

Wednesday, September 20, 2023

# New programs to help your flood recovery

Offers for homeowners, tenants, rental property owners & businesses

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# About me!

Efficiency  
Vermont



Overwhelmed?  
You're not alone

Disaster Distress Helpline:  
1-800-985-5990 (call or text)

Suicide & Crisis Lifeline:  
988 (call or text)





# What we'll cover

- How to report damage & get help
- Commercial customer offers
- Offers for homeowners & tenants
  - Eligibility
  - HVAC & appliance rebates
  - Weatherization
  - Financing
- Rental property owners
- Q&A



# A quick disclaimer....

*This webinar is intended to provide a general overview of the offers and resources available to Efficiency Vermont customers. To know the details of the offers and rebate amounts you qualify for, please visit our website – [www.efficiencyvermont.com/flood](http://www.efficiencyvermont.com/flood) - or call our customer support team at 1 (888) 921-5990.*

# How to report damage & get help

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# To Report Damage, Reach out to 2-1-1



Select Language ▼

CALL 2-1-1

JOIN US

DONATE

ABOUT ▼

RESOURCES ▼

VOLUNTEER

NEWS & EVENTS

CONTACT ▼

WHEN DISASTERS HIT,  
VERMONTERS COME TOGETHER TO HELP.

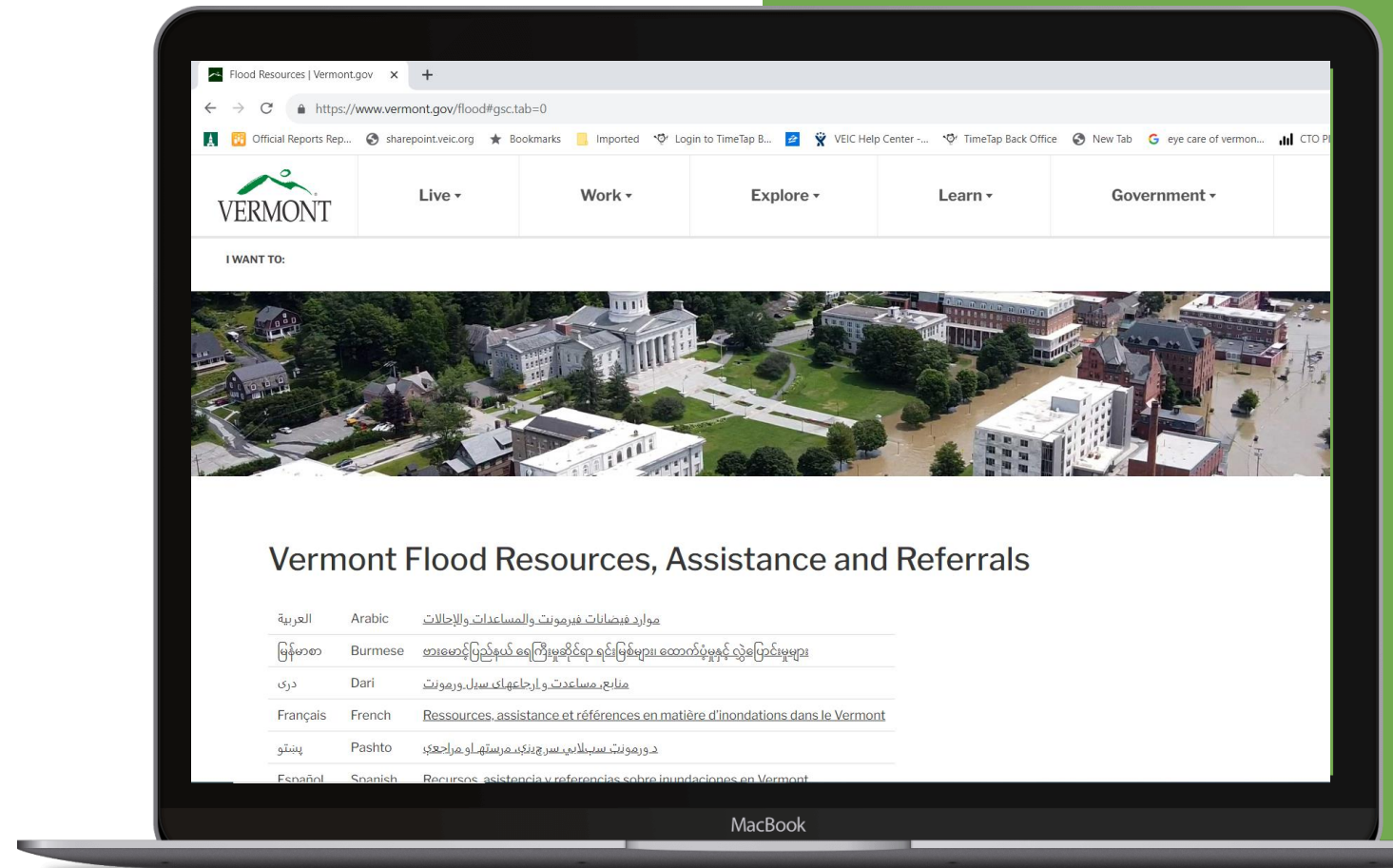
Vermonters Affected by the Storm and Flooding: Report Damages Below:

RESIDENT FORM

BUSINESS FORM

# Check Out the State Resources

vermont.gov/flood





# Apply to FEMA

FEMA Reminder!

FEMA Application  
Deadline has been  
*extended* to  
October 12!



# Efficiency Vermont resources

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# Commercial customer offers





# Commercial Offers

## Technical Assistance

Over the phone-  
consultations

Technical Support Site  
Visits

1:1 Project Assistance



**1 (888) 921-5990**

**[efficiencyvermont.com/bizconsult](http://efficiencyvermont.com/bizconsult)**

# Commercial Rebates for Flood Recovery

## Overview

- \$1,000 per product, in addition to standard offers, for the purchase of new qualifying equipment.
- Limit to 4 per customer (Max \$4,000 or \$1,000 x4)

## Eligibility

- Businesses who sustained physical damage to heating, cooling, refrigeration, or commercial kitchen equipment due to flooding on or after July 7<sup>th</sup>, 2023.
- Rebates will be available for new equipment purchased on or after July 7, 2023.

# Commercial Rebates for Flood Recovery

## Qualifying Equipment

### Heating & Cooling

- Ducted or ductless heat pump

### Water Heating

- Heat pump water heater

### Refrigeration

- High efficiency evaporator
- High efficiency condensing unit

### Commercial Kitchen Equipment

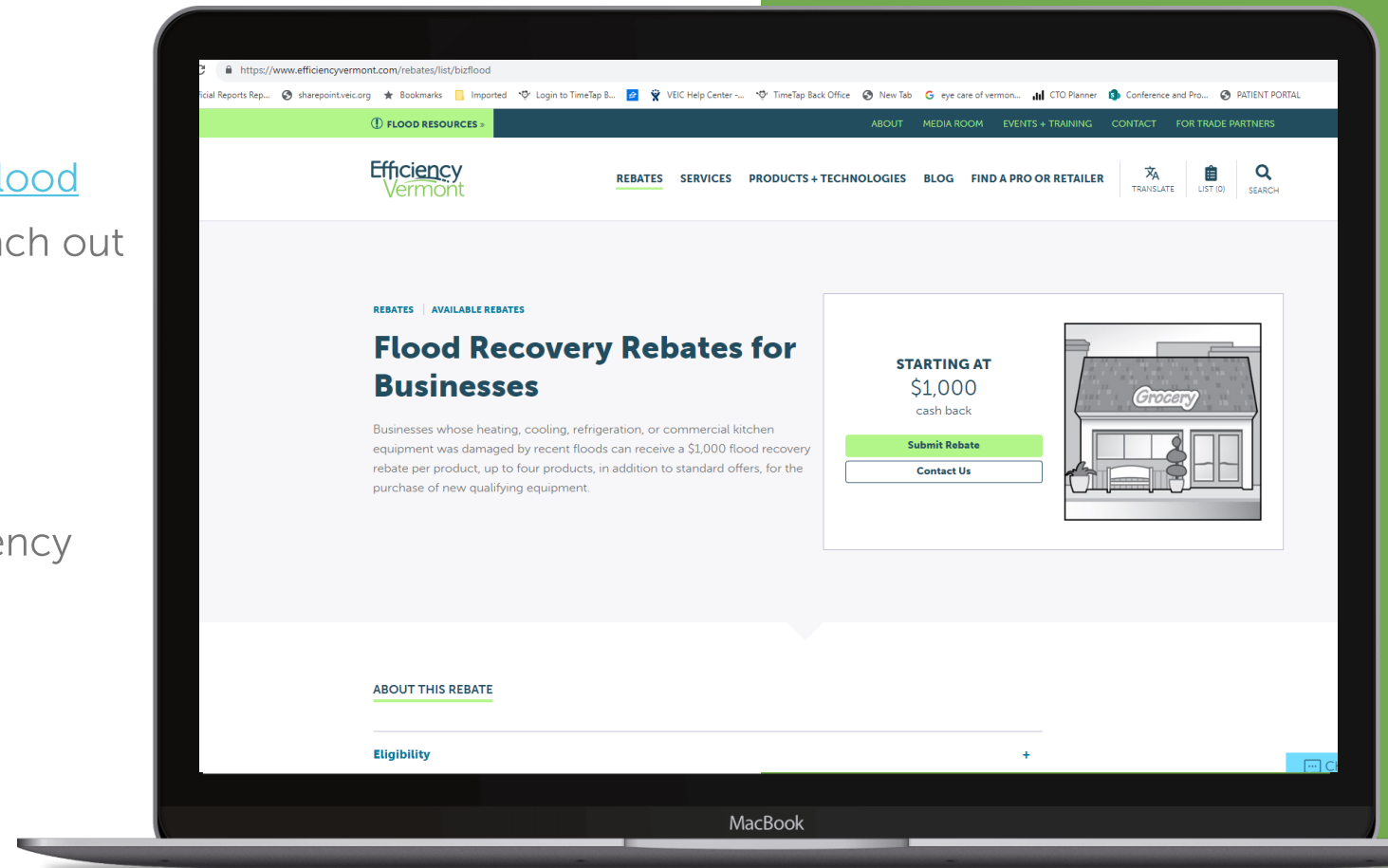
- Commercial refrigerator or freezer
- Commercial ice maker
- Commercial dishwasher
- Commercial oven
- Steam cooker
- Fryer
- Griddle
- Hot food holding cabinet



# Commercial Rebates for Flood Recovery

## How to get your rebate

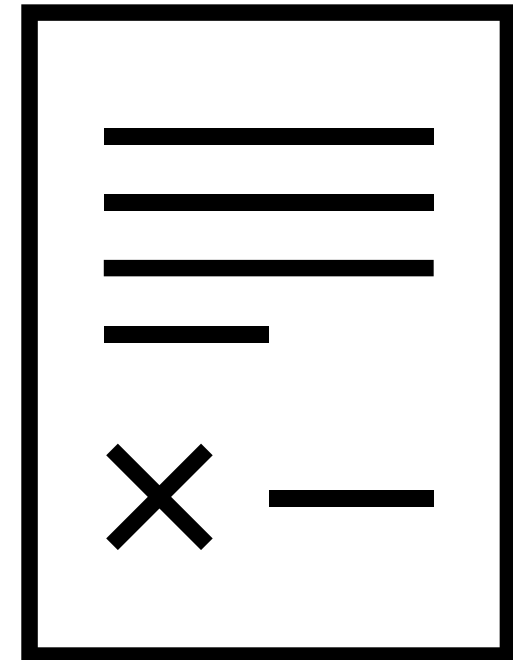
- ✓ Go to [efficiencyvermont.com/rebates/list/bizflood](https://www.efficiencyvermont.com/rebates/list/bizflood)
- ✓ Check out the lists of qualified products or reach out to our customer support team
- ✓ Locate participating distributors
- ✓ Purchase equipment
- ✓ Download the rebate form
- ✓ Submit your receipt with rebate form to Efficiency Vermont



# Commercial Rebates for Flood Recovery

## The fine print

- Used, rebuilt, or refurbished equipment is not eligible
- Customer is responsible for any tax liability associated with rebate payment
- Flood Recovery Rebate is *in addition* to our standard midstream rebates\* you'd receive from a participating distributor
- If you purchased equipment from a non-participating dealer, you may need to complete and submit the Non-Participating Distributor form to get the standard midstream rebate



\*Midstream rebates are standard rebates already provided to customers through participating retailers

# Other Commercial Resources

## BEGAP Program

- Apply for the [Business Emergency Gap Assistance Program](#) from the Agency of Commerce & Community Development (ACCD)
- \$20 million grant program for businesses and nonprofits (including rental property owners)
- Grants cover physical property damage
- To be eligible, businesses must intend to reopen in the same location or elsewhere in Vermont

## Regional Development Corporations

- Available to assist businesses with navigating various flood support resources, including Efficiency Vermont's Flood Recovery Rebate for Businesses
- <https://www.vermonteconomicdevelopment.com/find-your-rdc>



# Commercial Offers Q&A

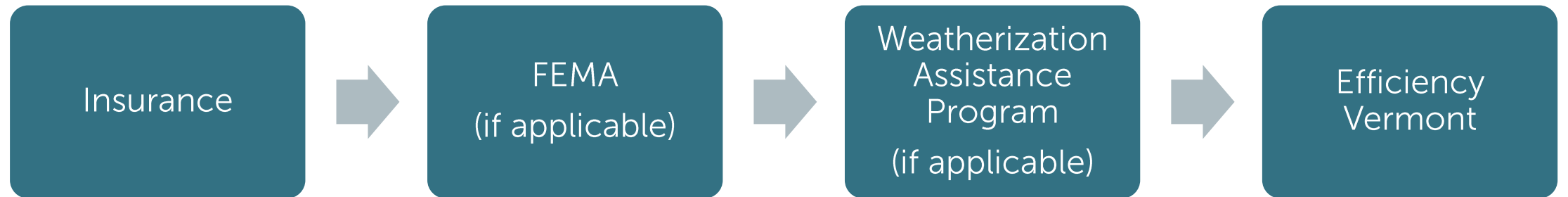


# Offers for homeowners and tenants

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# Where does Efficiency Vermont fit in your recovery process?





# Homeowners and tenants

## Technical Support

Over-the-phone consultations

Virtual Home Energy Visits

Online resources





# Homeowner and tenant HVAC & appliance rebates

Efficiency  
Vermont



# Offers available to low-and moderate-income Vermonters

		Annual household income limit by household size				
		1	2	3	4	5
Chittenden, Franklin, Grand Isle Counties	Low Income	\$63,600	\$72,700	\$81,800	\$90,850	\$98,150
	Moderate Income	\$95,600	\$109,200	\$122,800	\$136,400	\$147,400
Addison County	Low Income	\$55,550	\$63,450	\$71,400	\$79,300	\$85,650
	Moderate Income	\$83,280	\$95,160	\$107,040	\$118,920	\$128,520
All other VT counties	Low Income	\$55,050	\$62,900	\$70,750	\$78,600	\$84,900
	Moderate Income	\$82,400	\$94,200	\$106,000	\$117,800	\$127,400

# Customer Eligibility



You must apply to your insurance company and FEMA (if you live in a FEMA declared county) before accessing Efficiency Vermont's offers



You must meet the income requirements listed on the rebate form for low- or moderate-income.



There is a \$10,000 cap per household for flood recovery appliance rebates. (This does not apply to incentives received from Efficiency Vermont in the past.)



Flood damage must have occurred in your home between July 10 and July 31, 2023.

For Addison County residents, flooding between July 10 and August 10, 2023 is eligible.



Tenants may only access offers to replace appliances they own.

For larger appliances, tenants will need their property owner to sign an attestation of ownership for it to be replaced by the tenant.



# Offers Overview

## Large Appliances\*

Replacement of large appliances\* that are no longer functioning with ENERGY STAR® certified appliances

- standard size refrigerators
- freezers
- clothes washers
- clothes dryers

## Small Appliances

Purchases of new ENERGY STAR® rated small appliances (does not need to be a replacement)

- air-conditioners
- dehumidifiers
- air purifiers

## Heating Systems\*

Replacement of heating systems \*that are no longer functioning including boilers, furnaces, wood stoves, and ductless heat pumps.

Woodstoves and heat pumps can also be purchased as new supplemental heating systems.

Fossil-fueled boilers and furnaces must be replaced with ENERGY STAR boilers and furnaces (U.S. North)

## Hot Water Heaters\*

Replacement of water heaters\* that are no longer functioning with ENERGY STAR heaters or heat pump water heaters.

\*Tenants must submit a declaration of ownership to access offer

**Max total rebate for all appliances & HVAC systems: \$10,000/household**

# Rebate Details

## Homeowners & Tenants

Products & Eligibility Lists	Product Requirements	Low-Income (<80% AMI) Incentive Amount	Moderate-Income (80% - <120% AMI) Incentive Amount
Large Appliances (ENERGY STAR® certified refrigerators, freezers, clothes washers, and clothes dryers). Must be standard size (no minis or compact units).	Old product doesn't function.	Up to \$1000 (maximum 1 per appliance type)	Up to \$750 (maximum 1 per appliance type)
Small Appliances (ENERGY STAR certified air-conditioners, dehumidifiers, and air purifiers)	Can be used to purchase new or replace old product that doesn't function.	Up to \$400/appliance (maximum 2 per appliance type)	Up to \$300/ appliance (maximum 2 per appliance type)
ENERGY STAR certified boilers and furnaces	Old product doesn't function.	Up to \$10,000	Up to \$7,500
Central Pellet Boiler or Furnaces	Old product doesn't function.	Up to \$10,000	Up to \$7,500
Wood/Pellet Stoves	Old product doesn't function or adding new supplemental heating.	Up to \$10,000	Up to \$7,500
Ductless Heat Pumps	Old product doesn't function or adding new supplemental heating.	Up to \$10,000	Up to \$7,500
Ducted Heat Pumps	Old product doesn't function or adding new supplemental heating.	Up to \$10,000	Up to \$7,500
ENERGY STAR certified fossil fuel-fired and electric water heaters	Old product doesn't function.	Up to \$3,000	Up to \$2,250
Heat Pump Water Heaters**	Old product doesn't function.	100% of costs, up to \$5,000	90% of costs, up to \$4,500

\*\*Heat Pump Water Heater rebate does not impact your \$10,000 household cap

# Weatherization offers for flood impacted homes

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# Weatherization

We've made adjustments to current weatherization offer to make it accessible for flood-impacted homes:

- A blower-door test is not required at the beginning of a project.
- Using an Efficiency Vermont Energy Excellence Network (EEN) Contractor is the best and easiest way to access incentives.
- If work was completed by a homeowner or an out-of-network contractor, you must use an EEN contractor to inspect and test the work.
- If work does not meet standards, we can support up to 75% of the cost to get the work tested and inspected by an EEN contractor.

## Current Weatherization Incentives from Efficiency Vermont

- **Receive 75% of project costs back, up to \$4,000.**
- **Vermont residents who qualify as low- and moderate-income are eligible for 75% of costs back, up to \$9,500.**
- **Household income will be verified by Opportunities Credit Union upon enrollment to determine eligibility.**





# Homeowner financing

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# Home Energy Loan for flood- impacted homes

## Participating lenders

VSECU

Opportunities Credit Union

NeighborWorks of Western Vermont

## Interest Rates

Household income*	Loan Terms		
	Up to 5 years	5-10 years	10-15 years
Below \$60,000	0%	1.99%	2.99%
Between \$60,001 - \$90,000	0%	2.99%	3.99%
Over \$90,000	0%	5.99%	6.99%

*\*Income guidelines apply*

No minimum loan amount,  
up to \$30,000



# Home Energy Loan for Flood-Impacted Homes

## Allowable Projects

- Weatherization
- Heat pumps (ducted or ductless)
- Hot Water heaters
- Wood heating systems
- ENERGY STAR appliances
- Customers will be allowed (on a limited basis) to finance fossil-fuel heating equipment
- Health and safety measures required for efficiency projects up to 50% of project costs





# Rental property owner offers



# Offer Overview

Property owners must submit to property insurance before submitting for Efficiency Vermont offers

Based on rent levels, low- and moderate-income rental units are eligible to receive:

- Up to \$10,000 per unit for water heating, appliances, and ductless heat pumps.
- Up to \$10,000 per building for central heating systems damaged by flooding.

MAXIMUM ALLOWABLE RENT LEVEL PER RENTAL UNIT (INCLUDING UTILITIES)							
	Income level (% of median income)	Studio	1 BDRM	2 BDRM	3 BDRM	4 BDRM	5 BDRM
Chittenden, Franklin, Grand Isle	120%	\$2,255	\$2,417	\$2,900	\$3,350	\$3,740	\$4,427
Addison	120%	\$1,968	\$2,107	\$2,529	\$2,920	\$3,258	\$3,595
All other VT counties	120%	\$1,950	\$2,087	\$2,505	\$2,895	\$3,230	\$3,562

# Rental Property Owner Offers Overview

## Large Appliances

Replacement of large appliances that are no longer functioning with ENERGY STAR® certified appliances

- standard size refrigerators
- freezers
- In-unit clothes washers
- In-unit clothes dryers

## Small Appliances

Purchases of new ENERGY STAR® rated small appliances (does not need to be a replacement)

- air-conditioners
- dehumidifiers
- air purifiers

## Heating Systems

Replacement of heating systems that are no longer functioning including boilers, furnaces, wood stoves, and ductless heat pumps.

Woodstoves and heat pumps can also be purchased as new supplemental heating systems.

Boilers and furnaces must be replaced with ENERGY STAR boilers and furnaces (U.S. North)

## Hot Water Heaters

Replacement of water heaters that are no longer functioning with ENERGY STAR heaters or heat pump water heaters.

These offers CANNOT be combined with Efficiency Vermont's existing Rental Property Rebate Program!



# Offer Details

## Rental Property Owners

Products	Product Requirements	Incentive Amount
Large Appliances (ENERGY STAR®-rated refrigerators, freezers, in-unit clothes washers, and in-clothes dryers)	Old product doesn't function.	Up to \$1000 (maximum 1 per appliance type)
Small Appliances (ENERGY STAR certified air-conditioners, dehumidifiers, and air purifiers)	Can be used to purchase new or replace old product that doesn't function.	Up to \$400/appliance (maximum 2 per appliance type)
ENERGY STAR certified boilers and furnaces (U.S. North) (replacement only)	Old product doesn't function.	Up to \$10,000
Central Pellet Boiler or Furnaces (new & replacement)	Old product doesn't function.	Up to \$10,000
Wood/Pellet Stoves (supplemental; new & replacement)	Old product doesn't function or adding new supplemental heating.	Up to \$10,000
Ductless Heat Pumps (supplemental; new & replacement)	Old product doesn't function or adding new supplemental heating.	Up to \$10,000
Ducted Heat Pumps (new & replacement)	Old product doesn't function.	Up to \$10,000
Fossil Fuel-Fired or Traditional Electric Water Heaters	Old product doesn't function.	Up to \$3,000
Heat Pump Water Heater	Old product doesn't function.	90% of costs up to \$4,500

# The Fine Print for Rental Property Owners

Property owners must submit to property insurance before submitting for Efficiency Vermont offers

Eligibility for in-unit vs. whole-building equipment

- For in-unit products, eligibility is based on rent level for the individual unit in which products are being installed
- For equipment that serves the whole building, at least 50% of units in the building qualify under stated rent levels.

Rental Rate Protection

- By participating in this offer, the rental property owner agrees that for 36 months after installation of appliances and equipment in any dwelling unit under this program, the rent charged for that unit will not be increased unless the increase is demonstrably related to factors other than the improvement work performed and supported through this program.

# Q&A





# Other offers to be aware of ...

- Looking for a contractor?
  - [Find an Efficiency Excellence Network contractor in your area](#)
- Getting a new heating system?
  - Check with your utility for additional incentives
- Need to replace a damaged vehicle?
  - [See expanded incentives for electric and efficient vehicles for flood-impacted residents](#)
  - [Calculate utility rebates & other incentives](#)
- Questions about how to rebuild?
  - [Watch our August webinar](#)



Please reach out to us at 1 (888) 921-5990 or [info@efficiencyvermont.org](mailto:info@efficiencyvermont.org)



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Winooski, VT 05404

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