

*Your Trusted, Local  
Energy Resource*

# Update from the Cape Light Compact

**Maggie Downey, Chief Administrative Officer**



# Who is Cape Light Compact?

## POWER SUPPLY



Providing 100% Renewable Power Supply for Cape Cod and Vineyard Residents and Businesses

## ENERGY EFFICIENCY



Offering rebates and incentives to residents and businesses to make energy efficient upgrades as the local Mass Save Sponsor

## CONSUMER ADVOCACY

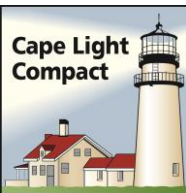


Ensuring Cape Cod and Martha's Vineyard energy interests are represented at the state level.



# From Energy Efficiency to Decarbonization

- Cape Light Compact - Mass Save - shifting focus from energy Efficiency to Decarbonization.
  - Continuing our electrification efforts
  - Encouraging customers to replace existing fossil fuels equipment with high-efficiency heat pumps. Including heating systems, cooking equipment, and water heaters
- As required by the MA Climate Act of 2022, rebates for fossil fuel equipment including gas, oil, and propane furnaces and burners are being phased out.
  - This equipment must have been installed prior to August 31, 2024 and the rebate application submitted by September 30, 2024. Heat Loans are no longer available for fossil fuel equipment.



# 2025-2027 Energy Efficiency Plan

## Policy Goals for 2025-2027



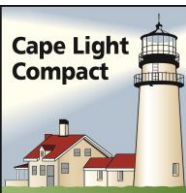
Decarbonization









Equity



Customer experience

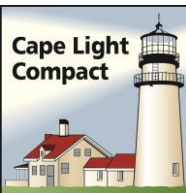


# Statewide Residential & Low-Income Offers

	Low Income (owner or renter)	Moderate Income (owner or renter)		Market Rate (or not income qualified)	
		Turnkey Pathway	Rebate Pathway	Renter	Owner
Weatherization	100% 	100% (self-attest)	N/A	100%	75%
Barrier Mitigation	100% 	100% 	N/A	\$5,000/unit	\$250 + HEAT Loan
Electrification	100% 	100% 	up to \$16,000 ASHP, \$25,000 GSHP 	Up to \$10,000 whole home; \$1,250/ton for partial	

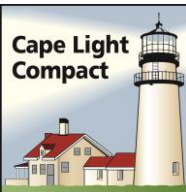


denotes income verification required



# Heat Loan

- Up to \$25k
  - *effective Jan 1, there is no additional \$25k (\$50k total) for electrification*
- Weatherization, Heat Pumps, Heat Pump Water Heaters, Batteries, Windows, and Barrier Remediation
- 0% interest
- New income-based terms starting July 1, 2025
  - *7-year term for 135% SMI and below*
  - *5-year term for 135% - 300% SMI*
  - *3-year term for 300% and above SMI*
- 2024 Data: 1,312 authorized and 955 closed loans





# Small Business Enhancements

Support **decarbonization** of small businesses by increasing **access**, improving **customer experience**, and expanding the **workforce**

- Expand the Customer Directed Option pathway for customers
- Expand the renters and landlords enhanced offering
- Prioritize support for community-based organizations
  - Up to 100% incentives for charitable non-profits
  - Main Street events
- Joint PA delivery of the Small Business Initiative



# Compact Enhanced Customer Service



Triage best program



Home Energy and  
Decarbonization  
Assessment



CLC Incentives  
State Incentives  
Federal Incentives  
Solar Incentives



Assistance with  
selected Pathway

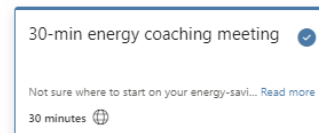


# Compact Staff Energy Coaching

- Launched in January 2025
- In-person or virtual
- Customers will be able to book time with the Outreach Specialist directly on the website
- Intent will be to help customers:
  - who are unsure where to start
  - who had an energy assessment but are unsure what to do next
  - are having trouble determining which financing or rebate options are right for them
- Should not be used in place of an HEA, calling the call center for general questions or to schedule an HEA, Heating and Cooling consultation



Energy Coach



Booking for 30-min energy coaching meeting

 SELECT STAFF (OPTIONAL)

Anyone 


 DATE

 TIME

< > December 2024

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Select a service and date to see available times.

 All times are in (UTC-05:00) Eastern Time (US & Canada)

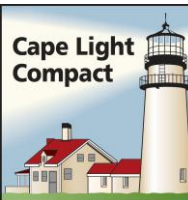


# Energy Saver Home Loan

The Energy Saver Home Loan Program will assist homeowners to cut their energy use and reduce or eliminate their reliance on fossil fuels. The Program will provide financing and technical support to households for measures not covered by the Cape Light Compact's energy efficiency program - Mass Save®.



Energy Saver Home Loans will be initiated through Cape Light Compact, and an Energy Service Provider (ESP), Abode Energy Management. The Cape Light Compact will work with participating lenders to assist borrowers through the step-by-step Energy Assessment, Decarbonization Plan, and loan application process.



# Income Limits By County

Income levels based on The Department of Housing and Urban Development Median Family Income (MFI). Income qualification is based on names on the property deed, not the income of all residents.

County	80%	135%
<b>Barnstable</b> Barnstable, Bourne, Brewster, Chatham, Dennis, Eastham, Falmouth, Harwich, Mashpee, Orleans, Provincetown, Sandwich, Truro, Wellfleet, Yarmouth	<b>\$98,160</b>	<b>\$165,645</b>
<b>Dukes</b> Chilmark, Edgartown, Aquinnah, Gosnold, Oak Bluffs, Tisbury, West Tisbury	<b>\$110,000</b>	<b>\$185,625</b>
<b>Nantucket</b> Nantucket	<b>\$122,480</b>	<b>\$206,685</b>

# Energy Saver Home Loan: Eligible Improvements

## HVAC

- Air Source Heat Pumps (heating/cooling)
- Ground Source Heat Pumps (heating/cooling)
- Thermostats
- Ventilation

## Appliances/Lighting/Fixtures

- Electric Stove, Cooktop, Range, or Oven
- Heat Pump Clothes Dryer
- Low Flow Faucets and Toilets
- LED Lighting

## Health and Safety Improvements

- Mold Remediation
- Combustion Safety Repair
- Oil Tank Removal

- Knob and Tube Wiring Remediation
- Asbestos Remediation
- Basement Moisture
- Non-structural Leak Repair
- Structural Repairs

## Electric/Clean Energy Technology

- Battery Storage
- Electric Panel Upgrade and Wiring
- EV Charging Station
- Solar PV System

## Site Work

- Arborist-Approved Shade Trees
- Tree Pruning

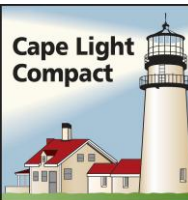
## Energy Efficiency /Weatherization

- Exterior Doors
- Air Sealing and Insulation
- Duct Sealing and Insulation
- Roofing
- Fortified Roofing
- White Roofing
- Windows

## Domestic Hot Water

- Heat Pump Water Heaters
- Solar Thermal

**ELIGIBLE IMPROVEMENTS WILL BE DETERMINED BY THE ENERGY SERVICE PROVIDER. FOSSIL FUEL EQUIPMENT UPGRADES ARE NOT ELIGIBLE.**



# Cape & Vineyard Solar Loan

- Loan from USDA, Rural Utility Service (RUS), Rural Energy Savings Program (RESP), to administer low interest solar financing.
- Total funding of \$4.9 million with \$2.2m in first year.
- Launched December 2, 2024, and received USDA funds December 26<sup>th</sup>
- **Year One Funds Fully Allocated March 31**
- Loans are serviced by Cape Cod 5 and applications receive a technical review by Self Reliance





# Cape & Vineyard Solar Loan

Rate	Term	Loan Amount
2.75%	10 year	Up to \$50k

- Must be a primary year-round residence in Barnstable or Dukes county. Proof of year-round occupancy may be required
  - In year 2 (2026), the loan will open up to small businesses.
- Must be sufficiently weatherized
- Homes in historic districts or under a historic designation, including Old Kings Highway, must provide proof of approval of the installation
- Estimate 50-80 loans in year one. Dependent on the average loan amount. Since funds are limited, loans will be prioritized based on the date of receipt of a **complete** application.
- Items not related to the PV panels or inverter, such as tree work, roof repair replacement, or batteries will not be covered.

# Loan Summary Sheet

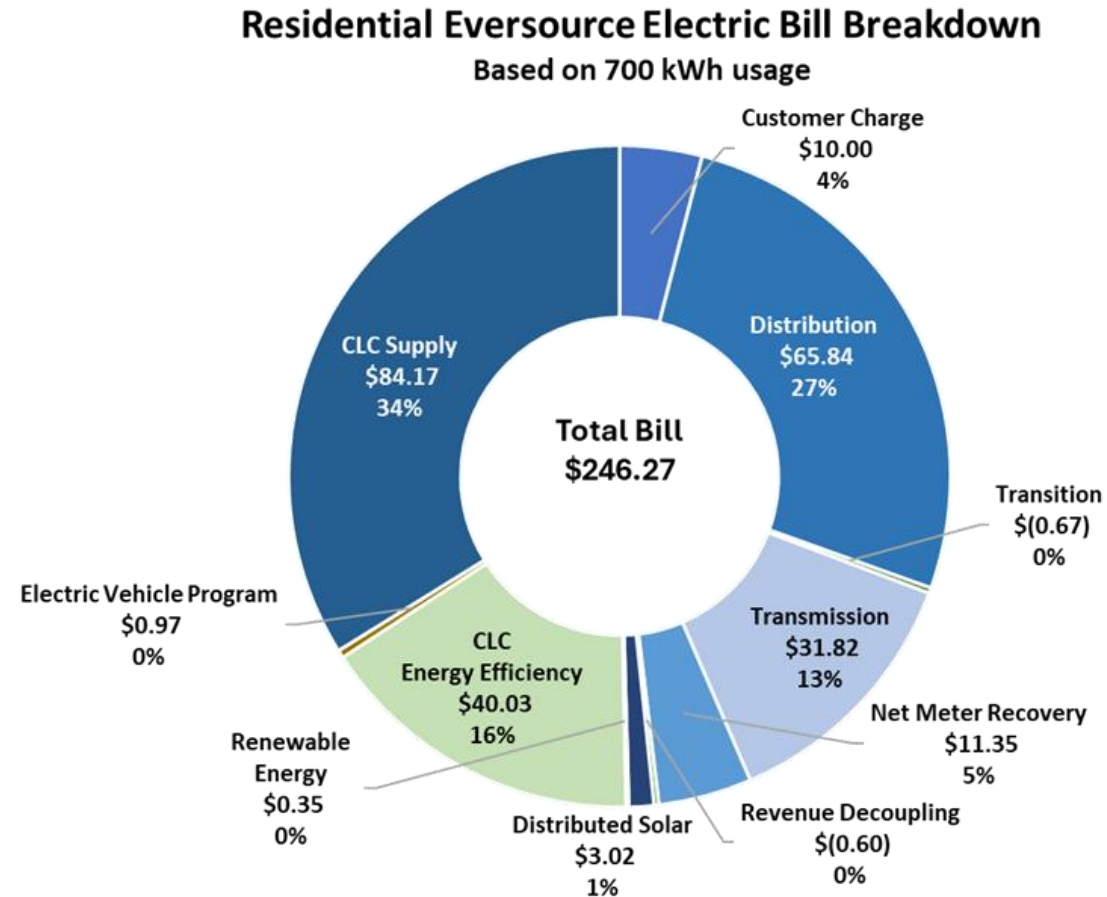
	HEAT LOAN	CVSL	ESHLP
Rate	0%	2.75%	.5% or 2% based on income
Term (years)	3-7 based on income	10	20
Amount (up to)	\$25K	\$50K	\$100K
Income limits?	No, but will impact term*	No	Yes, based on deed holder
Solar allowed	No	Yes	Yes, if paired with other measures
Non solar improvements*	Yes	No	Yes

\*includes Heat Pumps, Heat Pump Water Heaters, batteries, windows, barrier mitigation

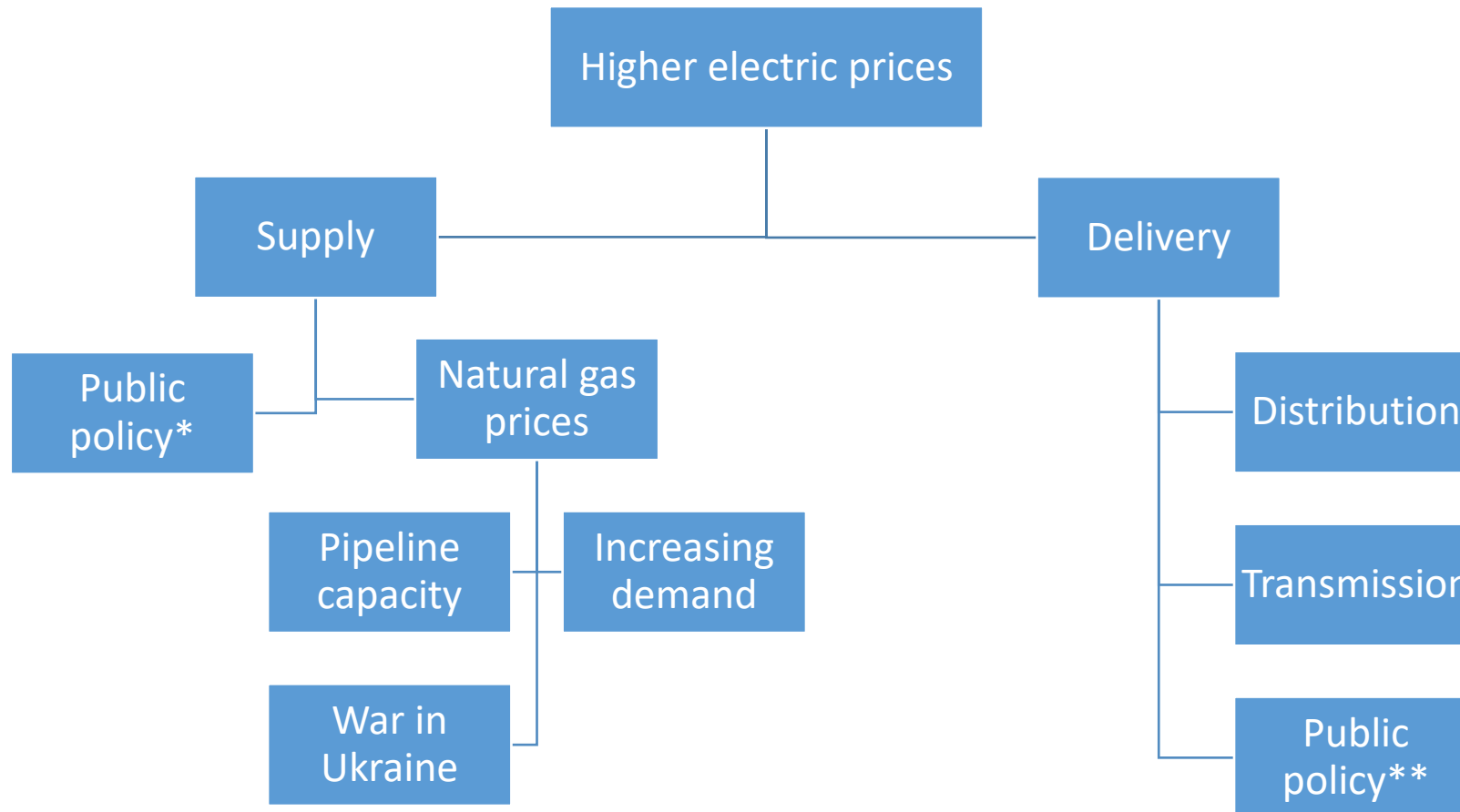
# Monthly payment samples

<b>\$25k loan amount</b>	<b>Heat Loan</b>			<b>ESHLP*</b>		<b>RUS</b>
<b>Term</b>	3 Year	5 Year	7 Year	20 Year	20 Year	10 Year
<b>Rate</b>	0%	0%	0%	0.5%	2%	2.75%
<b>Monthly payment example</b>	\$ 694.44	\$ 416.67	\$ 297.62	\$ 104.69	\$ 126.47	\$ 238.53
<b>Total interest</b>	\$ -	\$ -	\$ -	\$ 1,276.03	\$ 5,353.00	\$ 3,623.31
	<p>*The ESHLP is interest-only payments for the first 18 months of the loan. This will result in a slightly inflated share of principal in the remaining 18.5 years of payments than what is listed here</p> <p>These are purely for demonstration purposes and actual monthly payment amount will be provided by the lender.</p>					

# Electric Bill Breakdown



# What is Driving Higher Prices?



\*Public policy on the supply side of the bill includes the costs to power suppliers (like CLC, Eversource Basic Service) of purchasing renewable energy certificates to meet state requirements such as the Renewable Portfolio Standard, the Clean Energy Standard, the Clean Peak Standard, and the Alternative Portfolio Standard

\*\*Public policy on the delivery side of the bill includes the energy efficiency programs, solar programs (SMART and net metering), renewable energy, and electric vehicle programs



# Questions?

Visit our Website

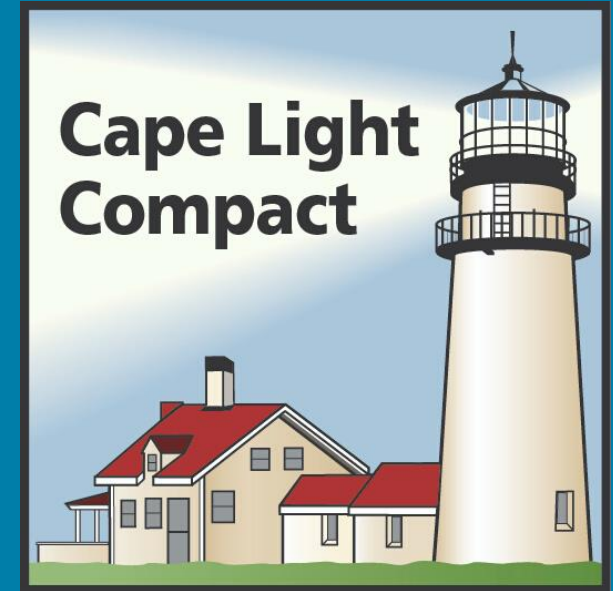
[www.capelightcompact.org](http://www.capelightcompact.org)

Energy Efficiency

**1-800-797-6699**

Power Supply

**1-800-381-9192**



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