

# Welcome



An Exelon Company



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BGE SMARTENERGY  
savers  
PROGRAM



## Quarterly Contractor Meeting

Oct 28, 2021

Covering Results for Q3 2021

EmPOWER  
MARYLAND

# Quarterly Contractor Meeting



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**Safety Message**

**Program Results for Q3 2021**

**Success Stories**

**Program Updates and Reminders**

**Marketing Updates**

**Special Guest MCEC and MCGB**

**Clean Energy Advantage Residential Lending  
Pilot Program**

**EmPOWER  
MARYLAND**



Home Performance with ENERGY STAR

# Your Program Sponsors

## Amey Bayes

BGE



## Karen Parham

PHI



**EmPOWER**  
MARYLAND





## Home Performance with ENERGY STAR®

# Your Program Team



**Program Manager**  
**Seth Rapoza**

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**Sr. Account Manager**  
**Ben Schott**

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**Account Manager**  
**Alex Olson**

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**Account Manager**  
**Chris Rappold**

christopher.rappold@icf.com  
667.786.6344

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MARYLAND





# Safety is #1 Priority

## Mask Reminder

All in-field HPwES contractor staff are required to wear a mask that meets one of the following safety ratings during any field services performed where they may encounter direct contact with customers or other company staff



ASTM 2100 certified  
Surgical-grade disposable



KN95



NIOSH N95



## Home Performance with ENERGY STAR Program Results for Q3 2021

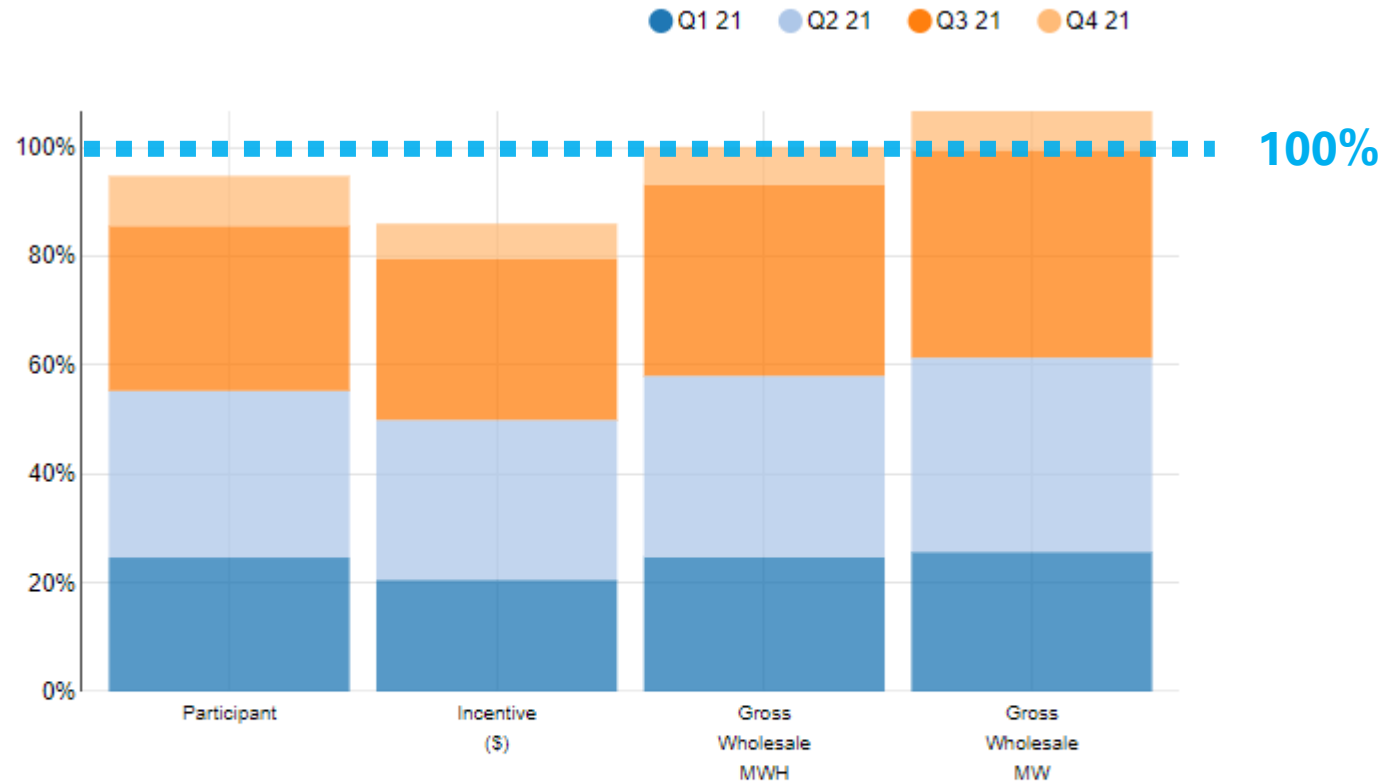


# 100% to goal

3,074 audits completed

1,051 jobs completed

Report Date Range: 1/1/2021 to 10/17/2021

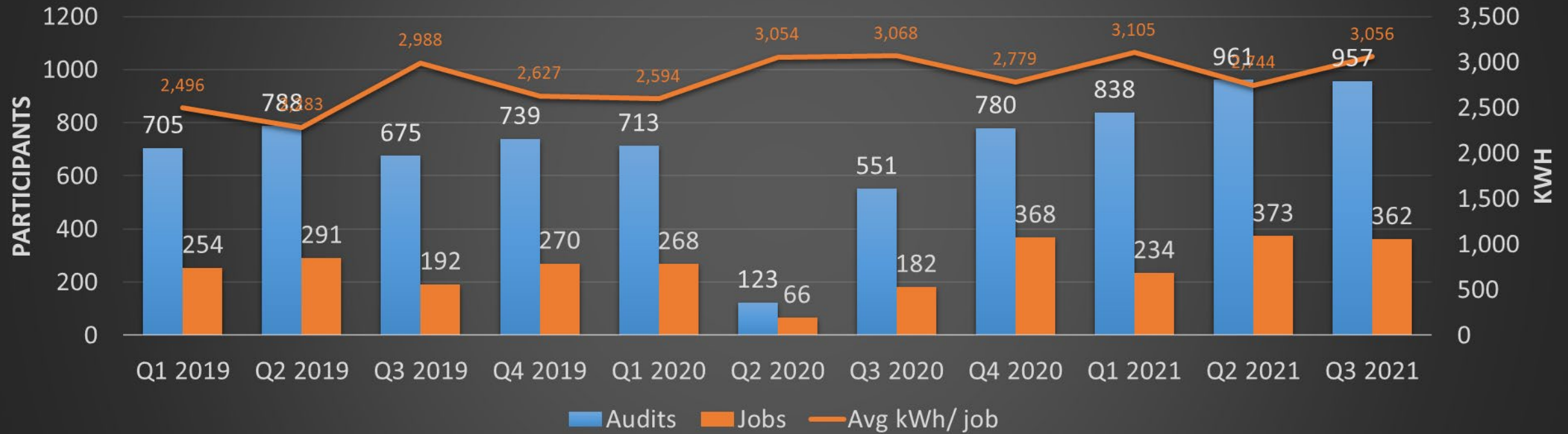


	Participant	Incentive (\$)	Measure	Gross Wholesale MWH	Gross Wholesale MW	Gross Wholesale Therm
Goal	4,349.00	5,421,626.00	0.00	3,921.00	0.94	0.00
Results to Date	4,124.00	4,665,799.60	26,952.00	3,927.95	1.00	80,256.36
Percent to Goal	94.83	86.06	0.00	100.18	106.75	0.00

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## BGE Quarterly Results



Quarter	Audits	Jobs	Avg kWh/ audit	Avg kWh/ job	Total kWh Saved*
Q1 2019	705	254	272	2,496	825,399
Q2 2019	788	291	254	2,283	864,379
Q3 2019	675	192	277	2,988	761,016
Q4 2019	739	270	260	2,627	901,161
Q1 2020	713	268	258	2,594	695,306
Q2 2020	123	66	227	3,054	229,563
Q3 2020	551	182	359	3,068	755,930
Q4 2020	780	368	288	2,779	1,247,235
Q1 2021	838	234	290	3,105	969,379
Q2 2021	961	373	295	2,744	1,306,799
Q3 2021	957	362	282	3,056	1,376,460

\*Gross Wholesale

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savers  
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EmPOWER  
MARYLAND

HOME PERFORMANCE WITH  
ENERGY STAR



BGE SMARTENERGY  
savers  
PROGRAM®

## TOP 5

COMPLETE HOME SOLUTIONS, LLC

DEVERE HOME PERFORMANCE

ECOMIZE USA, LLC

HOME ENERGY HERO

YORK HOME PERFORMANCE LLC

528 homes improved

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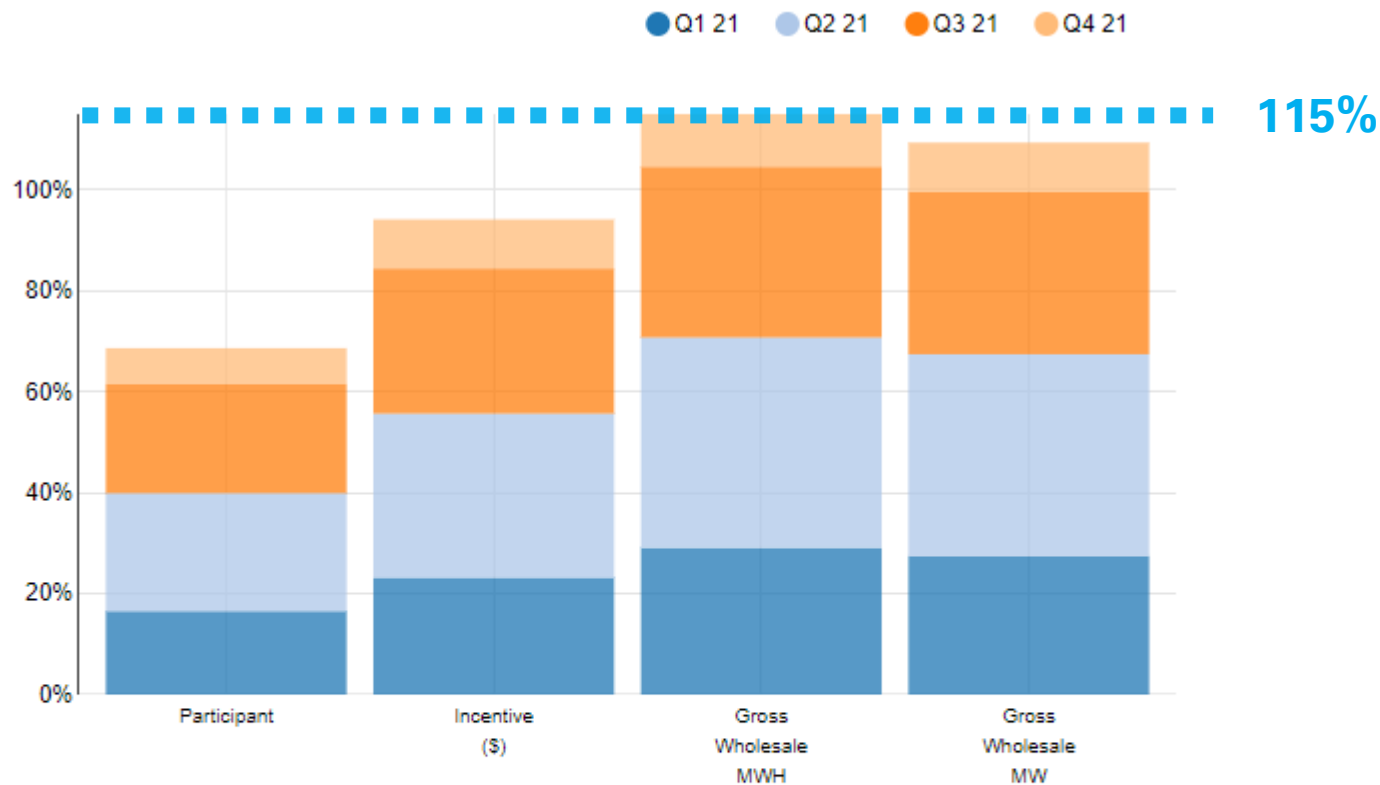


# 115% to goal

2,334 audits completed

1,233 jobs completed

Report Date Range: 1/1/2021 to 10/17/2021



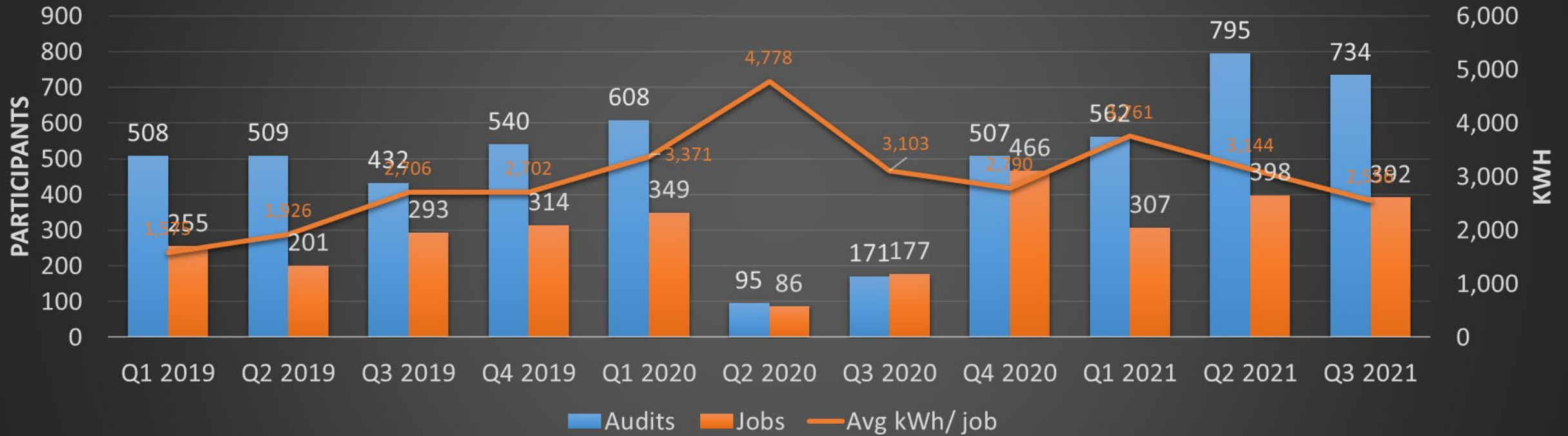
	Participant	Incentive (\$)	Measure	Gross Wholesale MWH	Gross Wholesale MW	Gross Wholesale Therm
Goal	3,400.00	4,904,399.00	0.00	3,418.00	1.11	0.00
Results to Date	2,334.00	4,618,493.51	20,145.00	3,931.95	1.21	73,380.23
Percent to Goal	68.65	94.17	0.00	115.04	109.37	0.00

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## Pepco Quarterly Results



Quarter	Audits	Jobs	Avg. kWh per audit	Avg kWh/ job	Total kWh Saved*
Q1 2019	508	255	215	1,575	511,436
Q2 2019	509	201	252	1,926	515,761
Q3 2019	432	293	223	2,706	889,352
Q4 2019	540	314	265	2,702	991,321
Q1 2020	608	349	297	3,371	1,176,442
Q2 2020	95	86	318	4,778	441,060
Q3 2020	171	177	282	3,103	597,573
Q4 2020	507	466	339	2,790	1,472,013
Q1 2021	562	307	259	3,761	993,098
Q2 2021	795	398	220	3,144	1,426,344
Q3 2021	734	392	210	2,556	1,156,363

\*Gross Wholesale





**EDGE ENERGY**

ELITE IN SOLAR AND  
BUILDING PERFORMANCE.

**ENERGY  
EFFICIENCY  
EXPERTS**



*Optimizing Home Performance*



An Exelon Company

# TOP 5

## ATLAS HOME ENERGY SOLUTIONS LLC

## EDGE ENERGY

## ENERGY EFFICIENCY EXPERTS

## FUTURE GREEN SERVICES

## LUMECO ENERGY

## 760 homes improved

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MARYLAND**





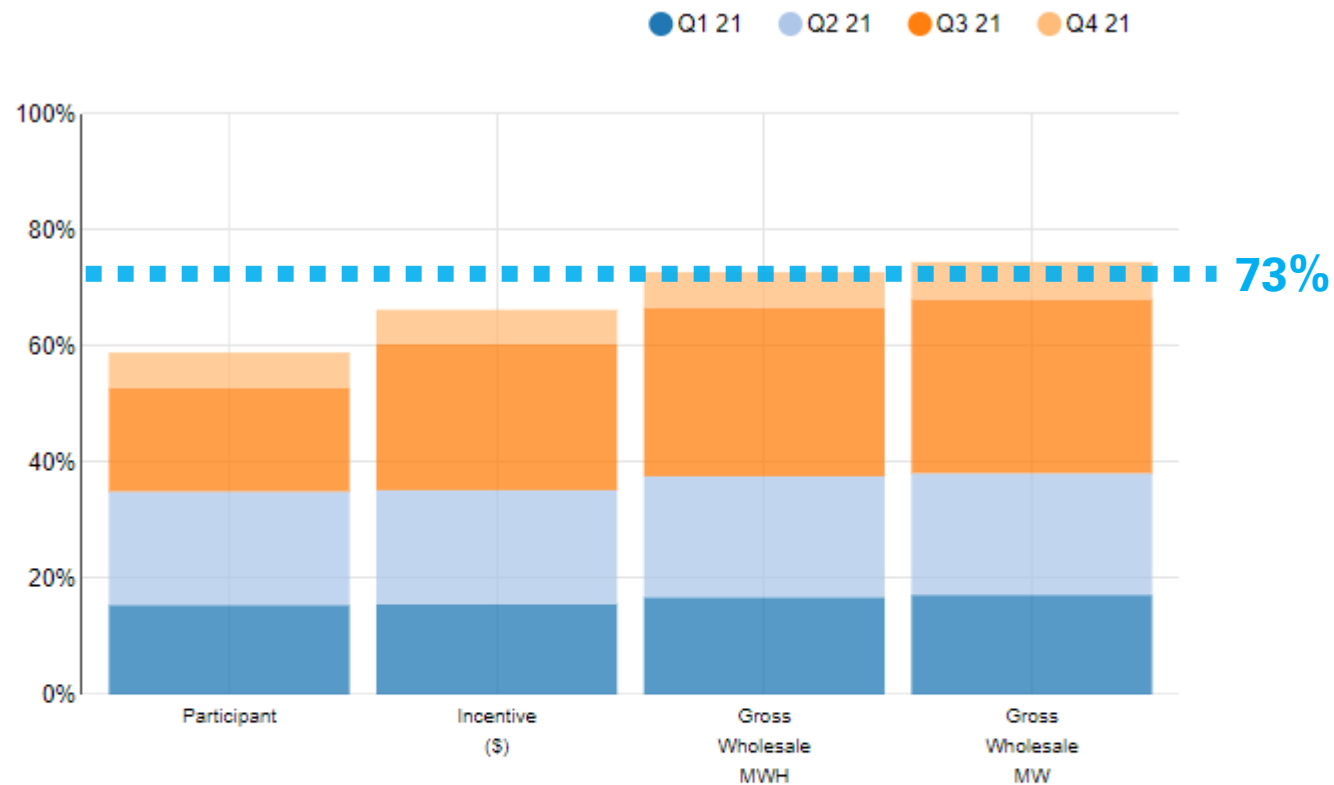


# 73% to goal

271 audits completed

114 jobs completed

Report Date Range: 1/1/2021 to 10/17/2021

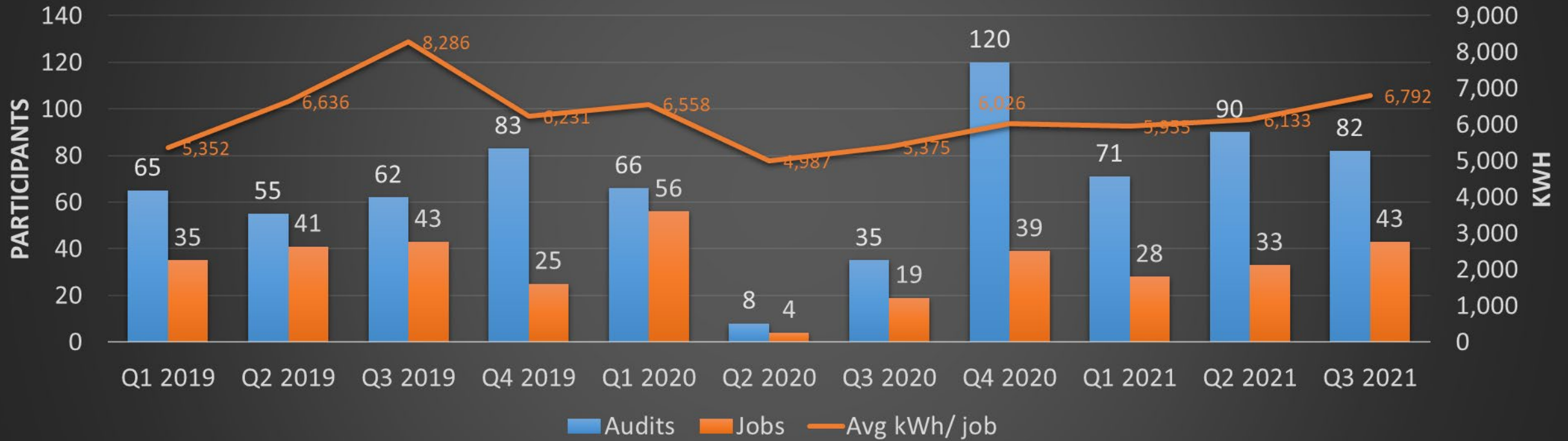


	Participant	Incentive (\$)	Measure	Gross Wholesale MWH	Gross Wholesale MW	Gross Wholesale Therm
Goal	460.00	977,351.00	0.00	1,069.00	0.42	0.00
Results to Date	271.00	647,931.66	2,119.00	778.04	0.32	777.13
Percent to Goal	58.91	66.29	0.00	72.78	74.54	0.00

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## Delmarva Power Results



Quarter	Audits	Jobs	Avg kWh per audit	Avg kWh/ job	Total kWh Saved*
Q1 2019	65	35	202	5,352	200,452
Q2 2019	55	41	155	6,636	280,657
Q3 2019	62	43	133	8,286	364,589
Q4 2019	83	25	222	6,231	174,234
Q1 2020	66	56	220	6,558	367,270
Q2 2020	8	4	154	4,987	21,180
Q3 2020	35	19	244	5,375	110,640
Q4 2020	120	39	183	6,026	256,967
Q1 2021	71	28	178	5,955	179,411
Q2 2021	90	33	228	6,133	222,869
Q3 2021	82	43	219	6,792	310,002

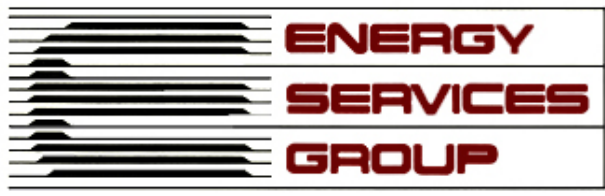
\*Gross Wholesale



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ENERGYWISE LLC



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# TOP 5

EFFICIENT HOME, LLC

ENERGY SERVICES GROUP

ENERGYWISE LLC

FLC ENERGY

TOTAL HOME PERFORMANCE, LLC

114 homes improved

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**Kidus Admassu**

Energy Auditor & QAQC Inspector

[Kidus.Admassu@icf.com](mailto:Kidus.Admassu@icf.com)

# Kudos from Kidus

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HOME PERFORMANCE WITH  
**ENERGY STAR**



# Attic

Baffles installed tightly against the roof deck and between the rafters, with batting sandwiched over the exterior wall top plate to prevent loose fill from blocking the eave/soffit ventilation



Thorough air sealing of attic top plates and penetrations including bath fans, electrical, and ductwork



# Attic

Loose fill fiberglass blow in  
progress to achieve **R-49**





# Rim & Band

Even coverage and adequate depth to maximize R-value, prevent condensation risk, minimize air leakage, and improve comfort

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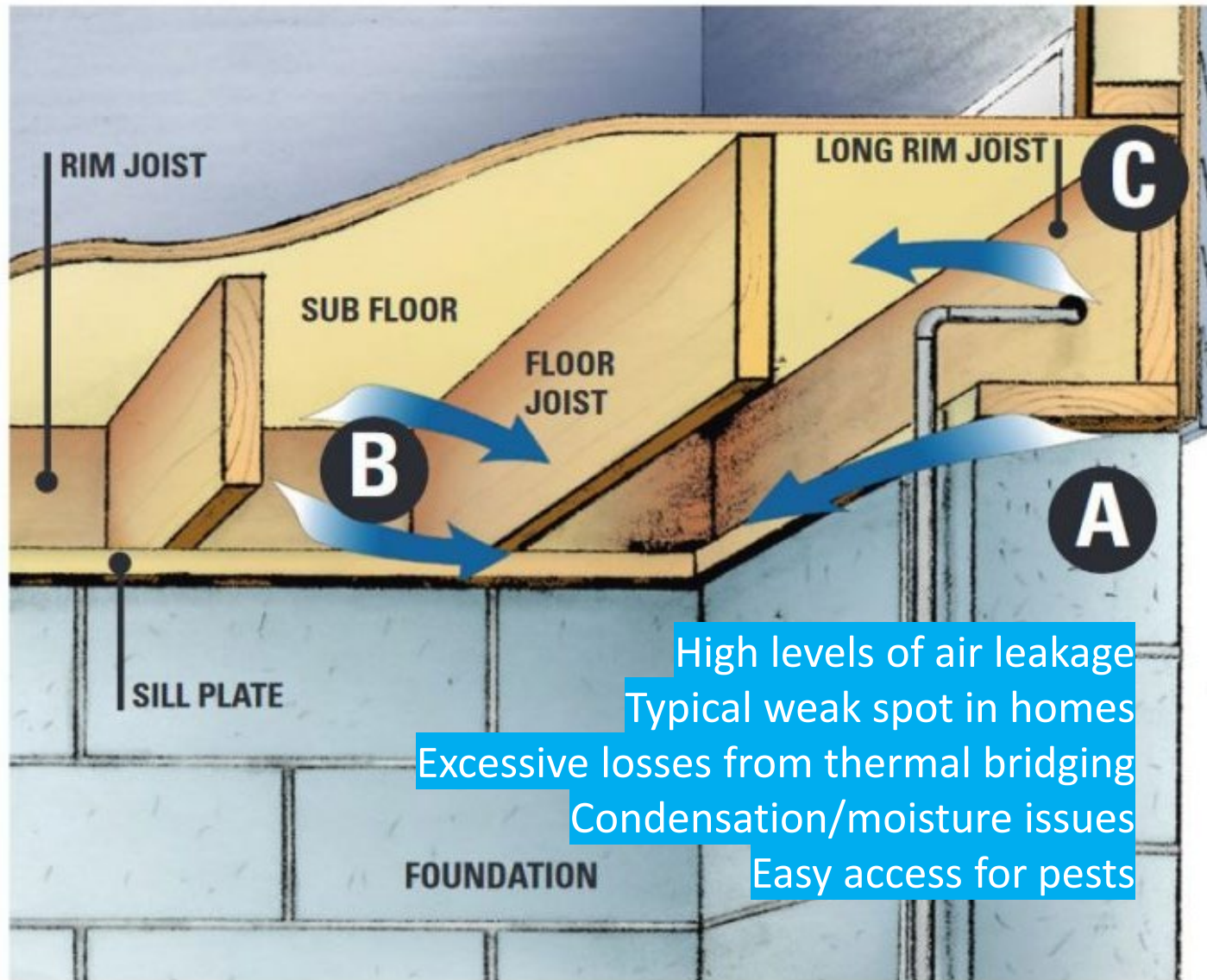




# Rim & Band

Even coverage and adequate depth  
to maximize R-value,  
prevent condensation risk,  
minimize air leakage,  
and improve comfort

rim  $\geq$  R-19



High levels of air leakage  
Typical weak spot in homes  
Excessive losses from thermal bridging  
Condensation/moisture issues  
Easy access for pests

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HOME PERFORMANCE WITH  
ENERGY STAR



# Crawl Encapsulation

Ground leveled, drainage and moisture control measures installed when needed  
Heavy-duty vapor barrier applied to ground and 12 inches up wall, all seams sealed  
Spray foam applied to entire foundation wall and rim joist  
Balanced supply/return installed to provide stable temperature and humidity

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HOME PERFORMANCE WITH  
ENERGY STAR



# Crawl Encapsulation

Ground leveled, drainage and moisture control measures installed when needed  
Heavy-duty vapor barrier applied to ground and 12 inches up wall, all seams sealed  
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ENERGY STAR



# Attic Encapsulation

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ENERGY STAR







# Attic Encapsulation

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ENERGY STAR





# Lower attic kneewall

Gable wall/ kneewall  
separating attic from living  
space.

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 HOME PERFORMANCE WITH  
**ENERGY STAR**



Bathroom exhaust duct vented to exterior and insulated to prevent condensation.



**Bath Fan Vent**

Furnace flue spaced with sheet metal dam for fire safety.



**Combustion Flue**





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delmarva  
power®  
An Exelon Company

## Home Performance with ENERGY STAR General Program Updates & Reminders

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**What** EOY rebate processing for 2021

**When** **By COB Nov. 30, 2021**

**Why** End of year accounting and budget management

**How** Submit completed Audit and Job applications by Nov 30<sup>th</sup> to maintain normal payment schedule.

Projects submitted after Nov. 30, 2021 may be subject to a short delay in payment until rebate processing resumes in January

**Utility** BGE, DPL & Pepco



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MARYLAND





**What** Increased gas incentive rate for Washington Gas customers  
\$3 → \$5 per MMBtu of gas savings

**When** July 1 - ~~Sept. 30~~ extended to Nov. 30, 2021

**Why** Part of ongoing coordination between Pepco and Washington Gas through EmPOWER Md

**How** Pepco customers must have a rebate reservation submitted by Nov 30, 2021 to lock-in rebates at the higher level

**Where** Incentive Rates are shown in Beacon and listed on the PLOM Report



**Washington Gas**

**EmPOWER**  
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# BEACON

Home Energy Advisor™

- DASHBOARD
- WORKFLOW
- MEASURES
- SAVE
- REPORT
- PRINT
- LOGOUT
- SUBMIT

Logged In: BSchott  
Role: Account Manager

Scenario: Oscar T. Grouch (298138)

SCENARIO

ASSESSMENT

GENERAL CHARACTERISTICS

ENERGY

POOLS

EXTERIOR

FOUNDATIONS & FLOORS

ATTIC

LIGHTING & APPLIANCES

WATER

HEATING & COOLING

VENTILATION & INDOOR AIR

Assessment Details

Contacts

General Notes

Images

Attachments

Contractor*	ICF International
Other Contractor	
Advisor*	David Pearman
Other Advisor	
Advisor Phone Number	
Advisor Email	
Assessment Date*	08/12/2021
Test Out Date	
Account Holder*	Resident
Rebate Assigned To	
Applicable Standard*	BPI Building Analyst
Ventilation and Indoor Air Quality Standard*	ASHRAE 62.2-2013
Audit Type*	Detailed Audit
Temperature Outside during Assessment (F) *	95.00000
Number of Occupants *	3
Sub-Program	

Electric MMBTU Rate	18.00
Gas MMBTU Rate	5.00



Washington Gas

Was \$3/MMBtu

Now \$5/MMBtu

Roughly 60% increase in gas rebates

Runs through ~~Sep 30~~ November 30<sup>th</sup>



# CERTIFICATE



Dollie Banks  
Manager, Energy Efficiency Program  
Potomac Electric Power Company

**EmPOWER**  
MARYLAND

Contractor

# CERTIFICATE



Dollie Banks  
Manager, Energy Efficiency Program  
Potomac Electric Power Company

**EmPOWER**  
MARYLAND

Contractor

# CERTIFICATE OF COMPLETION



This home has successfully completed energy efficiency improvements verified through **Pepco's Home Performance with ENERGY STAR® Program.**

123 Main Street  
City, State ZIP



Dollie Banks  
Manager, Energy Efficiency Programs  
Potomac Electric Power Company

DATE

**EmPOWER**  
MARYLAND

This program supports the  
EmPOWER Maryland Energy Efficiency Act.

**pepco**  
An Exelon Company



Pepco's Home Energy Savings Program  
7125 Thomas Edison Drive  
Suite 100  
Columbia, MD 21046



## Certificate of Completion Enclosed

Congrats on increasing your home's energy efficiency!



Pepco's Home Energy Savings Program  
7125 Thomas Edison Drive  
Suite 100  
Columbia, MD 21046

[DATE]

[Customer Name]  
[Address]  
[City], MD [ZIP Code]



Hello [Customer name],

Congratulations on taking steps to increase your home's energy efficiency. The home improvements you've made have earned you a Gold tier Certificate of Completion. Additionally, you'll enjoy reduced energy costs and increased comfort for as long as you own your home.

And, if you ever decide to sell your home, the enclosed certificate will let potential buyers know that you've gone the extra mile to make your home more energy efficient by investing in improvements through **Pepco's Home Performance with ENERGY STAR® Program**.

Your home's energy-saving upgrades include:

- <Measure 1>
- <Measure 2>
- <Measure 3>

Provide the enclosed certificate to your real estate agent to reference in your home's listing and include along with the documentation provided to the new owner.

Until then, we hope you enjoy the enhanced comfort and savings that come with living in a more energy-efficient home.

For more ways to save energy and money, please visit [pepco.com/SaveEnergy](http://pepco.com/SaveEnergy) or call **1.866.353.5798**.

Sincerely,

Dollie Banks  
Manager, Energy Efficiency Programs  
Potomac Electric Power Company



This program supports the EmPOWER Maryland Energy Efficiency Act.



# Certificate Tiers



**Air sealing & insulation + 2 additional energy saving categories**

Air sealing & insulation, duct sealing, and water heater

Air sealing & insulation, crawl encapsulation with ducts, and HVAC

Air sealing & insulation, water heater, and HVAC



**Air sealing & insulation + 1 additional energy saving category**

Air sealing & insulation, and duct sealing

Air sealing & insulation, and water heater

Air sealing & insulation, rim insulation, and duct sealing



**Basic package: air sealing & insulation, or, stand-alone measure**

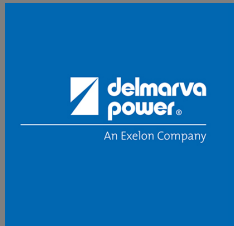
Air sealing & insulation



Water heater (stand-alone)

Duct sealing (stand-alone)


# Your Energy Efficiency Learning Center

## 60+ CEU Accredited Courses





The Learning Center offers a growing selection of trainings and resources to enhance your participation in PHI's Energy Efficiency Programs. You can browse courses, add them to your course list and undertake trainings on your own schedule.



Goals of The Learning Center Include:

- Training in the latest energy efficiency practices and standards.
- Facilitating submission to accrediting agencies (BPI, RESNET, CEU)
- Providing self-paced training opportunities to better fit your schedule
- Marketing support and outreach materi


Sign in to PHI's Energy Efficiency Learning Center

Email


Password

[Sign in](#)


[Forgot password?](#)

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The Learning Center offers a growing selection of trainings and resources to enhance your participation in BGE's Smart Energy Savers Programs. You can browse courses, add them to your course list and undertake trainings on your own schedule.



Goals of The Learning Center Include:

- Training in the latest energy efficiency practices and standards.
- Facilitating submission to accrediting agencies (BPI, RESNET, CEU)
- Providing self-paced training opportunities to better fit your schedule
- Marketing support and outreach mate

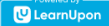
Sign in to BGE's Energy Efficiency Learning Center

Email

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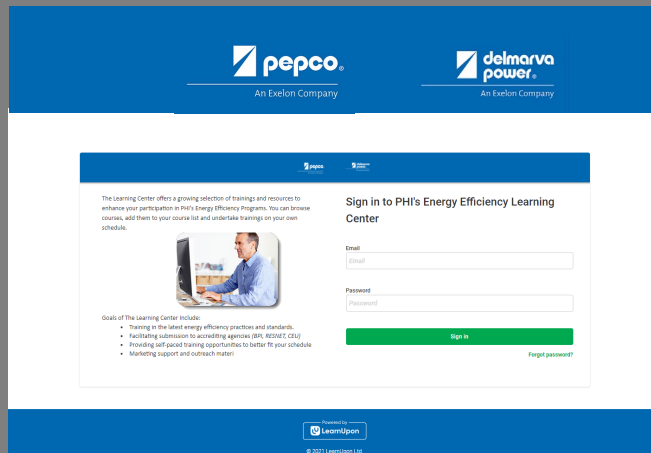
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BGE Smart Energy

[phieelc.learnupon.com](https://phieelc.learnupon.com)

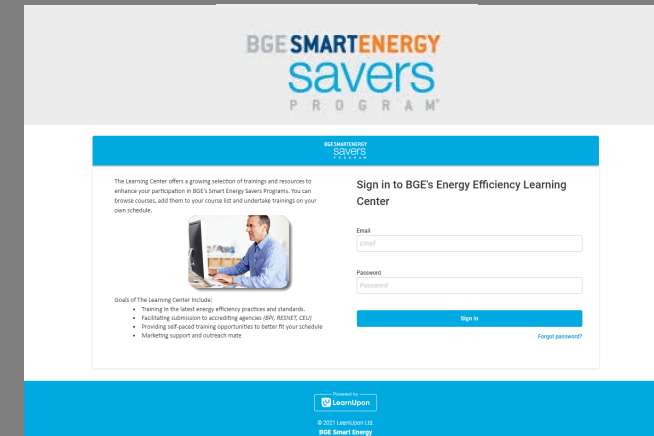
[bge.learnupon.com](https://bge.learnupon.com)

# Your Energy Efficiency Learning Center

[phieelc.learnupon.com](http://phieelc.learnupon.com)



[bge.learnupon.com](http://bge.learnupon.com)



**How to access your free account:**  
Email your HPwES Account Manager with employee name, company name, email address, and requested site access (PHI and/or BGE)

# For Participating Contractors: BPI Building Analyst Training and Test Prep!

Catalog

CoursesLearning PathsSessions

Filter CatalogFiltering Enabled

Category

All Categories

Show

All Courses

Released After


Set Date

Released Before

Set Date

Apply

Course Name (A-Z)



ICF's Building Performance Institute  
**Analyst Certification  
Prep Course**

**ICF International Building Performance Institute Building Analyst Certification Program**


Difficulty **Intermediate** · Length **12 Hours** · Released **18 Feb 2020**

The intent of ICF's BPI Building Analyst training is threefold. First it is to teach basic to advanced methodologies for the identification of a home's energy deficiencies. These range from visual in... [Read More](#)

72 Modules

Certificate

**Enroll**

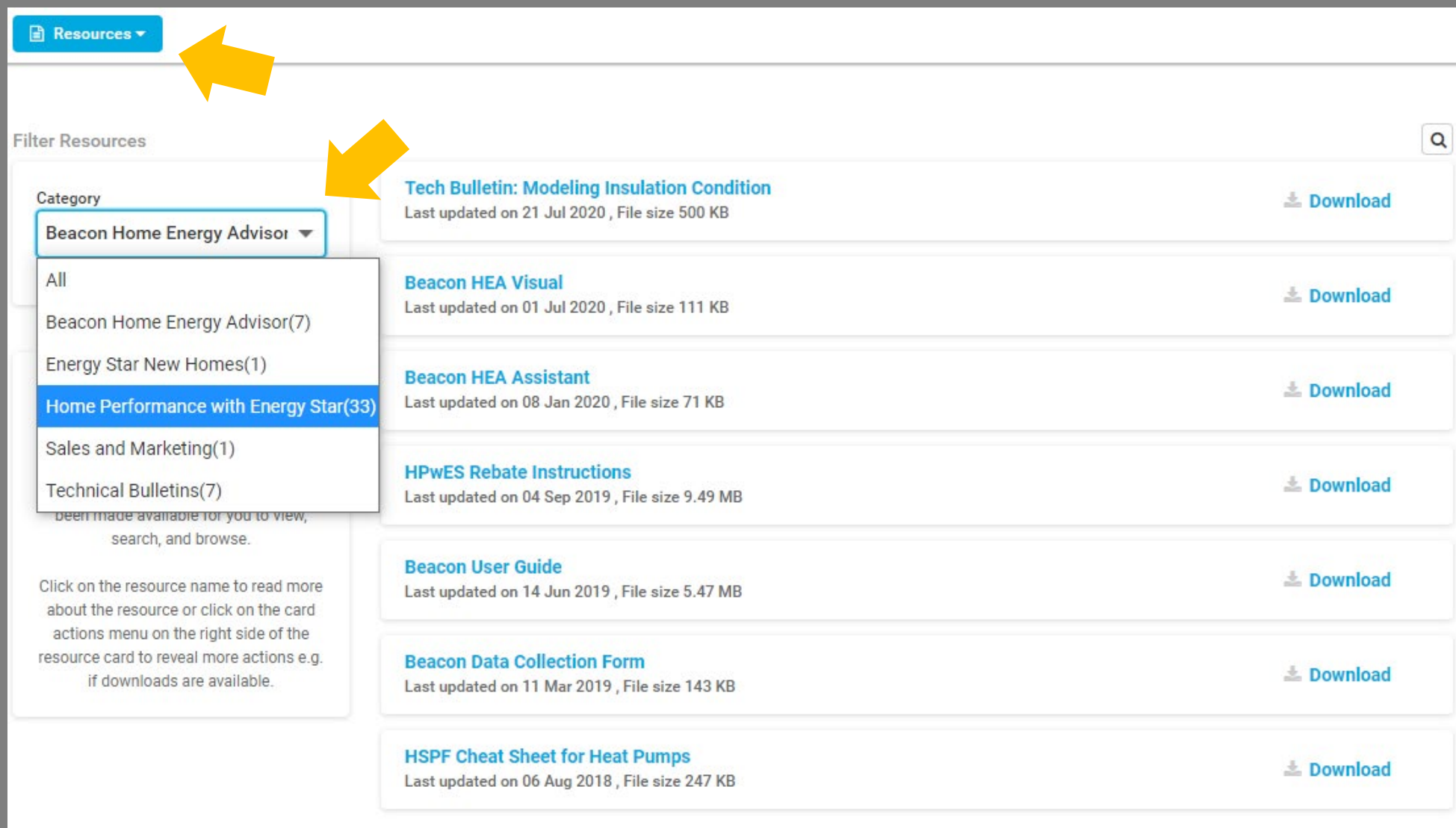


About

Browse & Search the course catalog. Feel free to enroll in courses you are interested in.



# For Participating Contractors: Tools, Resources, Tech Bulletins, Program Guidance



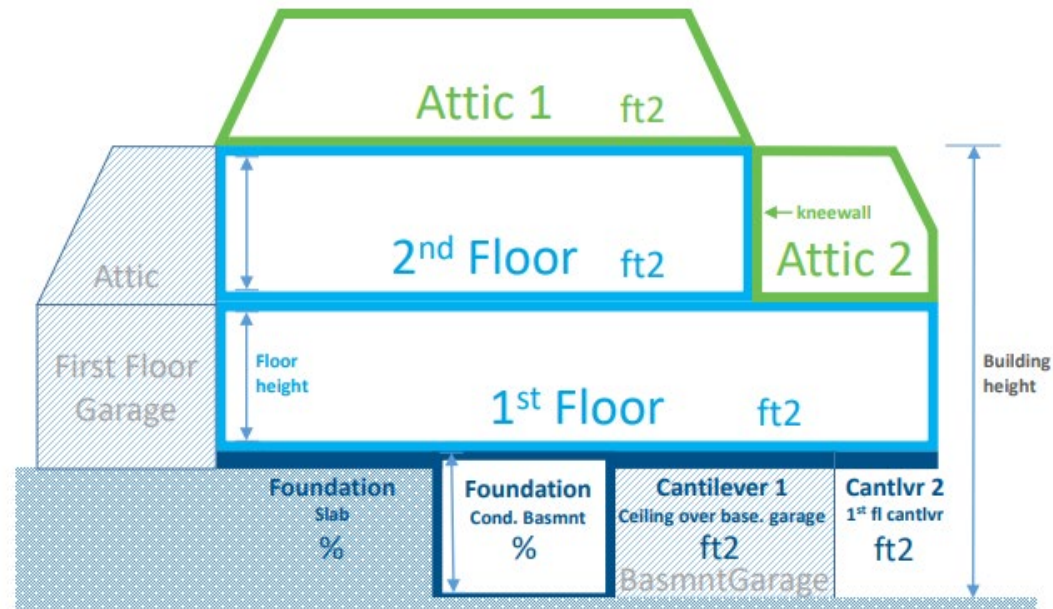
The screenshot displays the Beacon Resources interface. At the top left, a blue button labeled "Resources" with a downward arrow is highlighted by a yellow arrow. Below it, the "Filter Resources" section contains a "Category" dropdown menu, also highlighted by a yellow arrow. The dropdown menu is open, showing the following options: "All", "Beacon Home Energy Advisor(7)", "Energy Star New Homes(1)", "Home Performance with Energy Star(33)" (which is highlighted in blue), "Sales and Marketing(1)", and "Technical Bulletins(7)". Below the dropdown, a message states: "been made available for you to view, search, and browse." and a note says: "Click on the resource name to read more about the resource or click on the card actions menu on the right side of the resource card to reveal more actions e.g. if downloads are available." The main content area lists seven resources, each with a title, update date, file size, and a "Download" button with a download icon.

Resource Name	Last updated on	File size	Action
<a href="#">Tech Bulletin: Modeling Insulation Condition</a>	21 Jul 2020	500 KB	Download
<a href="#">Beacon HEA Visual</a>	01 Jul 2020	111 KB	Download
<a href="#">Beacon HEA Assistant</a>	08 Jan 2020	71 KB	Download
<a href="#">HPwES Rebate Instructions</a>	04 Sep 2019	9.49 MB	Download
<a href="#">Beacon User Guide</a>	14 Jun 2019	5.47 MB	Download
<a href="#">Beacon Data Collection Form</a>	11 Mar 2019	143 KB	Download
<a href="#">HSPF Cheat Sheet for Heat Pumps</a>	06 Aug 2018	247 KB	Download

# For Participating Contractors: Beacon Training, Cheat Sheets, and More

## BEACON

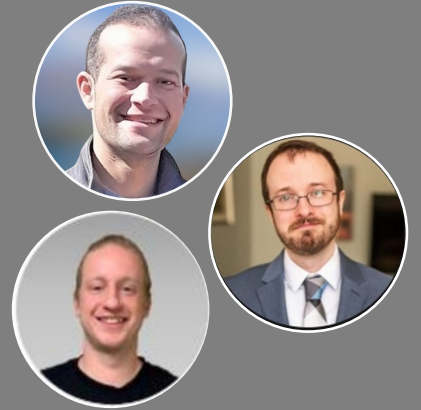
Home Energy Advisor™



Updated July 2020

Stumped?  
Looking for independent, unbiased advice?  
Not sure where to go?

# Ask An Energy Coach



443-718-4860  
PepcoEnergyCoach@icf.com  
[homeenergysavings.pepco.com/  
home-performance-with-energy-  
star-program/ask-energy-coach](https://homeenergysavings.pepco.com/home-performance-with-energy-star-program/ask-energy-coach)



443-718-4861  
DelmarvaPowerEnergyCoach@icf.com  
[homeenergysavings.delmarva.com/  
home-performance-with-energy-  
star-program/ask-energy-coach](https://homeenergysavings.delmarva.com/home-performance-with-energy-star-program/ask-energy-coach)



833-261-1246  
EnergyCoachBGE@icf.com  
[bgesmartenergy.com/residential/  
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# Home Performance with ENERGY STAR Program Marketing

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MARYLAND

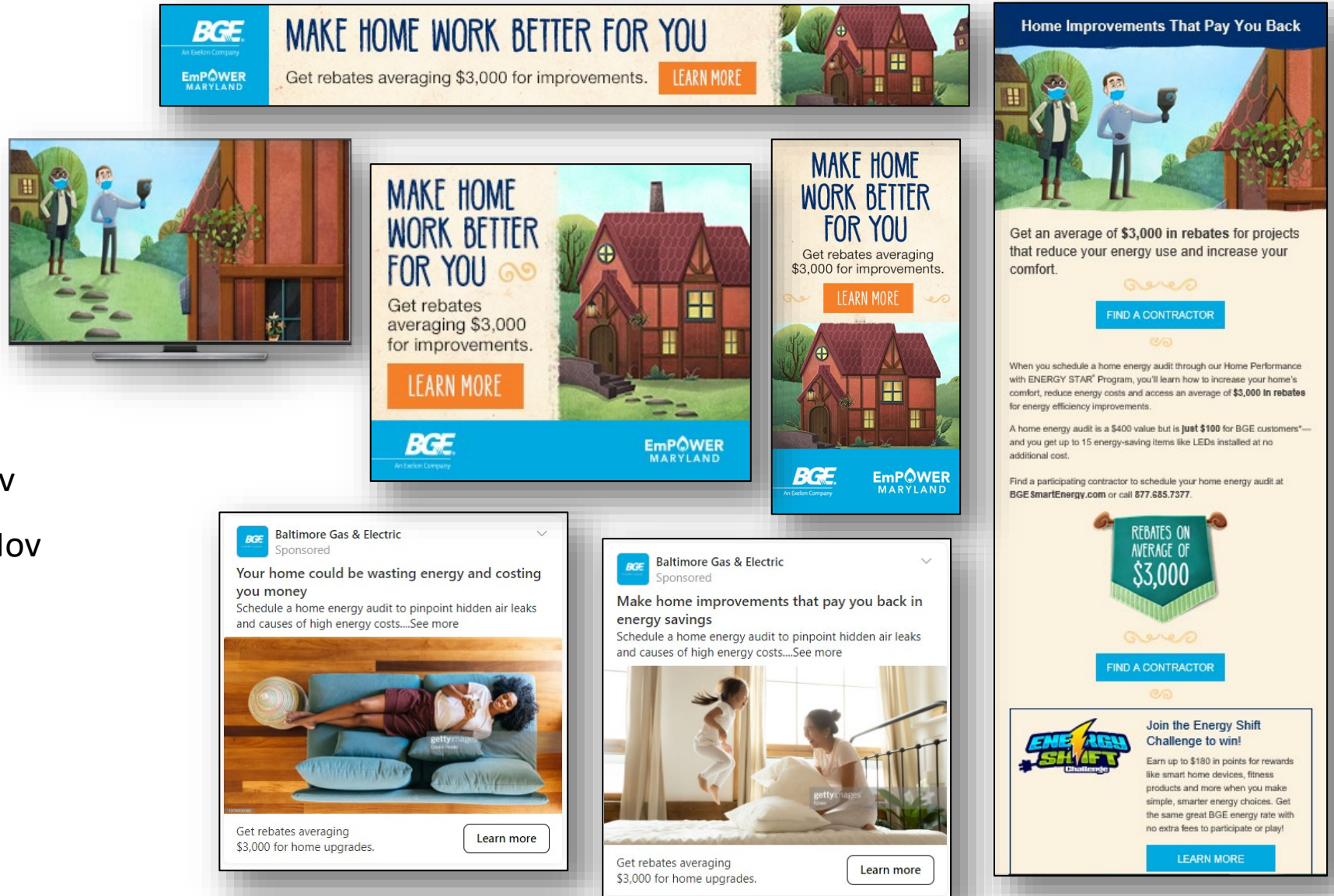




# BGE Q4 Marketing Tactics

[View Sales & Marketing Resources on BGE Learning Center](#)

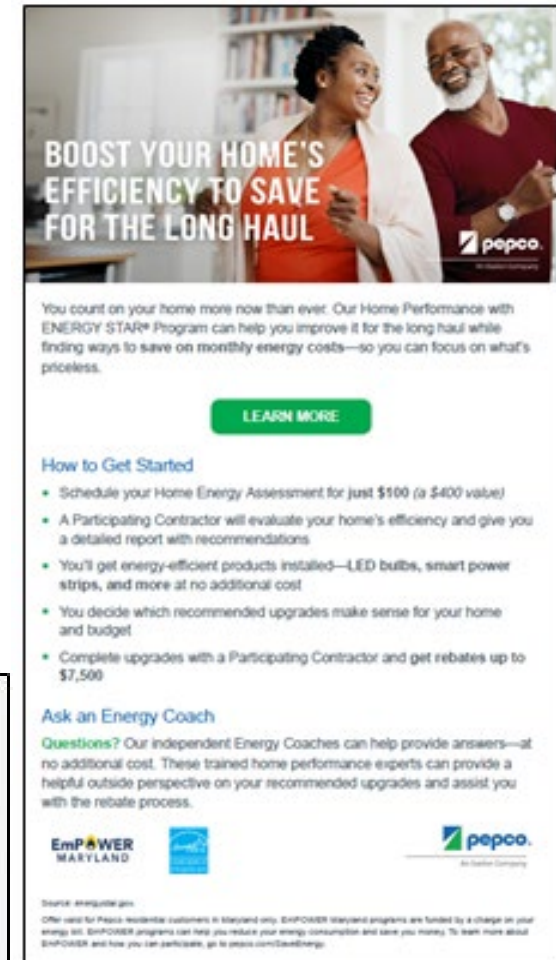
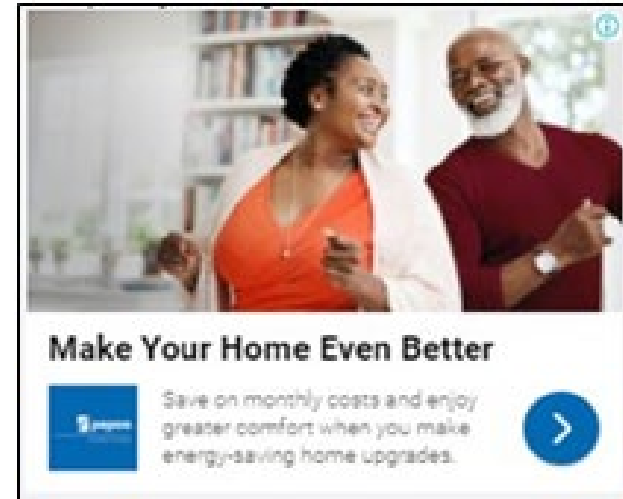
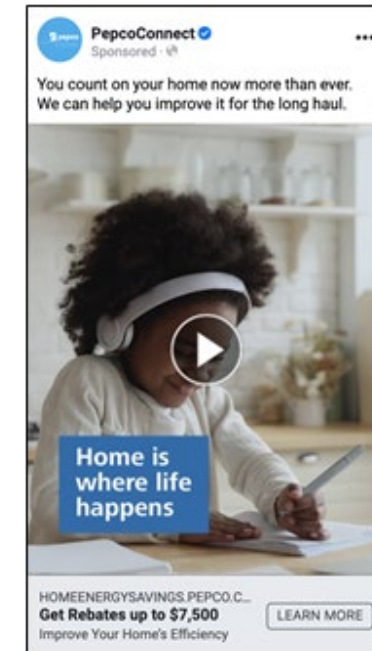
- Broadcast TV & Cable – Oct
- Direct Mail Postcards – Oct
- Eloqua Emails – Oct, Nov
- Podcast – Oct, Nov
- CTV – Oct, Nov
- Social-NextDoor – Oct, Nov
- High Impact Display – Oct, Nov
- Google Discovery Ads – Oct, Nov
- Responsive Retargeting – Oct, Nov
- Responsive Display – Oct, Nov
- Paid Search – Oct, Nov
- YouTube Video – Oct, Nov
- Native Displays – Oct, Nov
- Paid Social – Oct, Nov





# Pepco and Delmarva Power Q4 Marketing Tactics

- Direct Mail Postcard – October, November
- Email – October, November
- High Impact Display – October, November
- Native Display Ad (Pepco only) – October, November
- Display (Standard & Responsive) – October, November, December
- Paid Social (Facebook & Instagram) – October, November
- Paid Social (Pinterest) (Pepco only) – October, November
- Paid Search – October, November, December





# 2021 Marketing Promotion Underway Now!

## SHARABLE CONTENT

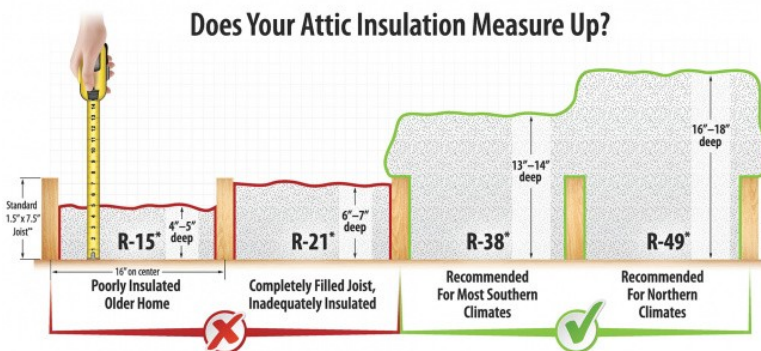
ENERGY STAR has created entertaining how-to videos, graphics, and blogs to share with homeowners to generate engagement and interest.

[GRAPHICS GALLERY](#)

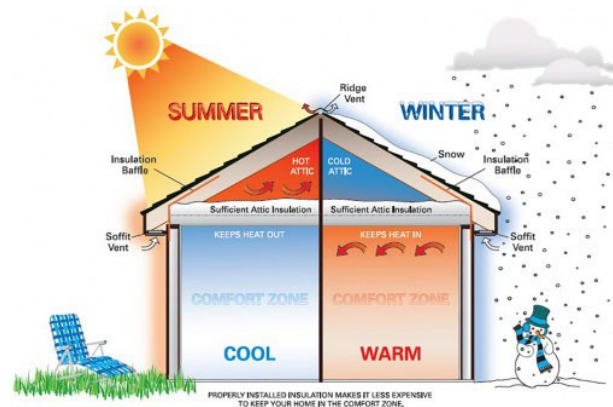
[STAKEHOLDER TOOLKIT](#)

[VIDEO SERIES](#)

[WIDGETS](#)



\* Recommended Dept. of Energy attic insulation levels for commonly used fiberglass, mineral wool, and cellulose insulation assuming about R-3 per inch.  
 \*\* Standard joists are sold as 2" x 8" but usually measure closer to 1.5" x 7.5"



## Templates

Use these customizable templates and sample text to get the word out about this year's promotion to consumers, media, and other stakeholders.

[Sample Email and Newsletter Text](#) (WORD)

[Press Release Template](#) (WORD)

[Media Pitch Template](#) (WORD)

[Sample Social Media Posts](#) (WORD)

[1-page Consumer How to Participate Guide](#) (PDF)

[Co-brandable 1-page Consumer How to Participate Guide](#) (PDF)

[Generating Leads with ENERGY STAR's Rule Your Attic!](#) (PDF)

## Seal and Insulate with ENERGY STAR Resources

[Seal and Insulate DIY Guide](#) (PDF)

[Spanish DIY Guide](#) (PDF)

[Seal and Insulate landing page](#)

[Seal and Insulate Flyer](#) (PDF)

[DOE Air Sealing Guide for Contractors to Share with Homeowners](#) (PDF)

[DIY Attic Insulation Guide](#) (PDF)

## Health & Safety Information

[Air Sealing Health and Safety](#)

[Vermiculite Guidance](#)

[Spray-foam Guidance](#)

[Indoor Air Quality in Homes](#)





Visit [energystar.gov/RuleYourAttic](http://energystar.gov/RuleYourAttic)



GET A  
**10% TAX CREDIT**  
FOR INSULATING  
YOUR HOME



INSULATE YOUR HOME THIS FALL  
FOR COMFORT AND SAVINGS!



READY FOR  
WINTER?



INSULATE FOR COMFORT AND SAVINGS!





**9 OUT OF 10 HOMES IN THE U.S.  
ARE UNDER-INSULATED**



**RULE YOUR ATTIC**



# Federal Tax Credits Through 2021



Insulation	10% up to \$500 on materials
Roofs (Metal & Asphalt)	
Windows, Doors & Skylights	
Air Source Heat Pumps	\$300
Central Air Conditioning (CAC)	\$300
Gas, Propane, or Oil Hot Water Boiler	\$150
Gas, Propane or Oil Furnaces and Fans	\$150
Water Heaters (non-solar)	\$300
Advanced Main Air Circulating Fan	\$50
Geothermal Heat Pumps	26%



## How To Apply

<https://www.energystar.gov/about/federal-tax-credits/non-business-energy-property-tax-credits>



# Heating bills giving you a fright?

Check your attic insulation level today!  
Visit [www.energystar.gov/RuleYourAttic](http://www.energystar.gov/RuleYourAttic).



Don't let your  
heating bills gobble  
up your money!

Check your attic insulation level today!  
Visit [www.energystar.gov/RuleYourAttic](http://www.energystar.gov/RuleYourAttic).



# Questions



An Exelon Company



An Exelon Company

BGE SMARTENERGY  
savers  
PROGRAM



EmPOWER  
MARYLAND





# CEA LOAN PROGRAM

## ICF HPwES Quarterly Contractor Meeting

October 28, 2021

A partnership of:



Montgomery County  
**GreenBank**

Your partner for clean energy™



MARYLAND  
CLEAN ENERGY CENTER

**EmPOWER**  
MARYLAND



FINANCING PROGRAM FOR ENERGY EFFICIENCY & RENEWABLES

# PILOT Summary

**\$17,000,000**  
in Available Funding  
Below Market Rates

**The Clean Energy Advantage (CEA) Loan Program is a lending initiative sponsored by the Maryland Public Service Commission to provide affordable financing for energy efficiency home improvements to all Maryland residents, regardless of income.**

The CEA Loan Program is currently in the pilot stage, with launch expected by January 2022.



# ELIGIBLE IMPROVEMENTS

## What's covered?

- HVAC Systems
- Water Heating Systems
- LED Lighting
- Energy Star Windows
- Insulation
- Air Sealing
- Weatherproofing
- Duct Insulation
- Duct Sealing

A complete list can be found online at <https://bit.ly/CEA-Measures>.



# LOAN TERMS

## Interest rates and durations

	Secured Loans	Unsecured Loans
Rates (3 year term)	2.75% - 4.68%	6.49% - 11.49%
Terms	3, 5, or 10 years	3 or 5 years
Min / Max Amount	\$3,000 / \$25,000	\$1,000 / \$15,000
Prepay Penalty	No	No



FINANCING PROGRAM FOR ENERGY EFFICIENCY & RENEWABLES

# LOAN TERMS

## Interest Buydown Offer

**0% Interest Financing**  
12 Months  
for the first 2,000 Applicants







FINANCING PROGRAM FOR ENERGY EFFICIENCY & RENEWABLES

# PARTICIPATING ENTITIES

## Regulators





FINANCING PROGRAM FOR ENERGY EFFICIENCY & RENEWABLES

# PARTICIPATING ENTITIES

## Utilities







FINANCING PROGRAM FOR ENERGY EFFICIENCY & RENEWABLES

# PARTICIPATING ENTITIES

## Managers



Montgomery County  
**GreenBank**

Your partner for clean energy <sup>TM</sup>





FINANCING PROGRAM FOR ENERGY EFFICIENCY & RENEWABLES

# PARTICIPATING ENTITIES

## Lender



Promotes clean energy, environmental stewardship, and cooperative enterprises through financial services.





# PARTICIPATING ENTITIES

## Program Administrator



Annapolis based, veteran owned, small business specializing in technically enabled incentive program administration.



FINANCING PROGRAM FOR ENERGY EFFICIENCY & RENEWABLES

# THE LOAN PROCESS

[www.cealoan.org](http://www.cealoan.org)

## 1. Application Part 1 - [www.cealoan.org](http://www.cealoan.org)

Simple web interface, guided process to reserve loan funding block

## 2. Loan Application - [www.cleanenergycu.org](http://www.cleanenergycu.org)

Attractive rates and straightforward underwriting

## 3. Application Part 2 - [www.cealoan.org](http://www.cealoan.org)

Upload proof of completed work to HPWeS/HVAC Measure and Standard





FINANCING PROGRAM FOR ENERGY EFFICIENCY & RENEWABLES

# THE LOAN PROCESS

[www.cealoan.org](http://www.cealoan.org)

## Application Part 1 - [www.cealoan.org](http://www.cealoan.org)

- Contractor Proposal and Price Estimate
- HPwES Measure Selection
- Customer Utility Bill

## Application Part 2 - [www.cealoan.org](http://www.cealoan.org)

- Provide proof of completed work (invoice, inspection) to HPwES Measure and Standard

# COMING SOON

- Dec 9-16: InClima Final Web Portal Testing
- Dec 9-16: Contractor Webinar Training Session
- Jan 3, 2022: CEA Loan Program Opens!





FINANCING PROGRAM FOR ENERGY EFFICIENCY & RENEWABLES

# QUESTIONS?

**Aziz Kamulegeya**

Program Manager

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202-704-3742

[www.cealoan.org](http://www.cealoan.org)