

## YCAC & York Ready for Climate Action Policy on the Household Equity Fund

(DRAFT - for collaboration with the Climate Action Committee)

### **Purpose**

This policy outlines York Ready for Climate Action (YRCA) and the Town of York Climate Action Committee (CAC)'s process for reviewing and awarding money from YRCA's Household Equity Fund (HHEF). The HHEF pays the difference between the rebate and actual cost directly to the installer for the energy efficiency retrofit projects of heat pumps, insulation/ air sealing, energy audits, and heat pump hot water heaters for York residents with low incomes as defined by the State of Maine.

The HHEF and associated processes will be overseen by the Household Equity Fund Project Manager, who will be appointed by the Executive Director of York Ready for Climate Action. The Executive Director will be in charge of the financial transactions of the fund. Cases seeking funding from the CAC must get approval from the CAC by way of majority vote.

### **Grant Eligibility**

- **Project Type:** The installation of heat pumps, insulation/ air sealing, energy audits, and heat pump hot water heaters and repairs to prepare the home for energy efficient measures in a home in York, ME for the purpose of improving energy efficiency within the household.
- **Applicant Eligibility:** Applicants must be enrolled in Home Energy Assistance Program (HEAP), Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF), or MaineCare, as per Efficiency Maine guidelines on low-income requirements. Additionally, applicants must be a homeowner in York, Maine.

### **Application Process**

- **Application Form:** All applicants must complete and submit the designated form.

- Required Information: First and last name, address, phone number, email, and description of the project that would receive HHEF funding.
- Additional Required Attachments: A copy of an Income-Based Eligibility Verification from Efficiency Maine.
- Submission Process: Applications and supplementary materials can be submitted via email to [yorkreadyforclimateaction@gmail.com](mailto:yorkreadyforclimateaction@gmail.com) or a physical copy can be given to the HHEF Program Manager or Executive Director.
- Review Process: Applications will be reviewed as per the [York Ready for Climate Action Household Equity Fund Grant Recipient Selection Process Policy](#).
  - Cases seeking funding from the CAC must get approval from the CAC by way of majority vote.

### **Grant Award**

- Award Amount: To cover the difference between the Efficiency Maine Rebate and the cost of the selected installer quote up to \$5000 in lifetime amount per household.
- HHEF Application: Applicant must submit a completed application form as well as a copy of an Income-Based Eligibility Verification from Efficiency Maine.
- Payment: YRCA's Executive Director or the Town of York will pay the installer completing the project directly depending on the decided source of funding: YRCA or the CAC.
- Reporting/Evaluation: YRCA HHEF program manager will follow up with the recipient within six months of the completion of the project to evaluate improvements in the affordability and the comfort of the home. This report will be shared with the CAC if the recipient received CAC funding.
  - If the recipient consents to photographs, photographs will be taken of the recipient with new equipment. If the recipient consents, their name and narrative can be shared by YRCA, LightHouse Credit Union (LHCU), and other relevant parties as determined by the Executive Director of YRCA.

### **Grant Process**

- Recipient will be assigned an Energy Coach if they have not been working with one already.
- Assigned Energy Coach will do a home visit to talk to the client about their goals, details about the project, and any support work that may need to be done before the project.
- If possible, the Energy Coach will gather baseline metrics about the amount of energy used/the cost of that energy or other relevant metrics. This information could be gathered from a copy of an electric or gas bill, or other similar means.
- The Energy Coach will help the recipient find qualified installers from Efficiency Maine's approved list. The recipient should get project cost quotes from at least three different installers. The Energy Coach can also facilitate the rebate process if necessary.
- Depending on the project's source of funding, either the Executive Director of YRCA or the Town of York will pay the difference between the rebate and actual cost directly to the installer.
- Follow up with the recipient will be conducted as described in the "Grant Award" section.

### **Policy Evaluation**

The Board of Directors of York Ready for Climate Action shall have the authority to review and amend this policy and application criteria at any regularly scheduled meeting of the Board.

### **Addendum:**

This initiative dovetails with the following goals of the Town of York Climate Action Plan:

#### **Goal 1.1**

Reduce GHG emissions generated by existing residential and commercial buildings.

Goal 7 Community Resiliency and Equity: Ensuring low and moderate income residents do not have additional cost burdens for energy, building upgrades, and shifts to EVs should also be a key priority.

The average home that converts to heat pumps can expect to save 2.8 tons of emissions annually. Heat pumps are ~3x more efficient than most fossil-fuel heating systems. Homeowners switching from inefficient HVAC systems that run on fuel oil, propane, or traditional electric resistance (like baseboard heat or electric furnaces) can save around \$898 per year. (*Rewiring America*)

In Maine, an average homeowner with a 2000 square foot home could save between \$600 and \$700 annually transitioning from an oil boiler to heat pumps. This same 2000 square foot home could save \$1000 annually transitioning from an oil furnace to heat pumps, and \$1600 annually transitioning from propane to heat pumps. Savings will vary, and are based on current energy pricing as of 11/27/24. (*Efficiency Maine*)

## York Ready for Climate Action Policy on the Household Equity Fund Grant Recipient Selection Process

### **Purpose**

This policy outlines York Ready for Climate Action (YRCA)'s process of evaluating applications for and selecting recipients for a grant from the Household Equity Fund (HHEF).

### **Selection Process**

Grants will be awarded on a first come, first serve basis to applicants who have completed an application. A complete application includes a filled-out application form and a copy of an Income-Based Eligibility Verification from Efficiency Maine.

For the purposes of this process, all applications submitted on the same calendar day will be considered to be submitted at the same time. If more than one application is

received the same day, the HHEF Grant Committee will decide which application gets priority. Decisions between applications submitted on the same day will be made by considering:

1. The presence of a completed application
2. The applicant meets the eligibility requirements laid out in the [York Ready for Climate Action Policy on the Household Equity Fund](#).
3. The urgency of the need of the applicants. The HHEF grant committee will determine what constitutes urgent need, such as a lack of a reliable heating system. Priority will be given to the applicant with the most urgent need.
4. If no priority can be determined, the committee will randomly prioritize the applicants. The first name selected will be the first recipient. Assuming funding is limited, the remaining applicants will go on the waiting list in the order they were randomly selected by the committee.

### **HHEF Wait List and Urgent Need**

The waiting list will operate on a first come first serve basis, unless an applicant with urgent need applies. Cases of urgent need will be given priority. The HHEF grant committee will determine what constitutes urgent need.

### **HHEF Grant Committee Membership**

The HHEF Grant Committee will be composed of the HHEF Program Manager, the Energy Coaches Program Manager, YRCA AmeriCorps VISTA(s), the Executive Director, and the Board President. Decisions shall be made by majority vote.

### **Policy Evaluation**

The Board of Directors of York Ready for Climate Action shall have the authority to review and amend this policy and application criteria at any regularly scheduled meeting of the Board