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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 applied \$10 million of stimulus grant funds to establish a residential efficiency program targeted for existing homes in Maine. The Program, known as the [Efficiency Maine Home Energy Savings Program](#) (HESP) resulted in over 5,000 energy audits and 3,200 whole home upgrades in 2010 and 2011. The Program continued after the ARRA grant funds were exhausted as the framework for PACE and PowerSaver loan programs and through the introduction of Residential Direct Install incentives to drive demand for weatherization services and financing. In 2013, the state legislature passed the Omnibus Energy law to direct Efficiency Maine to utilize Regional Greenhouse Gas Initiative auction proceeds toward reducing residential heating demand. In September 2013 after a series of stakeholder hearings held over a period of months, the “HESP2” rebate platform was launched. The revised HESP program incorporates the funding and directives of the Omnibus Energy Law to deliver incentives to the residential sector in compliance with directives of the statute. The program is heavily focused on methods to reduce residential heating demand through promotion of energy saving improvements utilizing cost-effective heating equipment, building envelope upgrades, and best practices in professional assessment and construction. [Property Assessed Clean Energy \(PACE\) loans](#) and Unsecured Efficiency Maine Energy Loans are being offered alongside rebates to enable homeowners with insufficient cash on hand to take steps to benefit from improvements while incentives are available. The timeline for these incentive offerings is summarized in the following table:

Timeframe	Incentive(s)
9-26-12 to 9-30-13	RDI Rebates through BetterBuildings
9/11/13 ongoing as funding remains available and per dates provided for newly available measures and guideline changes.	HESP Rebates funded through RGGI, Electric and Gas utility procurement charges, FCM, MPRP.
5/27/11- ongoing	Energy Loans

Any Maine home or multi-family building with no more than 4 living units that is the legal principal residence for occupants is eligible for Home Energy Savings Program participation, regardless of the income level of the owner or occupant. Evidence of principal residence include use of the building address on voter registrations, driver’s licenses and state and federal tax returns of occupants as their primary dwelling. PACE loans are only available in Maine towns that have passed a PACE ordinance and entered into an administrative contract with Efficiency Maine. As of 2017, more than 190 towns are participating. Unsecured energy loans are available statewide. Homeowners that are eligible for heating assistance through LIHEAP or other income based government programs may be eligible for additional incentives through Low Income components of the Home Energy Savings Program (LIHESP) but may also choose to contact their [local Community Action Program \(CAP\) agency](#) to see if they are eligible for additional weatherization programs funded by the [Maine State Housing Authority \(MSHA\)](#).

The goal of the Program is to weatherize, improve the overall energy efficiency, and reduce greenhouse gas emissions of residences throughout Maine, with promotion of cost-effective equipment and building



envelope improvement measures. Total annual energy use includes electrical uses as well as space heating and water heating. The Program is delivered by program-approved Participating Energy Advisors and Registered Vendors who are responsible for conducting energy assessments and air-sealing, installing heating equipment, upgrading insulation, gaining pre-approval for loans from Program staff, and completing or overseeing other 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 energy advisor, weatherization contractor, HVAC contractor, or general contractor may participate in the Program. Energy assessments are required for insulation and air-sealing related incentives as a best practice to avoid health and safety issues that may be exacerbated by changes to the building envelope. While some weatherization tasks may be completed by homeowners under the direction of energy advisors as part of incentivized and financed work, most project work including any heating system installation and any insulation work that requires mechanical equipment or area application of spray-foam must be completed by Registered Vendors. Registered Vendors must complete and submit a [Registered Vendor Agreement](#) Form, and must be approved by Program staff. For more information on Participating Energy Advisor or other Registered Vendor qualifications and requirements, see Section 5 and Appendix A of this Program manual. Program staff monitors the Registered Vendors to ensure that they maintain compliance with Program terms and conditions, and that they deliver quality services to program participants.

The Efficiency Maine Home Energy Savings Program is designed to encourage comprehensive, whole-house energy assessments and energy upgrades. The Program is designed to offer several pathways for homeowners to engage in an all-at-once or a staged comprehensive heating demand reduction (air sealing, insulation, heating system upgrades) project. Homeowners who only want to complete minor projects, or who only want to replace a single component of their home, such as a new furnace, may be able to receive applicable incentives for Program participation or project financing where the guidelines for single measures are met or where they are incorporated into a comprehensive project. In order to qualify for a loan, a project scope of work must include at least one project component or heating apparatus that is eligible for an Efficiency Maine rebate. For example: air sealing and assessment, qualifying insulation **or** eligible heating equipment installation **or** have a comprehensive modeled scope of work projected to save at least 20% of all energy used including electricity for all purposes. [Scope of Work form](#). Once the minimum scope of work is met, additional energy saving measures and work that is related to health and safety considerations identified by participating contractors may be included in the overall scope of work and amount to be financed.

2.1 Energy Assessment Requirement

Air Sealing and Insulation Program incentives and some financing options are contingent upon the satisfactory completion of an energy assessment 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 or Envelope Professional by the [Building Performance Institute](#) (BPI) or a HERS rater trained through the MaineStar training network. The Participating Energy Advisor evaluates the home, recommends appropriate efficiency improvements, and calculates the installation cost and projected



annual energy savings for those recommendations. Energy savings may be projected using a program-approved energy modeling application. In cases where an energy model is used to qualify for an incentive or financing, Program staff will review the energy model to ensure that the minimum requirements for Program participation are being met and that model entries and results appear valid. The installation contractor(s) may proceed with the weatherization project and/or other efficiency measures before the project model is approved, but are subject to review and follow up before incentives will be provided.

An Energy Assessment for purposes of the Home Energy Savings Program rebates and loans includes all aspects of a BPI Energy Audit minus computer modeling of the structure except where required by program rules for custom project loan or rebate qualification.

Please refer to the current BPI Audit Standard:

<http://www.bpi.org/files/pdf/BPI-1100-T-2014%20Home%20Energy%20Auditing%20Standard.pdf>

While not an exhaustive list of BPI specifics, in brief:

- Performed by a current BPI certified Building Analyst, or RESNET certified auditor trained by MaineStar or approved alternate certification.
- Includes a Blower Door test unless there are specific health hazards identified that would prevent the test. e.g. -Asbestos.
- Includes a combustion safety test of all equipment that can be tested and worst case CAZ test.
- Includes use of thermal camera to identify weak points in the thermal envelope.
- List and description of cost-effective building envelope and heating system improvements for the home being assessed.
- Identification of other health and safety issues including ventilation and moisture considerations, verification of operational CO monitors at time work is complete.
- Computer modeling of measures and savings is optional for prescriptive projects.

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 and non-profit associated volunteers may under the supervision of a Registered Vendor engage in limited insulation and air sealing efforts where no mechanical equipment or bulk spray foam installation is involved. Cost of materials may be included in loan amounts and as a “co-pay” toward projects by third parties not associated with profit from the project, but under no circumstance will homeowners be able to compensate themselves with loan funds for labor contributed toward the project. Homeowners are encouraged to do their own research and due diligence when selecting a Registered Vendor as maintenance of the list of Registered Vendors does not constitute an endorsement of any particular firm or individual. For a current list of the Program’s Registered Vendors, please call 1-866-ES-MAINE (1-866-376-2463) to request a copy or download it from www.efficiencymaine.com.



2.2 Marketing

Efficiency Maine uses an integrated outreach plan to advertise and promote the Efficiency Maine Home Energy Savings Program. The outreach communication 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 AND FINANCING OPTIONS OVERVIEW

Homeowners in qualifying residential buildings are able to access incentives and financing for approved measures and work scopes. Single family homes that previously participated in the BetterBuildings funded Residential Direct Install “Air Seal Promotion” program are eligible to receive incentives of up to \$5,000 through HESP with the exception of the incentive for “air sealing and assessment”.

Multi-family buildings and with 5 or more units are eligible for rebates under Efficiency Maine commercial and business incentive programs. Condo buildings with 5 or more dwellings served by a single central heating system are eligible for commercial program heating system incentives.

Regardless of past or current participation, financing is available to homeowners who meet underwriting standards for the installation of eligible efficiency measures and scopes of work that will either result in, at a minimum, a 20% annual whole home energy reduction; **or** include at least one component measure from the prescriptive list of energy upgrades. In order to qualify for a loan, projects must be pre-approved by Program staff prior to installation unless deemed to be an emergency circumstance related to safety or a lack of heat. Once minimum requirements of the scope of work are met, additional energy related measures as well as health and safety improvements can be incorporated into financing. Eligible additional energy measures include air sealing, insulation, heating system replacement, DHW system replacement, controls, windows, doors, and renewable energy systems such as solar thermal and solar electric panels. Health and safety improvements to mitigate air quality problems, mold, radon, or moisture issues are also able to be financed as long as minimum energy savings standards and scopes are included. Costs of conversion of burners on heating equipment from one fuel to another are not eligible as an energy measure as they provide no efficiency gain. Installation of used equipment cannot be supported by financing nor receive a rebate.

3.1 Incentives

Eligible homeowners are offered incentives for installation of eligible home energy upgrades completed in compliance with program guidelines and criteria. HESP incentives are available for projects completed for a period of 2 years from the date of installation. Projects installed prior to the availability of a new rebate type or change in eligibility criteria are not retroactively eligible. Rebates provided to any eligible 1 to 4 unit residential building are capped at \$5,000. Homeowners who participate in the Ultra-low GHG central heating system incentive are not eligible to receive more than \$5,000 in incentives under HESP. Homeowners who participate in the weatherization or conventional heating incentives in HESP and choose to install a qualifying



Ultra-low GHG central heating system (pellet boilers, pellet furnaces, biomass boilers, and geothermal systems) are eligible to receive the incremental amount to bring the total received from all rebates including the Ultra-low GHG central heating system incentive to a cap of \$5,000. Homeowners who have received a Ultra-low GHG central heating system incentive are not eligible to receive any additional rebates under HESP above the \$5,000 program wide per-building cap. Ultra-low GHG central heating systems are eligible to receive 1/3rd of the total cost of installation up to a maximum rebate cap of \$3,000. For example, a \$9,000 total cost installation of a biomass boiler meeting program criteria is eligible to claim a \$3,000 incentive. Rebates are only available for installation of new equipment and materials.

The “menu” project path includes a series of prescriptive measures with minimum qualifying scopes, standards and efficiency ratings.

Air Sealing with Assessment		
Incentive	Measure Name	Conditions, Standards, Limits
\$400	Air Seal & Assessment	<ul style="list-style-type: none"> • Requires \$200 customer co-pay minimum; • Requires assessment by BPI certified professional according to program guidelines; • Retrofit only; Limit 1 per building; • Must prioritize largest leaks throughout structure; • Summit customers may be eligible for additional rebates. • Buildings determined by blower door testing to be approaching Building Tightness Limits where no reasonable means exist of providing benefit through basic air sealing strategies without introduction of controlled ventilation may substitute any manner of insulation labor to qualify for the air sealing and assessment incentive.
\$100	Next Step Bonus	For one Envelope or Heating System measure performed in conjunction with an Air Seal and Assessment



Insulation		
<ul style="list-style-type: none"> Requires assessment by BPI or RESNET certified audit professional according to program guidelines; Retrofit only; May not be used where meeting building energy code is required; Proper considerations are given to health and safety issues per BPI guidelines; Limit 3 insulation measures (\$1,500) from this category per building; Requires minimum customer contribution of \$1,000 per insulation zone. 		
Incentive	Measure Name	Conditions, Standards, Limits
\$500	Attic Insulation	Attic penetrations and chases sealed and insulation levels increased to R49 with addition of loose fill insulation. Where roof decks or cathedral ceilings are the thermal barrier being insulated, eligible application may include either dense-packed cellulose or foam filled bays to within 1.5" of the surface of the framing.
	Wall Insulation	Walls dense-packed/foamed to fill all accessible bays or minimum R12 rigid foam applied on entire exterior. Thermal camera analysis required to verify that all bays have been addressed and that no gaps in coverage remain.
	Basement Insulation	All sills and chases sealed, basement wall insulation increased to 2" thick continuous rigid or spray foam, compliant with fire code.

Supplemental Heating Systems		
<ul style="list-style-type: none"> Requires minimum customer co-pay of 2x the supplemental heating incentive. This means total supplemental heating system project cost must exceed 3x supplemental heating incentive. Ex. \$300 pellet stove incentive requires minimum \$900 total pellet stove installation project cost. \$500 air source ductless heat pump incentive requires minimum ductless heat pump installation \$1,500 project cost. New equipment only. Rebate available for 1 pellet or wood stove per eligible dwelling. (lifetime limit) Maximum lifetime limit of \$750 total rebate on heat pumps per eligible dwelling. 		
Incentive	Measure Name	Conditions, Standards, Limits
\$300	Pellet Stoves	EPA approved, make-up air ducted to or in close proximity to the stove, with tested emissions not exceeding Oregon standard of 2.5 g/hr. http://www.energymaine.com/docs/Efficiency-Maine-List-of-Approved-Wood-and-Pellet-Stoves.pdf
	Wood Stoves	EPA approved, make-up air ducted to or in close proximity to the stove, with tested emissions not exceeding Oregon standards: 2.5 g/hr for catalytic stoves and 3.5 g/hr for non-catalytic stoves. http://www.energymaine.com/docs/Efficiency-Maine-List-of-Approved-Wood-and-Pellet-Stoves.pdf
\$500	Air Source Ductless Heat Pumps (First Indoor Zone)	HSPF \geq 12.0, single-head systems or HSPF \geq 10.0 multi-head systems.
\$250	Air Source Ductless Heat Pumps (Second Indoor Zone)	HSPF \geq 12.0, single-head systems or HSPF \geq 10.0 multi-head systems.



Whole House Heating Systems		
<ul style="list-style-type: none"> Limit 1 whole house heating measure per dwelling unit; Requires minimum customer co-pay of 2x the whole house heating incentive. Total whole house heating system project cost must exceed 3x whole house heating incentive. Ex. \$300 furnace incentive requires minimum \$900 total furnace project cost. New equipment only. 		
Incentive	Measure Name	Conditions, Standards, Limits
\$500	Ducted or Hydronic Air Source Heat Pump	HSPF \geq 10.0 or tested equivalent seasonal COP exceeding 3.0, must be connected to insulated whole home ducted or hydronic distribution systems.
\$300	Furnace/Boiler (Natural Gas, Oil, Propane)	Must meet minimum AFUE ratings and criteria listed below by fuel type. Boiler configurations must not include tankless coils.
System Type	Natural Gas or Propane	Oil or Kerosene
Boiler	\geq 90 AFUE	\geq 86 AFUE, all accessible pipes insulated, no tankless coils.
Furnace	\geq 95 AFUE and (\geq 2 stage OR all ducts sealed & insulated)	\geq 85 AFUE AND all ducts sealed & insulated.
Wall Furnace	\geq 2 stage, direct vent, centrally located.	\geq 2 stage, direct vent, centrally located.
Domestic Water Heating Systems		
<ul style="list-style-type: none"> Limit 1 whole house heating measure per dwelling unit; \$300 water heating available only to natural gas customers in Unitil, Bangor Natural Gas or Maine Natural Gas territories. New equipment only. 		
Incentive	Measure Name	Conditions, Standards, Limits
\$300	Natural Gas Water Heater	UEF or EF \geq .82

Ultra-Low GHG Whole House Heating Systems: Biomass Boilers, Pellet Furnaces, Geothermal		
<ul style="list-style-type: none"> Installation must be completed by a Registered Vendor with a State of Maine solid fuels license. Incentive: Rebate of 33% of project total cost up to a cap of \$3,000. Eligible 1 to 4 unit residential buildings serving as principal residence for occupants, new or retrofit. No rebate reservation is required nor provided. Homes that have received prior rebates since September 2013 are eligible to receive a partial rebate under this category for a total per building incentive cap of \$5,000, including value of rebates on prior improvements. Cordwood boilers eligible for rebate for installations completed after expanded eligibility announcement on 3/11/2016. 		
33% up to \$3,000	Eligible Geothermal	Open or Closed Loop – EPA Tier 3 criteria or on Most Efficient list
	Eligible Biomass Boilers/Furnaces	Meets all criteria below.
<p>Eligible Automated Pellet Boilers and Automated Pellet Furnaces have automated fuel feeding controls and are fueled by pellets manufactured from sawdust, wood products, and other biomass materials pressed into standard manageable pellet shapes and sizes. Eligible Cord Wood Boilers have automated combustion controls and gasification features to reduced emissions and are fueled by seasoned cord wood.</p> <p><u>To meet minimum system configuration standards:</u></p> <ol style="list-style-type: none"> The system must include a bulk fill system that would provide continuous heat without human intervention for 2 weeks (estimated at 1 ton pellet capacity), OR a permanently installed back-up heating system (propane, oil, natural gas) that automatically switches fuel sources and provides continuous central heat to the home using the same thermostatic control and heating distribution system as the biomass system if the biomass heating system runs out of fuel, and if fueled by pellets has a minimum 500 pound capacity fill bin, and The new system or existing back-up system (when one exists) must provide heat in areas of plumbing, which will maintain the temperature of at least 50 degrees Fahrenheit for an extended period of time (2 weeks or longer) without human intervention, and Meet applicable Federal, state, and local requirements, including but not limited to emissions limits, nuisance limits, and siting limits, and <p><u>To meet energy efficient standards, Biomass boilers and furnaces must be:</u></p> <ol style="list-style-type: none"> Listed on US EPA Certified Hydronic Heaters as of February 2016 with either a minimum Annual Average Efficiency (HHV%) or CSA B415.1 weighted Stack Loss Test rating of 70%. http://www.epa.gov/sites/production/files/2015-08/documents/hcertifiedwood.pdf or A European biomass boiler and burner combination that has been certified together under EN 303-5 1999, Class 3* efficiency or higher, as evidence by the European certifying agency's EN303-5 compliance label attached to the unit, and 		



3. Installed according to the manufacturer's recommendations including but not limited to chimney height, proximity to other structures and property lines, sizing, and proper thermal storage. All outdoor distribution piping must be factory-manufactured line with a foam-filled waterproof exterior sleeve. This section applies to both US EPA and EN 303-5 certified boilers.
4. Compliant with EPA regulation subpart QQQQ and required to test to CSA B415.1 with Method 28 WHH testing to 415.1 schedules.

The “custom” project path offers two levels, or tiers, of incentives. Tier 1 projects must be modeled with approved software and projected to save at least 20% of whole home energy. Tier 2 projects must be modeled with approved software and projected to save at least 40% of whole home energy.

- **Tier 1 Incentive:** Achieve a minimum of 20% projected whole home energy savings through any combination of energy saving measures and receive an incentive of \$1,000 per building representing no more than one third of total project cost (labor and materials).
- **Tier 2 Incentive:** Achieve a minimum of 40% projected whole home energy savings through any combination of energy saving measures and receive an incentive of \$1,500 per building representing no more than one third of total project cost (labor and materials).

Custom Path		
<ul style="list-style-type: none"> • Limit 1 incentive per building; • Requires minimum customer co-pay of 2x the whole house incentive with contribution requirement reduction for projects that incorporate scope of work compliant with assessment and air sealing prescriptive measure and have not previously participated in Air Sealing Promotion. Without consideration of air sealing reduction, total whole house project cost must exceed 3x whole house incentive. Ex. \$1,500 incentive requires minimum \$4,500 total project cost (\$3,200 with air sealing in scope of work and not previously rebated.) \$1000 incentive requires minimum \$3,000 total project cost. (\$2,200 with air sealing in scope of work and not previously rebated.) • Retrofit only; May not be used where meeting building energy code is required; • Health and safety considerations satisfied; Compliance with fire code; 		
Incentive	Measure Name	Conditions, Standards, Limits
\$1,000	Tier 1 Custom	Demonstration of projected whole home energy savings in approved energy model subject to review. BPI energy assessment pre and post project scope. Additional equipment, air sealing and audit rebates may be available to Summit NG customers for certain work scope.
\$1,500	Tier 2 Custom	Demonstration of projected whole home energy savings in approved energy model subject to review. BPI energy assessment pre and post project scope. Additional equipment, air sealing and audit rebates may be available to Summit Natural Gas customers for certain work scope.

A project can be qualified for only one tier rate. Similarly, each home can only qualify for one incentive.

3.2 Loans

Unsecured Energy Loans and PACE loans enable most homeowners to make energy improvements that generate enough savings on heating bills to pay back the loans. Homeowners seeking to finance a project may apply online at efficiencymaine.com or by calling the call center at 1-866-376-2463. Applications can be submitted before contacting contractors to verify eligibility or before a project has been scheduled but the homeowner has quotes on eligible work.



PACE loan underwriting activity is temporarily suspended, but anticipated to resume in September 2017. Homeowners seeking to finance projects are encouraged to apply online or over the phone for Unsecured Energy Loans which have many of the same low-cost and no fee features as PACE loans.

The following terms apply for PACE loans:

- Up to 15-year repayment period
- “Junior” to first mortgages (similar to home equity loans)
- Fixed Interest Rate of 4.99% APR
- Transferable upon sale of property
- Now available in many Maine towns with 80% of the residents in Maine.
- 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 and submitted an administrative contract to Efficiency Maine. (For a current listing, visit www.efficiencymaine.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. For more information about these incentives, please visit the landing page for Efficiency Maine’s residential programs: <http://www.efficiencymaine.com/at-home>

Unitil, Maine Natural Gas, Bangor Natural Gas Incentives

Unitil Gas, Maine Natural Gas, and Bangor Natural Gas utility heating customers are eligible for additional incentive amounts on certain efficiency measures in addition to amounts available through standard Home Energy Savings Program Incentives. “Add-on” incentives are available for qualified installation that occurred within the past two years from receipt of the claim form for Unitil customers and October 14th, 2015 for Maine Natural Gas and Bangor Natural Gas customers. Rebates for different measures are subject program criteria and standards that may be identical to HESP incentives in some cases, but may be different in others. Projects requiring equivalent customer matching contribution amounts as shown on the table below. Measures eligible for a “Natural Gas Add-on” rebates include:

- Attic Insulation where pre-project effective R-value ≤ 8
- Wall insulation



- Basement Insulation
- Natural Gas Furnaces that are Energy Star or are direct vent wall furnaces that meet all other program criteria but are not applicable to an Energy Star category.
- Energy Star Natural Gas Boilers that have a second heat exchanger or are installed with a new indirect tank and controls that provide “cold start” and “thermal Purge” functionality for domestic water heating. This category of units is referred to as “Combi-boilers” in program documents and forms.

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, and are considered a principal residence for occupants are eligible to participate in the Efficiency Maine Home Energy Savings Program. Evidence of principal residence include use of the building address on voter registrations, driver’s licenses and state and federal tax returns of occupants as their primary dwelling. Vacation or seasonal rental homes are not eligible to participate. PACE loans are only available to residential homes in participating towns. Mobile homes must have been built in 1976 or later to be able to receive PACE financing. Mobile homes serving as principal dwelling for occupants regardless of age are eligible for rebates on eligible measures. Incentives and program design are subject to change at the discretion of Efficiency Maine. New construction projects are eligible for heating system rebates, but are ineligible for air sealing or insulation. Major retrofit of existing homes are not considered new construction unless the project is subject to local code approval for occupancy, or increases the size or value of the home by more than 50%.

The focus of the Efficiency Maine Home Energy Savings Program is on heating demand reduction including new high efficiency heating systems, air sealing and insulation, but can include a variety of additional home improvements needed to maximize energy savings cost-effectively.

4.1 Multi-family, Rental Property and Second Home Eligibility

Owners of rental units that do not constitute second homes, vacation homes or seasonal rentals 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, but it does need to be a principal residence for occupants. Evidence of principal residence include use of the building address on voter registrations, driver’s licenses and state and federal tax returns of occupants as their primary dwelling.

Owners of small multi-family buildings of up to four units per building are eligible to participate. Multi-family buildings that have more than 4 dwelling units are not eligible for rebates in the Home Energy Savings Program. Similarly, owners of row houses embedded within a 5+ unit building are not eligible to participate unless they are condominiums. Eligibility will be determined on a case-by-case basis.

- 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.

4.2 Low-income Residents

Any residential customer in Maine may participate in the Efficiency Maine Home Energy Savings Program. Efforts have been made to increase the availability of loans and rebates to low income households within the structure of HESP, referred to as the Low Income Home Energy Savings Program (LIHESP). In LIHESP, elevated weatherization rebates are provided to LIHEAP eligible households state-wide, and owner occupied mobile homes, and owner occupied principal residences that have a total town assessment value (land and buildings) of \$80,000 or less prior to any exemptions. Homeowners who have received General Assistance through their municipality in the past year or have been approved for participation in a low income eligible program through HUD, USDA or a local Housing Authority program are able to access elevated weatherization rebates through LIHESP.

100% subsidized weatherization services are available for income eligible customers through their local CAP agency with funding supplied by MSHA. 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.

Rebated weatherization measures include the Energy Upgrade Bundle providing a \$1,000 discount on energy assessments coupled with basic air-sealing and insulation services, LED bulbs, low flow showerheads and aerators installed by a Registered Vendor with minimum \$50 co-pay from the homeowner or a third-party not profiting from work scope, pricing or future energy sales for associated project work. Full zone insulation upgrades in attics, basements, and exterior walls are eligible for a \$1,000 discount with a minimum \$1,500 total scope of work or minimum \$500 co-pay. Additional energy saving measures or health and safety improvements can be incorporated into the scope of work cost and may include but are not limited to CO monitors, thermal window inserts, and ventilation upgrades.

Upon completion of or in conjunction with the Energy Upgrade Bundle, or prior completion of an energy assessment with air sealing as provided through HESP or the “Air Seal Promotion” AKA “Residential Direct Install (RDI)”, participating homeowners can receive additional LIHESP incentives toward insulation projects and eligible ductless heat pumps. For insulation measures, this includes a \$1,000 discount toward completion of insulation projects to HESP standards in Attic, Exterior Wall, and basement zones with a minimum customer contribution of \$500. For eligible ductless heat pumps installed after 12-6-16, 80% of the total cost of installation of an eligible heat pump up to a cap of \$2,000. Limit of one outdoor unit per dwelling. Any unit installation receiving benefits of the incentive through LIHESP is not eligible for a “first” or “second” zone rebate from the standard HESP program. Homes that have previously received an incentive for a ductless heat pump through the HESP program are not eligible to receive and incentive for a ductless heat pump through LIHESP.



General Eligibility

1. Low Income Home Energy Savings Program rebates are only available to Maine residents who:
 - a. Are currently participating in the [Low Income Home Energy Assistance Program \(LIHEAP\)](#), **OR**
 - b. Own and live in a single- or double-wide mobile home, **OR**
 - c. Own and live in a house with a combined building and land assessed value (before any exemptions) of less than or equal to \$80,000, **OR**
 - d. Individuals who, in the past year, have received General Assistance from their municipality, or are approved for low income home improvement services or loans through HUD, USDA, CDBG or Housing Authority administered programs.
2. To expedite processing, rebate claim form should be accompanied by proof of program eligibility.
 - a. LIHEAP participants should submit documentation from [MaineHousing](#) or their [local Community Action Agency](#).
 - b. Owners of mobile homes should submit either a photo of the mobile home receiving work or building type documentation from the town office.
 - c. When using the taxable property value to qualify, a recent copy of the property tax bill or a page from the town's tax commitment showing the property value should be submitted.
 - d. Recipients of assistance from General Assistance or are approved for low income home improvement services or loans through HUD, USDA, CDBG or Housing Authority administered programs must provide evidence of participation.
3. Rebate claim requests must also be accompanied by invoices from each vendor involved in the upgrade. The invoices must be clearly marked paid and itemize the upgrades that are associated with the requested rebates.
4. Low Income Home Energy Savings Program rebates are only available for upgrades completed after October 14, 2015.
5. All upgrades must be completed *or overseen* by an active, Efficiency Maine [Registered Energy Advisor](#). The Advisor must, at a minimum, conduct a post-upgrade inspection to confirm that the house meets [Building Performance Institute](#) standards for health and safety. A pre-project blower door test is highly recommended to identify biggest opportunities for improvement and energy savings but is not mandatory.
6. Homes that were previously weatherized as part of the Weatherization Assistance Program (delivered by Maine Housing and the Community Action Agencies) are not eligible to receive additional weatherization incentives in the Low Income Home Energy Savings Program.
7. Rebates cannot be applied to work associated with the original construction of a new house or addition.
8. Rebates are only available to owners of homes that are located in Maine, and serve as a principal legal residence. Evidence of principal residency includes use of the building address by owner occupants for driver's licenses, tax returns, or voter registration.
9. Program participants may be contacted to arrange for a free quality assurance inspection conducted by Efficiency Maine agent and/or invited to participate in a program evaluation (both optional).



Rebate Details

1. The air sealing that is conducted as part of the Energy Upgrade Bundle must address the sites that are (1) deemed to have the largest impact on air leakage (e.g., thermal boundary bypasses that require baffles for air sealing) and (2) can be accessed and sealed conventionally (i.e., without dense-pack or foam insulation). Other weatherization measures can be substituted for air sealing when the house is tight or presents limited opportunities for air sealing.
2. The homeowner must provide permission to proceed with all upgrades. LED bulbs and EPA WaterSense showerheads and faucet aerators may be omitted from the Energy Upgrade Bundle if the customer refuses to have them installed.
3. Halogen and other similarly inefficient light bulbs should also be replaced with LED bulbs.
4. Incandescent bulbs do not need to be replaced when LED equivalents are not available. LED bulbs cannot be used to replace Compact Fluorescent Light (CFL) bulbs. They also should not be used to replace bulbs in closets and other low-use locations.
5. Existing showerheads with a flow rate of ≤ 2.0 Gallons Per Minute (GPM) should not be replaced.
6. Attics must be air sealed and increased to a minimum of R-49 to qualify for an attic insulation rebate. When R-49 is not possible due to space constraints, dense-packed or foam-filled cavities are acceptable. Batt insulation is not an eligible measure. To qualify for a natural gas Doubler, the initial (pre-upgrade), effective R-value of the attic must be less than or equal to 8.
7. All exterior walls must be dense-packed with insulation, filled with foam and/or covered with a minimum of 2" rigid foam insulation in order to qualify for a wall insulation rebate.
8. When high density spray foam is used to insulate wall and/or roof cavities that will subsequently be enclosed, the surface of the insulation can be held back from the surface of the framing by a maximum of 1.5".
9. When high density spray foam is used to insulate wall and/or roof cavities that will NOT be enclosed, a min. of 5" of foam must be applied.
10. Basement walls must be sealed and insulated with at least 2" of rigid foam to qualify for a basement wall insulation rebate. The sealed insulation must cover the entire perimeter of the basement, extending without interruption from the subfloor above, down the rim joist, over the top of the foundation and to minimum of 2 feet below grade. If crawlspace floor is higher than 2 feet below grade, the insulation can be applied both vertically and horizontally (across the floor) to meet the minimum requirement.
11. Rebates for floor insulation are only available for homes that have no basement walls and when the floor is insulated with either dense-pack insulation or with a minimum of 2" of foam. Batt insulation is not an eligible measure.
12. Foam insulation must be installed with code-approved fire protection.

4.3 Building Assessments and Recommended Energy Efficiency Improvements

Participants in the modeled path of incentives 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. Modeling may be used to qualify projects for financing and in limited cases qualify projects for rebates where the project components are modeled to save greater than 20% whole home energy consumption and the measures do not fall into the categories of improvement covered by prescriptive rebate menus.

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

Loans are not available for work associated with new construction or building additions. New construction projects are eligible for heating system rebates, but are ineligible for air sealing or insulation.

The Efficiency Maine Home Energy Savings and Financing Programs are primarily designed for energy efficiency upgrades to existing buildings. The Programs are focused on reducing heating demand in homes through a combination of heating equipment upgrades and envelope improvements. Weatherization should typically be the primary or leading measure recommended, 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 they meet Energy Star criteria. Tankless coil water heating is among the worst wasters of fuel and should be eliminated from home water heating systems whenever possible. New heating systems should be sized appropriately particularly in light of envelope improvements that reduce demand. Condensing and modulating heating systems are recommended. Cost effective measures are considered to be those technically feasible measures that have a favorable simple payback period. Fuel conversions of heating systems are not eligible for rebates or financing.

Eligible 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
- LED light bulbs
- Pipe and/or duct insulation
- Programmable thermostats and other controls
- High efficiency heating equipment
- High efficiency water heating equipment
- Solar water heating and PV
- High efficiency appliances
- 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 or mitigate bulk moisture in and around the building.
- 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:

- LED light bulbs
- Low flow showerheads and faucet aerators
- Pipe insulation
- Programmable thermostats
- Non-mechanical insulation and air sealing project components installed under supervision and inspection of a BPI auditor that meet all applicable code requirements.



Projects requiring operation of machinery or bulk spray foam materials must be completed by trained professionals.

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 and holds applicable trade licenses and liability insurance.

In circumstances where a homeowner has eligible work completed by a contractor who is not currently listed on the Efficiency Maine website, they are able to receive applicable rebates for eligible measures where the installation meets all other program guidelines if the contractor is willing to sign up with Efficiency Maine as a Registered Vendor and the contractor can verify that they had all required qualifications at the time of the installation. Contractors may register with the program at no cost by signing the Registered Vendor agreement, code of conduct, and provide applicable trade licenses, certificates, and evidence of current insurance coverage. Specific criteria can be found in the Registered Vendor Agreement on the Residential Forms webpage. <http://www.energymaine.com/docs/EM-RV-form.pdf>

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 assessment 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
- Loan interest costs

Incentives, rebates or loans are not available for only a building assessment.

Renewable Energy and Fuel Switching Projects

In the case of projects that include new heating systems including those switching to fossil fuel, wood pellets, geothermal, air source heat pump or other electric heating systems, the overall project should also consider lowest cost opportunities for improving the thermal performance of the home. Fuel conversions of existing heating systems are not eligible for rebates or financing. There must also be a net reduction in source energy use that results from the project. If an efficiency improvement package includes a heating system, those costs can be included in the total project cost calculation.

Solar (thermal or PV) or wind electric systems may be eligible to be included in any project that is financed through Efficiency Maine. Details can be found at www.energymaine.com. When



renewable energy thermal 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 four 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) Signing the Registered Vendor [Code of Conduct](#),
- 3) Maintaining insurance coverage that meets the Program terms and conditions, and
- 4) Signing and submitting a [Registered Vendor Agreement form](#) (see Appendix A).

These four requirements are true for Building Analysts/energy auditors, weatherization contractors, general contractors, or plumbing and heating (HVAC) contractors that intend to perform energy assessments and/or energy upgrade installations on any projects financed or incentivized by this program. Customers who retain their Participating Energy Advisor or other Registered Vendor through the test-out period to oversee the project's completion may hire a different contractor as long as they have also signed the Registered Vendor agreement and submitted other required program documentation. In all cases, Registered Vendors are responsible for confirming the quality installation and identifying the potential health/safety impacts of all energy improvement measures. The installer must be a Registered Vendor before a loan will be issued on any project and before any rebate may be issued.

Residential Registered Vendors 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 list of Registered Vendor can be sorted to include any of the listed services with the use of dropdown filters. In the absence of selecting a column header for sorting, the quantity of completed Home Energy Savings Program projects in the last 4 months is used to determine the order in which Registered Vendors appear on the list. The most active Registered Vendors in the Program will appear at the top of the list for the service type selected by the user.

Residential Registered Vendors may be removed from program listings and participation for failure to comply with provisions of the Vendor Agreement, the Code of Conduct, and the



Program Manual. Failure to accurately depict eligibility of homeowners, equipment, and buildings on submitted incentive and loan forms may result in suspension or immediate removal from program participation. Efficiency Maine reserves the right to remove vendors from our listing without cause.

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 Building Analyst or MaineStar-trained RESNET certified member on their staff with a current Limited Energy Auditor Technician certificate from the Maine Fuel Board in order to maintain their status as a Participating Energy Advisor.

5.3 Energy Modeling

Participating Energy Advisors may complete a computer-generated energy model as part of the building assessment. Modeled scopes of improvements are required for custom scope projects and can also be used to qualify scopes of work for financing. Energy models conducted with TREAT, Earth Advantage EPS, REM/Rate, REM/Design, Optimizer, iHEAT are acceptable. Other energy models may also be considered, but must be pre-approved by program staff and in use by at least one contractor to remain listed.

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 training opportunities and software training for Participating Energy Advisors is posted at 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:

Registered Vendors are only eligible to include labor in the costs that are used to determine rebate eligibility and amount when they make an actual, out-of-pocket payment to the company by which they are employed. In these cases, the cost of labor should be less than or equal to the cost that would be applied when upgrading any other home. If both conditions are not met, then only equipment costs will be used to determine rebate eligibility and amount.



5.6 Quality Assurance Process

In order to assure high quality energy assessments and installations, to achieve nationally recognized standards for performance and energy efficiency, and to assure the highest levels of consumer satisfaction, Program staff implements 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 models 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.

When errors, omissions, or inconsistencies in the submittals by Participating Energy Advisors are revealed during Quality Assurance inspections, a discovery process is initiated. First, Program staff contacts the customer and/or the contractor to see if the apparent problem may be a simple misunderstanding or miscommunication that can be easily corrected or answered. If so, the correction or clarification is made to the files and no further action is required. However, if the discovery process reveals a more significant problem, a site inspection and further investigation may be necessary. If, as a result of the investigation, the problem is - in the opinion of Program staff - the result of careless, reckless, flagrant, or unprofessional actions on the part of the Registered Vendor, the vendor is asked to correct the situation and may be given a written warning. Contractor de-listing may occur at any time from the locator tool for any issue that the contractor is unable or unwilling to remedy to the satisfaction of program staff. After the suspension has been served, the Registered Vendor may re-apply to the Program.

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 Registered Vendor may market their services directly to their customers or to the general public and may bring their customers directly into the Program.

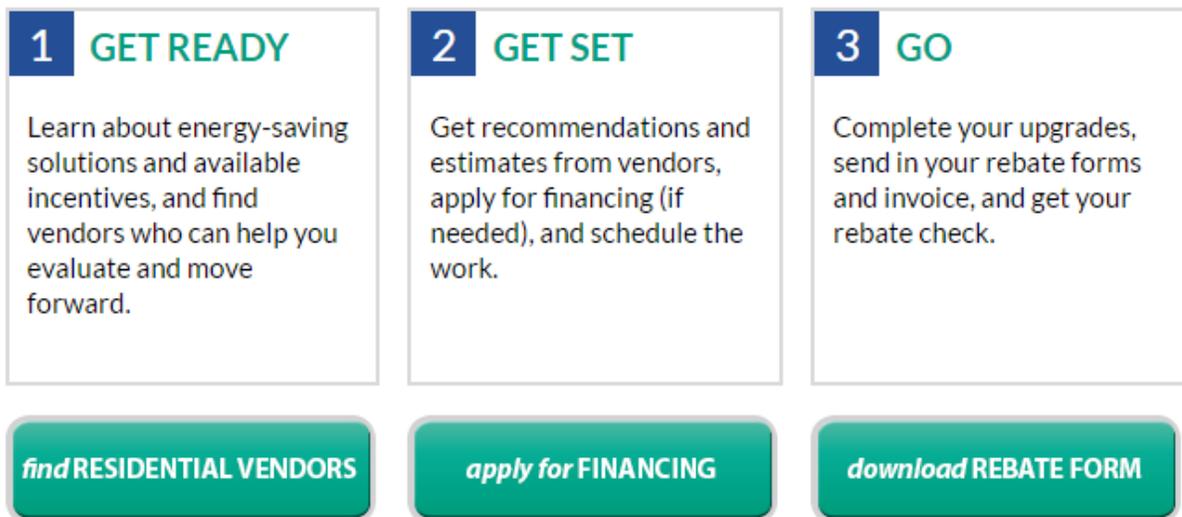


Program staff maintain a list of Registered Vendors that includes information about the products or services offered by each vendor and the geographic location provided by the vendor. Homeowners that contact the Program first are encouraged to use the Registered Vendor Locator Tool to find a provider to meet their needs and budget.

Registered Vendors 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 Registered Vendor remain with that vendor unless the homeowner requests a change. All Efficiency Maine Home Energy Savings Program projects on envelope improvements or with heating equipment that is not modulating must have an energy assessment including combustion safety testing.

6.1 Rebate Program Process

Homeowners are encouraged to learn about cost-effective measures on our website or by seeking technical assistance through our call center. Homeowners can seek additional expertise by finding local contractors who can assist with their project interests and advise them on the appropriate scope of work and costs to meet their needs and budget. Homeowners can apply for financing at any time before work starts if needed. Once work is complete, a claim form along with a paid invoice and any other applicable installation checklists are submitted to Efficiency Maine for processing. In most cases and where all required materials are submitted, check processing can occur in as little as two weeks, although we ask that you allow 4 to 6 weeks overall.



Building Assessment/Energy Audit:

The [list of Participating Energy Advisors](#) that provide auditing services is posted on Efficiency Maine’s website. Energy assessments by BPI certified auditors include a blower-door test to gauge the tightness or leakiness of a home, combustion safety testing of applicable heating equipment, thermal camera assessment if applicable, and a comprehensive review of all parts of the home to identify energy saving opportunities as well as any health or safety concerns. The



cost of the energy assessment is the responsibility of the homeowner and prices vary. Receiving an energy assessment does not guarantee incentive eligibility.

All loans do require at least one eligible cost-effective measure is included in the scope of work. Energy assessments are no longer required, but are recommended as they help homeowners identify the most cost-effective improvements that can be made, ensure good indoor air quality and allow homeowners to make informed choices about their energy project.

6.2 Loan Process

Step 1 – Investigate upgrade options and recommendations:

Use the Vendor Locator Tool to find local contractors providing energy efficiency services that you are interested in including in your project. Consider getting a home energy assessment by a certified Energy Auditor as a first step to get a comprehensive evaluation of your home and the most cost-effective solutions for investment.

<http://www.energymaine.com/at-home/vendor-locator/>

Step 2 - Initiate loan process:

Call Efficiency Maine at 1-866-376-2463 or apply online at [energymaine.com](http://www.energymaine.com) to prequalify for a loan if one is needed by the homeowner to afford improvements.

<http://www.energymaine.com/at-home/energy-loans/>

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. Get written quotes for the work you would like to finance. At least one rebate eligible measure must be included in the project in order to receive financing. [Scope of Work Form](#)

Step 4 - Submit paperwork:

Submit quotes for the scope of work that you plan to finance along with income verification documents needed for the loan approval process with our loan team.

Step 5 - Sign loan documents:

Upon loan approval, a finance representative will schedule an in-home loan closing for secured loans or send closing documents for signatures in the case of unsecured loan products. Once you sign and return the loan documents, you are able to proceed with scheduling work.

Step 6 - Complete upgrade:

Make your energy-saving improvements with your selected [Efficiency Maine Registered Vendor](#).

Step 7 - Verify work:

Once the work is finished, sign off on the project to release funds to your contractor.

Step 8 – Submit rebate claim forms

The Home Energy Savings Program rebate process is separate from loan processing and requires a rebate claim form to be sent into our rebate team along with an invoice showing amounts owed paid in full.



<http://www.energymaine.com/docs/HESP-Completion-Form-Universal.pdf>

Step 9 – Payment

The monthly payment schedule starts in the month after the project is complete. Loans can be paid off at any time with no penalties or fees.

7.0 CUSTOMER SATISFACTION

7.1 Code of Conduct

Registered Vendors are required to abide by a professional code of conduct (see Appendix B). When homeowners report that Registered Vendors are not following the Code, the program will follow up on the circumstances with the Registered Vendor to determine what action needs to be taken to address the immediate issue as well as the ability of the Registered Vendor to remain listed on the Efficiency Maine website.

7.2 Customer Satisfaction Ratings

Upon completion of a Home Energy Savings Program upgrade, homeowners may be 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 0-10 how likely would you be to recommend the Efficiency Maine Home Energy Saving Program to a family member, friend or neighbor?”

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