiency Maine’s Renewable Energy Program. Details can be found at [www.energymaine.com](http://www.energymaine.com). Both programs may be used for a single project as long as all requirements are met (i.e. “double dipping” is allowed). When renewable energy systems are included as part of a package of energy improvements, the net production from these systems is counted as efficiency gains within the homes overall energy profile.

#### **5.0 PARTICIPATING ENERGY ADVISOR REQUIREMENTS**

The Efficiency Maine Home Energy Savings Program is a market-based program that depends upon a network of skilled, trained, energy professionals and contractors to complete the





Program required tasks on behalf of their customers, the homeowners of Maine. Program staff maintain [a list of Participating Energy Advisors](#) that have demonstrated that their capabilities and technical resources meet the minimum Program requirements. Homeowners are encouraged to do their own research and use due diligence when selecting a Participating Energy Advisor as the creation and maintenance of this list is not an endorsement of any particular firm or individual.

## 5.1 Participating Energy Advisor List

There are three basic requirements for contractors to be listed on [the Efficiency Maine Home Energy Savings Program Participating Energy Advisor list](#):

- 1) Providing evidence of proper licensure and certification to perform the work proposed,
- 2) Maintaining insurance coverage that meets the Program terms and conditions, and
- 3) Signing and submitting a [Participating Energy Advisor Agreement form](#) (see Appendix A).

These three requirements are true for Building Analysts/energy auditors, weatherization contractors, general contractors, or plumbing and heating (HVAC) contractors that intend to perform energy audits and/or inspections on any projects. Contractors that work as a sub-contractor to a Participating Energy Advisor do not need to have BPI certification or to have signed the Participating Energy Advisor Agreement. Similarly, customers who retain their Participating Energy Advisor through the test-out period to oversee the project's completion may hire a contractor that has not signed the Participating Energy Advisor Agreement and/or been certified by BPI. In all cases, the Participating Energy Advisor is responsible for confirming the quality installation and identifying the potential health/safety impacts of all energy improvement measures.

Participating Energy Advisors can be identified using the [“Advisor locator” tool on the Efficiency Maine website](#). Homeowners can identify local Advisors by entering their zip code and search radius. The resultant list of Participating Energy Advisors can be sorted by clicking on any of the column headers. In the absence of selecting a column header for sorting, the quantity of completed Home Energy Savings Program projects in the last 12 months is used to determine the order in which Participating Energy Advisors appear on the list. The most active Participating Energy Advisors in the Program will appear at the top of the list.

Participating Energy Advisors have the option of presenting short messages or comments along with their contact information. The comments appear as red text, just beneath their contact information. The purpose of the comment field is to allow homeowners to identify advisors that are the best fit for their interests. The content of the Advisor comments is restricted to the following:

- Differentiating, relevant, verifiable claims (e.g. other certifications, recognition, etc)
- Pricing, including special offers
- Geography covered
- Other services not on grid (e.g. multi-family, mold mitigation, etc)
- Availability (e.g. “now booking audits in February”)





Participating Energy Advisor comments shall appear in the following format: Advisor comment: “[comment]”, as of day/month/year.

## **5.2 Building Performance Institute**

The Efficiency Maine Home Energy Savings Program was developed using the principles of the [Building Performance Institute \(BPI\)](#). BPI is a nationally recognized organization that develops home performance standards and certifications for professionals that work in this industry. All Participating Energy Advisor organizations need to have a BPI-certified member on their staff in order to maintain their status as a Participating Energy Advisor.

## **5.3 Energy Modeling**

Participating Energy Advisors must complete a computer-generated energy model as part of the building assessment. Efficiency Maine provides an auditing application tool known as RealHomeAnalyzer (RHA) to Participating Energy Advisors. There is no charge for RHA. Program staff provide training and support to the authorized users of the application. Energy models conducted with [TREAT](#) and [REM/Rate](#) are also acceptable. Other energy models may also be considered, but must be pre-approved by Program staff.

## **5.4 Additional Training**

If needed, Efficiency Maine may coordinate and/or co-sponsor a series of Building Performance Institute or other training classes. Details on BPI training opportunities and software training for Participating Energy Advisors is posted at [www.energymaine.com](http://www.energymaine.com). Other organizations such as the [Maine Association of Building Efficiency Professionals \(MABEP\)](#), the [Maine State Housing Authority \(MSHA\)](#), and local community colleges may also provide similar trainings.

## **5.5 Participating Energy Advisors Working on Their Own Homes**

Participating Energy Advisors may apply for incentives and/or a loan for efficiency improvements on their own homes by following the same Program rules as the general public with one exception. The value of the Participating Energy Advisor’s labor on their own home may not be included in the project cost when calculating the rebate or loan amount. Only materials costs and subcontractor labor costs may be included when calculating the rebate or loan amount in these cases.

## **5.6 Quality Assurance Process**

In order to assure high quality energy audits and installations, to achieve nationally recognized standards for performance and energy efficiency, and to assure the highest levels of consumer satisfaction, Program staff implement a quality assurance process as described herein. First and foremost, the requirements to be accepted on the Participating Energy Advisor list are high and include training and certification to BPI standards, training and licensing as required to meet Maine requirements for energy auditors and/or HVAC technicians, maintenance of insurance coverage, and agreeing to the Program Terms and Conditions. Secondly, the energy audits





associated with all requests for an incentive or loan are reviewed for accuracy and completeness by Program staff. Third, all projects are subject to random and/or targeted on-site inspections. These inspections occur at a minimum of 15% of the project sites and include pre-installation, in-process, and post-installation inspections. Quality Assurance inspections performed by Program staff shall include, at a minimum, a visual inspection of all installed efficiency measures, a comparison of reported efficiency measures to actual installations, and health/safety checks as required by the Building Performance Institute including, but not limited to, combustion appliance safety testing. Blower door tests will also be performed and, when possible, infrared thermography will be used to verify both the quality installation of efficiency measures and the accuracy with which the work was reported to the Program. Finally, the energy savings estimates will be subject to monitoring and verification reviews to ensure that the final reported savings estimates are reasonable and defensible.

Data collected during Quality Assurance inspections is used to make educated decisions about how to manage the program. It is also used to monitor the performance of Participating Energy Advisors. With regard to the latter, a unique score is calculated for each Advisor. The score is a number between 0 and 100, and is based on:

1. The accuracy of their blower door tests and reporting of installed measures.
2. The extent to which they promote compliance with BPI's health and safety standards.
3. Their average customer satisfaction rating (see Section 7.2 for details).

Scores are only calculated when information related to all three of these elements is available (i.e. at least one of their projects has been inspected and after customer satisfaction ratings associated with at least five homes have been received). If an Advisor's score falls below 50, they are suspended from the program for a minimum of 6 months. All other Advisors are eligible to participate in the program. Program staff works with Advisors in an effort to promote the highest levels of performance.

## **6.0 PROGRAM PROCESS FLOW**

The Efficiency Maine Home Energy Savings Program is designed to have a smooth process flow from marketing to homeowner participation.

There are two basic methods to initiate an Efficiency Maine Home Energy Savings Program project:

1. A homeowner may contact the Program directly and ask to participate, or
2. A Participating Energy Advisor may market their services directly to their customers or to the general public and may bring their customers directly into the Program.

Program staff maintain a list of Participating Energy Advisors that includes information about the products or services offered by each vendor and the geographic coverage provided by the vendor. Homeowners that contact the Program first are encouraged to use the Participating Energy Advisor list to find a provider to meet their needs and budget.





Participating Energy Advisors are encouraged to market their services directly to the public. Any projects or project leads brought into the Efficiency Maine Home Energy Savings Program by a Participating Energy Advisor remain with that vendor unless the homeowner or Advisor requests a change. All Efficiency Maine Home Energy Savings Program projects must have an energy audit, completed by a Participating Energy Advisor, and must submit the audit results to Program staff for pre-approval before the installation of the efficiency improvements begin.

## 6.1 Rebate Process

**All Home Energy Savings Program Rebate money has been committed.**

### Step 1- Building Assessment/Energy Audit:

Homeowners must have an energy audit conducted by a Participating Energy Advisor. The [list of Participating Energy Advisors](#) that provide auditing services is posted on Efficiency Maine's website. The cost of the audit is the responsibility of the homeowner and prices vary. Receiving an energy audit does not guarantee incentive eligibility.

In order to qualify for a rebate, the Participating Energy Advisor must demonstrate the potential for at least 25% savings from space heating and hot water. Note that homes that are already very energy efficient, with good insulation and air sealing, and with high efficiency heating and hot water systems may not be able to easily achieve the 25% additional savings in order to qualify for incentives through this Program. Thus, a pre-qualification discussion with the Participating Energy Advisor is recommended prior to beginning this process.

### Step 2 – Rebate Reservation Request/Program Review:

Once a qualifying energy audit is completed, a completed Rebate Reservation Form (if applicable), audit report and energy model must be submitted to Program staff for review and pre-approval. The work scope and energy model must comply with program requirements and be delivered in an electronic format.

### Step 3 - Home Energy Efficiency Improvement:

Identified efficiency improvements, pre-approved by Program staff, must be completed and/or overseen by a Participating Energy Advisor. Homeowners can find a list of Participating Energy Advisors at [www.energymaine.com](http://www.energymaine.com). Participating Energy Advisors who complete the initial audit may also provide the identified home energy efficiency improvements for the homeowner.

### Step 4 - Project Completion:

Upon completion of the work, the Participating Energy Advisor must submit to Program staff the following items:

- A completed and signed Rebate Claim Form (if applicable)
- An updated work scope, if applicable, which provides details of any changes relative to the pre-approved work scope that may impact cost or energy savings.





- Post-installation blower door test-out results.
- Copy of detailed invoice(s) documenting work completed on the house and itemizing labor and material costs.

#### Step 5 - Incentive Processing and Payment:

Program staff review the Rebate Claim Form (if applicable) and supporting documents, and confirm eligibility with program requirements. Program staff may also conduct random field inspections as part of the Quality Assurance process to ensure that the required program terms and conditions are being followed.

## **6.2 PACE Loan Process**

#### Step 1 - Hire a Participating Energy Advisor:

Hire an advisor to conduct a home energy audit. Find the list of advisors at [www.energymaine.com/PACE](http://www.energymaine.com/PACE).

#### Step 2 - Initiate loan process:

Call Efficiency Maine at 1-866-376-2463 to prequalify for a loan.

#### Step 3 - Price out your job:

If your contractor is not yet a registered vendor, ask them to register using the [Registered Vendor Agreement Form](#) available on the Efficiency Maine website.

#### Step 4 - Submit paperwork:

Send Efficiency Maine a Rebate Reservation Form for any applicable incentives and your contractor's bid, along with a completed PACE Loan Application.

#### Step 5 - Sign loan documents:

Upon loan approval, a finance representative will schedule an in-home loan closing.

#### Step 6 - Receive funds to start job:

The week following the closing, receive 30% of the project cost to use as an initial payment for the work.

#### Step 7 - Complete upgrade:

Make your energy-saving improvements with an [Efficiency Maine registered vendor](#).

#### Step 8 - Verify work:





Once the work is finished, schedule a return visit by your Participating Energy Advisor to make sure all was completed as specified.

#### Step 9 - Submit rebate claim form and project completion form

#### Step 10 - Get remaining funds:

Efficiency Maine will release the balance of your loan to pay contractor(s) for the work.

You can take up to 15 years to pay back the loan balance, after incentives. Efficiency Maine will automatically send monthly loan repayment statements. If you ever decide to sell your home, you can choose either to pay off the remaining balance, or transfer the loan to the next owner.

## **7.0 CUSTOMER SATISFACTION**

### **7.1 Code of Conduct**

Participating Energy Advisors are encouraged, but not required, to abide by a professional code of conduct (see Appendix B). Participating Energy Advisors that have committed to [Efficiency Maine's Code of Conduct](#) appear on [the Efficiency Maine website](#) with a check in the "Code of Conduct" column. When homeowners report that Participating Energy Advisors are not following the Code, the checkmark is removed until the Advisor can demonstrate a renewed commitment to the Code.

### **7.2 Customer Satisfaction Ratings**

Upon completion of a Home Energy Savings Program upgrade, all homeowners are contacted to participate in a short survey that is used to gauge their level of satisfaction with the Program. Homeowners are asked to respond to the following question: "On a scale of 0-5 how likely would you be to recommend the Efficiency Maine Home Energy Saving Program to a friend or neighbor?" This rating is associated with the Participating Energy Advisor(s) that took part in the project. The average customer satisfaction rating for a Participating Energy Advisor is posted on the Efficiency Maine website after ratings associated with at least five homes have been received.

For more information about the Home Energy Savings and PACE Programs please visit [www.energymaine.com](http://www.energymaine.com), email Program staff at [energymaine@energymaine.com](mailto:energymaine@energymaine.com) and/or call 1-866-ES-MAINE (1-866-376-2463).





## Participating Energy Advisor Agreement

### Efficiency Maine Home Energy Savings Program

In order to be listed on the Efficiency Maine website and associated Efficiency Maine Home Energy Savings Program materials as a Participating Energy Advisor, this form must be completed, signed and submitted with the required documentation regarding certification, licensure and insurance.

#### Section 1: Advisor Information

\_\_\_\_\_  
(Business Name) \_\_\_\_\_  
(Phone)

\_\_\_\_\_  
(Street Address) \_\_\_\_\_  
(Fax)

\_\_\_\_\_  
(City) \_\_\_\_\_  
(State) \_\_\_\_\_  
(Zip)

\_\_\_\_\_  
(Primary Contact Name) \_\_\_\_\_  
(Primary Contact Phone) \_\_\_\_\_  
(Primary Contact Email)

\_\_\_\_\_  
(Website Address)

#### Section 2: Advisor Business Details

**Business Services Offered:**  Energy Audits  Air Sealing  Insulation  HVAC  Windows  
 General Contracting  Solar  Other: \_\_\_\_\_

**Has a financial institution approved you and/or any other members of your organization to offer financing as an option to your customers?**  Yes  No

#### Required Documents (must be included with this Agreement)

Participating Energy Advisors must provide evidence that they have the following required certifications, licenses, and insurance as required by the Terms and Conditions (Section 3 of this application):

- Copy(ies) of Building Performance Institute (BPI) certification(s)- at least one employee in the organization must be BPI-certified.
- Copies of State of Maine Limited Energy Auditor Technician license(s) from the Oil and Solid Fuel Board and/or from the Propane and Natural Gas Board
- Insurance Certificate that lists Efficiency Maine as a Certificate Holder:
  - General Commercial or Professional Liability with minimum of \$500,000 coverage.
  - Workers Compensation with statutory limits and employer's liability of not less than \$500,000
    - Notes: A Sole Proprietor without employees is not required to have Workers Compensation coverage. Similarly, a Limited Liability Corporation without employees is not required to have Workers Compensation coverage for the Owners.
    - (← check box and sign if applicable) I am a Sole Proprietor without employees and/or am an owner of a Limited Liability Corporation without employees and do not have Workers Compensation insurance. I understand that this fact may be noted on the Participating Energy Advisors list to inform the homeowners. \_\_\_\_\_

(Signature – if applicable)





# Participating Energy Advisor Agreement

## Efficiency Maine Home Energy Savings Program

### Section 3: Terms and Conditions

As an Efficiency Maine Home Energy Savings Program Participating Energy Advisor I agree to the following terms and conditions:

- General** – Advisors shall abide by the Efficiency Maine Terms and Conditions; abide by all Local, State and Federal guidelines, applicable laws, building codes, regulations and licensing requirements; and perform work in accordance to Program's material and installation standards.
- Procedures** – Advisors shall follow Program procedures of: a) verifying eligibility of the customer's building where the work will be performed; b) using building diagnostic equipment (e.g. blower door) when technically feasible to both test-in and test-out of all projects; c) assisting the customer to apply for and reserve funds from Program; d) performing work according to Program requirements; e) submitting the the appropriate paperwork for program participation; f) having a BPI certified professional take responsibility for all home energy savings work performed; g) making sure that all jobs that include insulation, air sealing, or duct sealing subjected to blower door and combustion safety testing prior to and following the work; h) stopping work in cases where the pre-test indicates existing or possible problems without a remediation plan in place, the costs of which are disclosed to the customer; i) remediating all health and safety issues when a failed combustion safety test follows the work; j) holding and maintaining a valid State of Maine license to perform combustion safety tests.
- Listing** – Advisors agree to allow their company's name to appear on the Program Energy Advisor list on the Efficiency Maine website and on other marketing material. The use of the Efficiency Maine or Efficiency Maine name or logo by the Advisor must be authorized by a representative of Efficiency Maine prior to use.
- Independent Contractor** – Listing in the Participating Energy Advisor database does not constitute any endorsement of the Participating Energy Advisor by Efficiency Maine. Advisors are independent contractors participating in the Program and not an employee of, or under contract to Efficiency Maine. Advisors shall properly represent this to the customers.
- Insurance** – Advisors shall provide proof of insurance coverage that meets or exceeds the following minimum requirements: Commercial General Liability insurance with respect to the services contemplated by this agreement including without limitation contractual liability insurance to cover liability assumed by Energy Advisor with combined limits, per occurrence, of not less than \$500,000 for bodily injury, including death and property damage. To the extent required by law, Workers Compensation insurance with statutory limits and employer's liability insurance with limits of not less than \$500,000. Comprehensive Auto liability insurance which has a minimum combined single limits for bodily injury and property damage of \$500,000 per occurrence.
- Termination** – Advisor participation in the Program is voluntary and may be terminated by either party at any time, for any reason without penalty, with 30 days notice. Termination shall not affect Advisor's customer eligibility for an incentive for work approved and completed before the notice of termination date.
- Certification and Training** – A Building Performance Institute (BPI) certified individual must take responsibility for making sure that all work against which incentives are applied satisfies BPI Building Analyst standards. Advisors are also responsible for satisfying any and all requirements related to maintaining the active status of their certification(s), including, but not limited to, maintaining a minimum level of continuing education.
- Customer Service** – Advisors shall respond to customer requests in a responsive and professional manner. Advisors shall be responsible for the proper disposal of all materials, including any hazardous materials when applicable. Advisors shall treat the Program customers fairly and attempt in good faith to deliver promised services in a timely and professional manner.
- Warranty of Work** – Advisors shall provide the customer a written warranty of labor and materials for a minimum of one year from the date the service is performed. Materials installed shall carry manufacturer's warranties. Offers of, and documentation referring to, any applicable extended warranty coverage shall be supplied to the customer. Efficiency Maine does not endorse, guarantee, or warrant any particular manufacturer or product, and it provides no warranties, expressed or implied, for any product or services. The Customer's reliance on warranties is limited to any warranties that may be provided by Advisors, vendors, etc. Efficiency Maine is not responsible for assuring that the design, engineering and construction of the facility or installation of the energy conservation measures is proper or complies with any particular laws, codes, or industry standards. Efficiency Maine does not make any representations regarding the results to be achieved by the measures or the adequacy or safety of such measures.
- Health and Safety Requirements** – Advisors shall comply with all applicable requirements so as to not compromise the health and safety of the customer, the work crew, or the general public. This includes, but is not limited to, compliance with OSHA Construction Industry Safety and Health Standards, achieving proper indoor air quality per ASHRAE Standard 62.2, compliance with EPA rules regarding lead-based paint during renovations, and compliance with other applicable standards from OSHA, ASHRAE, EPA, NFPA, ANSI and UL. Advisors will install all equipment and materials in accordance with the manufacturer's specifications. In cases where health and safety concerns are identified, installation work will cease, or will not be scheduled, until and unless the customer is notified and a remediation plan is employed in order to remove or mitigate the hazard.
- Quality Assurance** – Advisors shall maintain procedures for quality assurance for resolution of customer complaints or disputes and for response to customer emergencies. Advisors will make its quality assurance procedures available to Efficiency Maine staff for review upon request. All work may be subject to quality assurance and verification inspections by Efficiency Maine before incentive payments are provided. Efficiency Maine is the sole authority in determining that the work is complete and eligible for incentives. If Efficiency Maine staff determines that the Advisor's work is not up to Program standards, upon request from the Efficiency Maine, the Advisor shall make reasonable repairs or corrections to bring such work up to Program standards at no additional cost to the customer. Efficiency Maine has sole authority in determining the necessary remedies to correct faulty work.





## Participating Energy Advisor Agreement

### Efficiency Maine Home Energy Savings Program

12. **Incentive Payments** – Incentives will be issued to the Customer. Advisors shall assist Customer in the preparation of the documentation required to receive the incentive.
13. **Indemnification** – Advisors shall hold harmless Efficiency Maine in any dispute or legal suit arising from work related to the Program. Efficiency Maine's liability under this Agreement will be limited to providing previously agreed upon incentives to the customer. Efficiency Maine and any of its affiliates or contractors shall not be liable to the Advisor or customer for any consequential or incidental damages or for any damages in tort (including negligence) caused by any activities associated with this Agreement or in the program. Advisors shall protect, indemnify, and hold harmless Efficiency Maine from and against all liabilities, losses, claims, damages, judgments, penalties, causes of action, costs and expenses (including, without limitation, attorney's fees and expenses) incurred by or assessed against Efficiency Maine arising out of or relating to the performance of this Agreement.
14. **Ownership of Capacity and/or Environmental Benefits** - a) Energy Conservation Measures (ECMs) purchased and installed in part through incentives provided by Efficiency Maine are the property of the Customer, subject to any limitations contained within these Terms and Conditions. b) Notwithstanding the above, Efficiency Maine holds sole rights to any electric system capacity credits and any other environmental credits, including any carbon credits that may be associated with ECMs for which incentives were received, and Efficiency Maine can dispose of these credits in any manner authorized by law or regulation. c) In no event shall activity associated with any energy or environmental credits noted in Section 14b) result in interference with the Customer's discretion to operate ECMs as approved in his/her incentive award.
15. **Publicity of Energy Advisor Participation** - By accepting the terms of this agreement, the Advisor understands that Efficiency Maine reserves the right to disclose certain information about the Advisor's participation in the program, including, but not necessarily limited to, the Advisor's name and address, jobs completed, and other non-proprietary information.
16. **Changes/Cancellation of the Program** – a) Efficiency Maine may change the program requirements, incentives, or Terms and Conditions at any time without notice, including suspending acceptance of applications or terminating the program. Efficiency Maine is not obligated to approve any incentive requests that may result in Efficiency Maine exceeding its program budget. b) In the event of program change, pre-approved applications will be processed to completion under the Terms and Conditions in effect at the time of the pre-approval by Efficiency Maine. c) Submission of an application does not entitle the Customer to program participation. Entitlement occurs only when Efficiency Maine approves the project for program participation.
17. **Miscellaneous**- a) The entire Agreement between the Advisor and Efficiency Maine composed of an approved, signed Agreement, these Terms and Conditions, and all subsequent correspondence relating to that specific Agreement, requires an Advisor's signature. b) Paragraph headings are for the convenience of the parties only and are not to be construed as part of this Agreement. c) The Advisor acknowledges that the only individuals authorized to bind Efficiency Maine under this Agreement are Efficiency Maine staff and authorized agents of Efficiency Maine. d) If either Efficiency Maine or the Advisor desires to modify this Agreement, the modification must be in writing and signed by an authorized representative of the party against which enforcement of the modification is sought. e) If any provision of the Terms and Conditions is deemed invalid by any court or administrative body having jurisdiction, such ruling shall not invalidate any other provision, and the remaining Terms and Conditions shall remain in full force and effect in accordance with their terms. f) In the event of any dispute concerning these Terms and Conditions, or any other requirement of this program or condition of incentive award, resolution will be governed in all respects by the laws, statutes, and regulations of the United States of America and of the State of Maine. Any legal proceeding against the State regarding this agreement shall be brought in State of Maine administrative or judicial forums. The Advisor consents to personal jurisdiction in the State of Maine.

I certify that all the information included herein and the accompanying documentation is true and correct, that I agree to the terms and conditions of the Efficiency Maine Home Energy Savings Program, and that I am authorized to sign this application for the company that I represent.

SIGNATURE: \_\_\_\_\_

PRINTED NAME: \_\_\_\_\_ DATE: \_\_\_\_\_

Return this form to:  
 Efficiency Maine Home Energy Savings Program  
 151 Capitol Street, Augusta, ME 04330-6262  
 Or FAX TO: 207-213-4153

Questions? Call 1-866-376-2463 Or E-mail: [efficiencymaine@efficiencymaine.com](mailto:efficiencymaine@efficiencymaine.com)





COMPANY NAME \_\_\_\_\_

### CONTRACTOR CODE OF CONDUCT

I recognize that working in homes can be disruptive. I am committed to respecting the homeowner’s property, minimizing disruption, and leaving the condition of the home as I found it or better.

1. I will provide identification that includes my relationship to this company at the request of the homeowner.
2. I will call the homeowner if I expect to arrive more than 15 minutes late.
3. I will not arrive at any customer’s home unexpectedly.
4. I will work at reasonable times; I will not arrive before 8AM or stay after 5PM without the homeowner’s permission.
5. I will not use inappropriate language at the worksite.
6. I will not use the bathroom, kitchen, electronics or telephone without permission.
7. I will not use tobacco products, alcohol or drugs while at the worksite.
8. I will not borrow anything from the homeowner without asking.
9. I will ensure that the homeowner’s pets stay inside (or outside) the home per direction of the customer.
10. I will notify the homeowner immediately if any damage to property occurs when I am working.
11. To protect property, I will place equipment on drop cloths, and remove my shoes or use protective foot covering when working inside the home.
12. I will make the work area safe and clean by sweeping or vacuuming at the end of each workday.
13. I will not leave behind trash, surplus materials or tools unless I have specific permission from the homeowner.
14. I will set thermostats and heating systems back to original levels at the end of each workday.

Employee \_\_\_\_\_

Company Representative/Title \_\_\_\_\_

Date \_\_\_\_\_