

# NHSAVES 2023

## Button Up NH for Landlords



**EVERSOURCE**



## How to Improve the Energy Efficiency of Your Rental Properties



# NHSAVES Button Up Overview

- Energy Use and Savings Tips
- Air Sealing and Insulation A-B-Cs
- What to Do?
- NHSAVES and Other Incentives



# What is the “greenest” energy?





***The energy that  
you don't use!***





# Major Household Electricity Uses

Residential Electricity Use	Approximate Annual Kilowatt-hours	Potential for saving energy
Lighting	1,200	***
<i>Electric Water Heater</i>	<i>2,100</i>	***
Refrigerators & Freezers	1,050	***
Dehumidifiers	900	***
<i>Electric Clothes Dryer</i>	<i>800</i>	**
Entertainment Centers	650	*
Furnace Fans & Boiler Pumps	400	*
Dishwasher & Clothes Washer	350	**
Cooking	300	*



*Electricity consumption varies widely from household to household.  
Energy savings come from efficiency and/or conservation.*



# Lighting Efficiency

## The LED Lighting Revolution!

- Any existing 60+ watt light bulbs?
  - *Easy \$\$ savings per year with LED bulbs*
- Lots of opportunities
  - Screw-in light bulbs
  - Outdoor lighting
  - Holidays lights
  - Can lights and linear lighting
- Look for:
  - Light color (2700° K = “warm white” is what most people like)
  - Dimming and dimmer capability
  - “Suitable for enclosed fixtures”
  - “Suitable for damp locations”





# NHSAVES Rebates on ENERGY STAR Appliances

## Rebates include:

Electric Clothes Dryers \$40 - \$200

Clothes Washers \$25 - \$50

LED light bulbs instant rebates

Refrigerators \$40 - \$50

Room Air Conditioners \$20

Also pool pumps, room air purifiers & dehumidifiers



And free haul-away + \$30 for recycling an **OLD refrigerator or freezer**

[www.energystar.gov](http://www.energystar.gov) lists appliance efficiency

[NHSAVES.com/nh-rebates](http://NHSAVES.com/nh-rebates) for appliance rebate forms & updates



# Other Energy Efficiency Tips

## Saving electricity and other fuels

- Low-flow showerheads and faucet aerators
- Hot water and heating pipe insulation: R-3+
- Smart strips, plugs and switches
- Set dehumidifiers appropriately
  - Target +/-60% max humidity





# Staying Warm in Your Home

**Fact:** We have to heat our homes to live in New Hampshire and stay warm

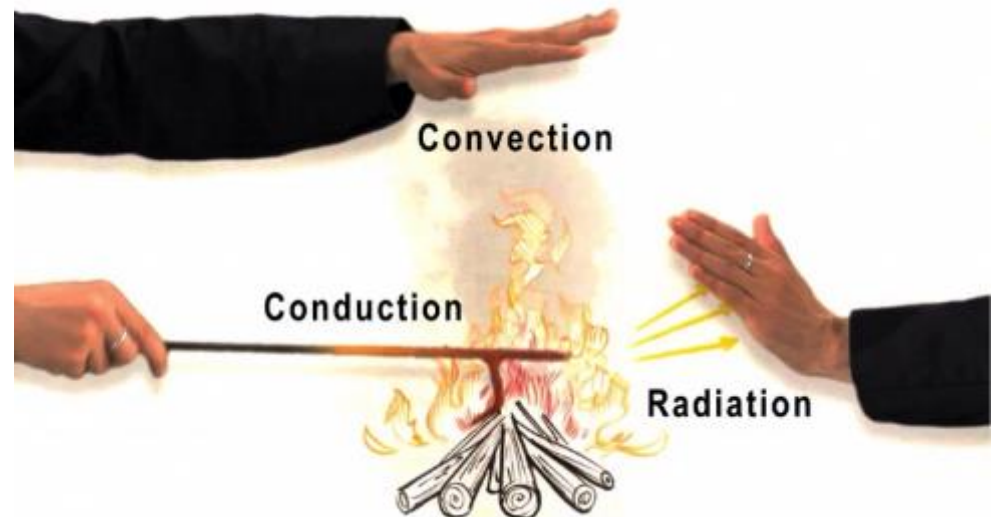
**Goal:** Use less energy to heat our homes **and still stay warm and comfortable**  
*(not just turn down thermostat!)*





# Staying Warm in Your Home: Building Science and Energy Efficiency

- **Heat always moves from Hot to Cold**
  - **Fact:** The heat inside our homes is always making its way through the building's 6 sides and heating the outdoors.
  - **Goal:** Slow this process down
- **Heat moves via three methods:**
  - **Conduction**
  - **Convection**
  - **Radiation**



# Insulation & Building Materials R-Values

*Insulation is a poor thermal conductor: GOOD!*

R-Values The higher the R-value the better the insulation

Approximate R-values: *(per inch, if installed properly)*

- |                          |                      |
|--------------------------|----------------------|
| • Fiberglass             | R-3.7                |
| • Cellulose              | R-3.6                |
| • Rigid foam board       | R-4 - R-7            |
| • Spray foam             | R-6 - R-7            |
| • New double pane window | R-3.5 (whole window) |
| • Softwood               | R-1.3                |
| • 8" concrete wall       | R-1 (for 8"!)        |



*Functional R-values may be affected more by install quality than the material used.*

# Insulating Thermal Barriers May Be:

**Insufficient (not enough R value)**

**Incomplete (no R value in spots)**

**Misaligned (R value there, but not working)**





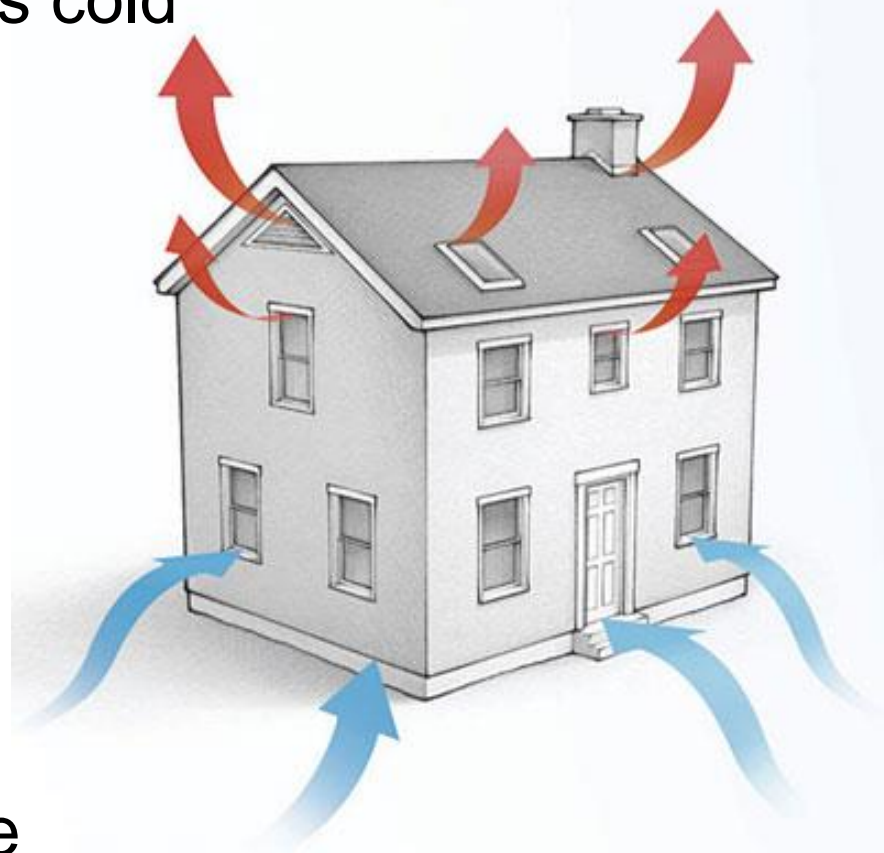
# Convection Causes Air Leakage

*Heat rises? Not really...* Heat **conducts** through materials in any direction that's cold

**Warm air rises** and leaks out the top of a building...

...Causing **cold air** to leak in down low

“Stack Effect”  
Stronger when colder outside



**Goal: keep “expensive air” inside!**





# Ranking of Air Leakage Areas: “A - B – C”



- **A – Attic** (top of the building)
- **B – Basement** (bottom of the building)
- **C – Center** of the building





## A – Lots of Air Leaks in the Attic (*and insulation opportunities*)

### Common air leaks at the top of a building:

- Attic hatches / stairs
- Chimney chases
- Pipe / electrical penetrations
- Ceiling lights / bath fans
- Electrical boxes in the ceiling





**This pegboard attic hatch w- 16" of fiberglass insulation: Good?**

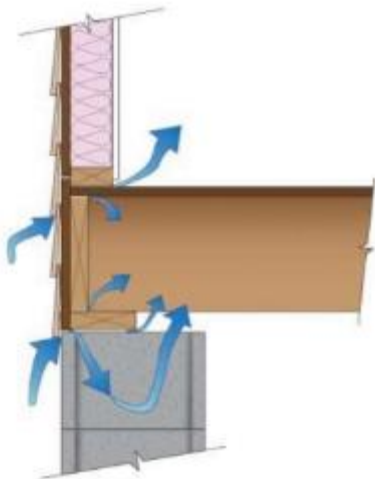




# B - Basement Air Leakage & Air Sealing

## Air Sealing Opportunities in Basements and Crawl Spaces

- Exterior doors
- Electrical, plumbing and other penetrations
- Box sill (rim joist) area
- Around old basement windows



*Why not this?*



## C – Center of the House Air Leakage

**More visible, but fewer air sealing opportunities**

- Cracks around exterior doors
- Fireplace flues can be huge leakers
- Old pulley-hung windows
- Most windows don't leak much air





# Air Sealing and Fresh Air

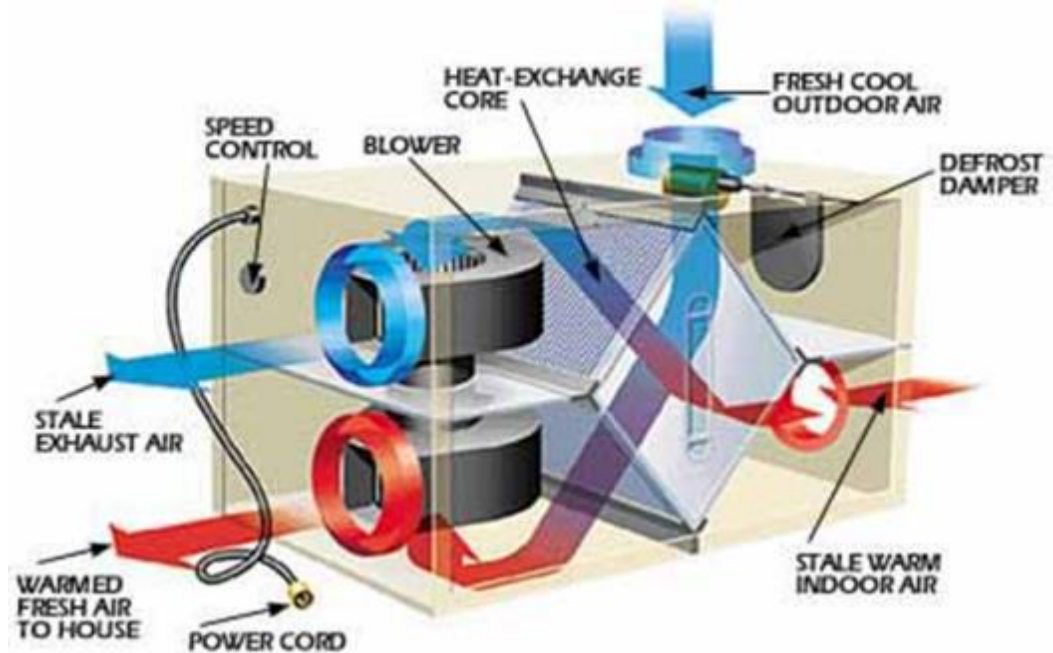
## Fresh Air is needed for a healthy home

- For a typical home, about 1/3 of the home's air should be exchanged every hour
- Many NH homes are 2 – 4 times too leaky!
  - Leaky homes are “nosebleed dry” in winter





# “Seal Tight and Ventilate Right” Mechanical Ventilation



Control air leakage, and...

Provide measured fresh air & stale air exhaust

As simple as a high quality bathroom fan

Or a heat recovery ventilator (HRV)

With controllability

Timers, occupancy sensors, CO<sub>2</sub> sensors, etc.



## ***Sources of Indoor Moisture***

- **Eliminate, Isolate or Control:**
  - Wet basements and crawl spaces
  - Dirt basements and crawl spaces
  - Bath fans venting into attics
  - Bathrooms without bath fans
  - Disconnected clothes dryer vents



*Other indoor moisture sources:* Plants, humans, pets, open sump pits, cooking, leaky pipes, new construction materials, open basement windows in summer

# Quiz



What is the biggest factor causing ice dams on this house?

# ■ ■ ■ ■ ■ The Solution?





# Home Performance Professionals (Energy Auditors and Contractors)

## Comprehensive, whole-house energy assessment

- Building envelope inspection & tests
- Combustion equipment efficiency & safety tests
- Written report with prioritized list of cost-effective improvements



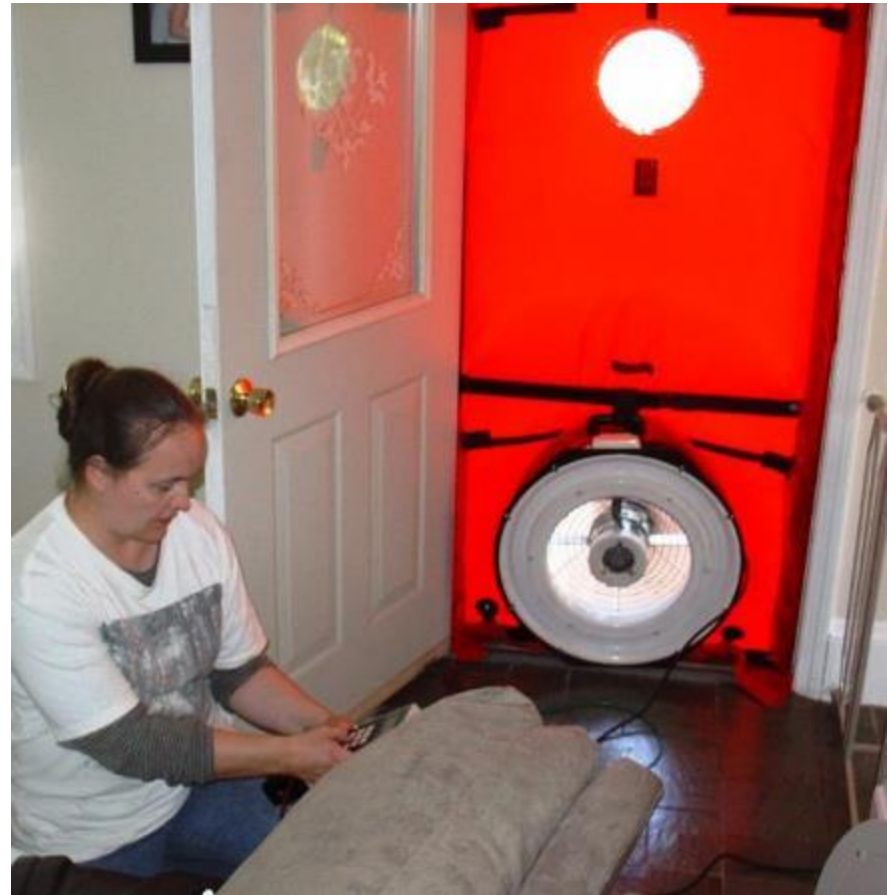
[www.bpi.org](http://www.bpi.org)



# Tools of the Trade: Blower Door Test

*Blower door tests now  
**Energy Code-required**  
for new homes in NH!*

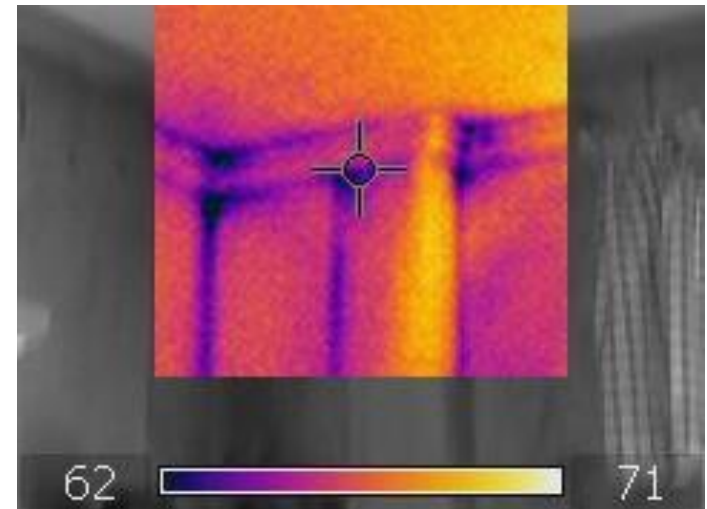
- Measures *amount* of air leakage: CFM<sub>50</sub>
- Identifies *sources* of air leakage
- Determines air ventilation rates
- Prioritizes air sealing opportunities
- Confirms amount of air sealing accomplished





# Tools of the Trade: Infrared Camera

- Visual images of hot and cold areas
- Helps sleuth insulation issues
- Used with a blower door to show air leakage pathways





# Remember “A-B-C”-- Attic, Basement, Center -- for Air Sealing & Insulation



If using blown insulation, cover attic with 12” – 16”  
***AFTER*** air sealing!



Photo: blown-in cellulose attic insulation

## A: Attic Air Sealing





## A: Attic Insulation and Hatches





## B: Basement Air Sealing and Insulation



*Fix basement water issues first*

*Uncovered foam needs a fire barrier.  
Professional installation advised.*





## C: Air Sealing in Center of House



chimney flue blocker



exterior door “Q-lon”  
style weatherstripping





# Framed Wall Insulation- best after attic and basement are improved

**Densepack** cellulose air seals & insulates empty cavities



*During installation, densepack tube is inserted into each cavity.*

*Professional installation recommended.*



Image courtesy of Vermont Dept. of Children & Families

# Window Options

## What about windows?

There are many reasons to replace windows...

...*Cost-effective* energy savings is rarely one of them

New windows ~R-3 – R-4

Old windows, with leaky sashes, can be replaced, *or...*

*Other options* include adding storm windows, indoor storms, cellular shades, or window quilts





# Heating System Recommendations

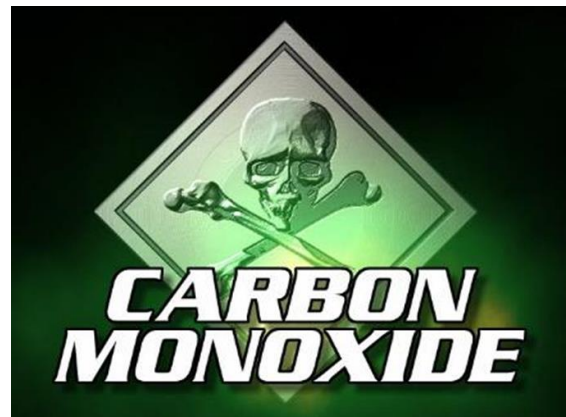


Test & Clean



Replace filters

- Combustion safety testing
- Seal and insulate ducts
- Consider a more energy efficient replacement



# High Efficiency Heat Pumps

## Ductless Cold Climate Heat Pumps for A/C & Heat

- “Mini splits” heat and cool air
- “Cold climate” models
  - Can extract heat from -20° air!

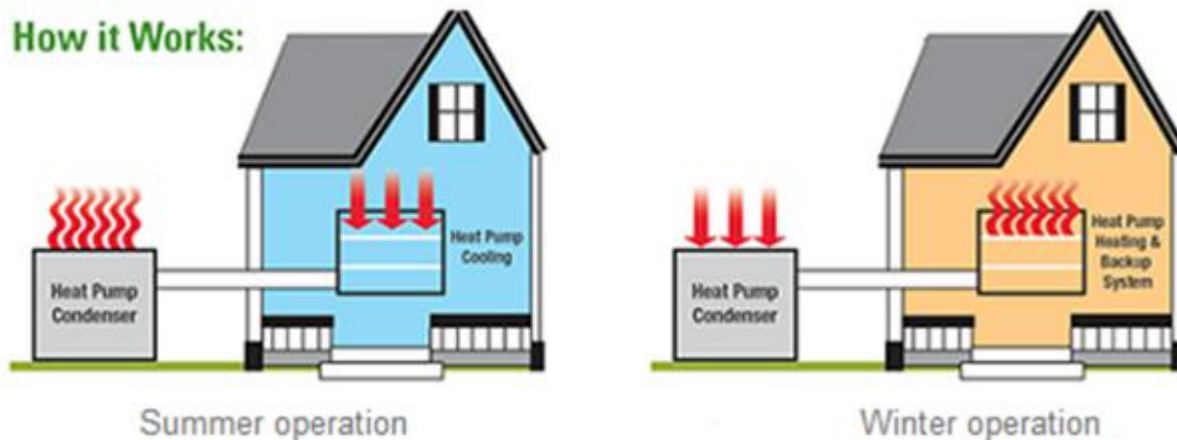


## Heat Pump Hot Water Heaters

- More efficient than regular electric water heaters

How Heat Pumps Work

How it Works:





# NHSaves Rebates and Services



EVERSOURCE



- Lighting and ENERGY STAR appliance rebates
- Heating, cooling and water heating incentives
- **Energy audits and weatherization**
  - **Home Performance with ENERGY STAR**
- Financing
- Income-qualified Home Energy Assistance

[nhsaves.com](https://nhsaves.com)

- Inflation Reduction Act and other programs





# Efficient Heating, Cooling & Hot Water

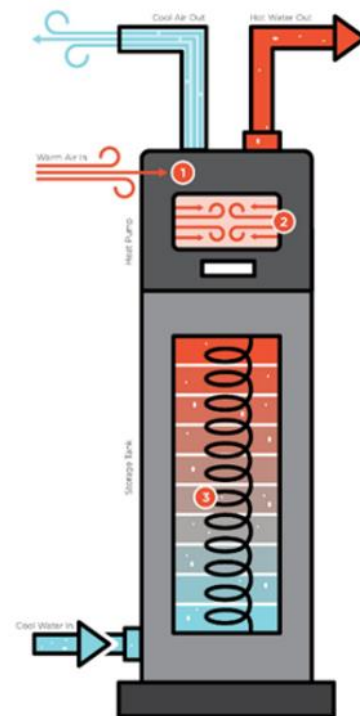
## Plenty of high efficiency options

- Mini-split cold climate heat pumps
- High efficiency gas boilers and furnaces
- Heat pump electric hot water heaters →
- EPA 2020 certified wood and pellet stoves
- Wi-Fi smart thermostats

Go to [NH Saves.com](https://nhsaves.com) for specific incentives

## Focus on weatherization first, then heating and cooling systems

- An efficient heating or cooling system in a leaky envelope still wastes a lot of energy!
- Seal & insulate ducts and distribution pipes





# NHSaves Existing Homes- Home Performance with ENERGY STAR

[NHSaves.com/programs/energy-audits-weatherization](https://NHSaves.com/programs/energy-audits-weatherization)

- Qualify with online “Test Your Home” calculator
  - *For homes and multi-family buildings up to 4 units*
  - *Input: at least 12 months heating fuel usage, heated sq.ft. area & zip code*
- Comprehensive home energy audit for \$100
  - *Credited towards improvement work -- **net cost: \$0***
- NHSaves pays for **75%** of eligible energy improvements **up to \$6,000!**
- Low or no interest financing may be available





### Basic Information

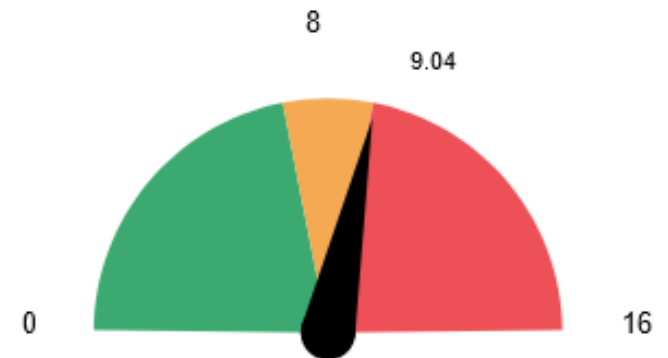
Conditioned Square Footage 2000

### Annual Heating Fuel Usage

Wood 2 Full Cords

## Heating Index

### Very High Energy Use



## Enroll For Home Efficiency Audit

Complete and submit your enrollment form.


**PROCEED TO ENROLLMENT FORM**





# Sample NHTSaves HPwES Report (@ 75%)

Proposed Improvement	Total Cost	Utility Rebate	Customer Co-Pay	ESTIMATED VALUES **		Customer Accepts
				Pay Back Period (years)	Customer Cost Savings (\$/year)	
Improve 1,150 sq ft of attic floor insulation from 6 inches to 15 inches.	\$3,409.31	\$558.61	\$2,850.70	21.9	\$129.95	
Reduce the house air leakage from 1905 CFM50 to 1705 CFM50.	\$800.00	\$800.00	\$0.00	0.0	\$86.01	
Improve 15 sq ft of rim joist from No insulation to High insulation	\$292.00	\$219.00	\$73.00	3.6	\$20.42	
Improve 673 sq ft of basement wall from No insulation to High insulation	\$4,745.00	\$3,558.75	\$1,186.25	4.0	\$298.14	
Ancillary Savings - Central A/C (1.0)		\$0.00	\$0.00	0.0	\$10.05	
Program Delivery/Audit Fee	\$863.64	\$863.64	0.00			
Customer Co-Pay Pre-Payment						

Totals  \$10,109.95 \$6,000.00 \$4,109.95 7.5 \$544.57

Total Eversource Rebate: \$6,000.00

Total Rebate: \$0.00

Customer Co-Pay Balance: \$4,109.95





# Home Doesn't Qualify for HPwES?

## *Visual Audit Program*

Minimum Home Heating Index (HHI) values to qualify for HPwES program: *(as of 2/23)*

- Eversource: **9**
- Liberty Electric: **10**
- Liberty Natural Gas: **12**
- NH Electric Co-op: **9**
- Until Electric & Gas: **10**

### NHSaves “Visual Audit” program

- If your home does Not qualify for HPwES, includes:
  - Quick walk-through energy assessment
  - *Free installation of:* Sense thermostat, LED light bulbs, low-flow devices, and up to 6' pipe insulation
- Apply through the NHSaves HHI calculator



# Inflation Reduction Act Tax Credits



*Lots of financial carrots! IRA has three main energy efficiency programs for existing homes:*

## 1) 25C Energy Efficient Home Improvement Tax Credit

- 30% tax credit for 2023+, with limits, for example:

Heat pumps, incl. hot water: \$2,000	Weatherization: \$1,200
Biomass stoves & boilers: \$2,000	Energy audits: \$150
Fossil fuel heaters: \$600	Windows: \$600

- Equipment or installations must meet efficiency criteria
- For homeowners' principal residence or renters
- Claim in 2024 for 2023 federal taxes





# IRA's Electrification Rebates (HEEHR)

## 2) Home Electrification Rebates (HEEHR)

- *Future program- to be administered by NH Dept. of Energy*
- Income-qualified occupants- using area median income (AMI)
  - Under 80% AMI: 100% rebates
  - 80% - 150% AMI: 50% rebates
- Total point-of-sale rebate up to \$14,000 for qualified installations, with limits:

Heat pumps: \$8,000

Weatherization: \$1,600

Heat pump hot water: \$1,750

Electric wiring: \$2,500

Electric range or HP dryer: \$840

Electric load center: \$4,000

- For owned or rented residential units- using AMI of occupants
  - 50+% occupants LMI: building qualifies





# IRA's Home Efficiency Rebates

## 3) Home Efficiency Rebates (HOMES)

- *Future program- to be administered by NH Dept. of Energy*
- Whole home retrofit program- weatherization, potentially HVAC, etc.
- Maximum rebate amount depends on income and % energy savings:

<i>(assuming modeled energy savings)</i>	<i>Rebate %</i>	<i>Max rebate w- 20-35% savings</i>	<i>Over 35% savings</i>
Under 80% AMI	80%	\$4,000	\$8,000
All higher incomes	50%	\$2,000	\$4,000

- For owned or rented residential units- using AMI of occupants
- *IRA rebate programs can be combined with IRA tax credits and NHSaves incentives!*





# Income-Qualified Weatherization and Fuel Assistance Programs

- Weatherization Assistance Program & Home Energy Assistance
  - Financial assistance that pays for energy reduction measures in a home
  - Contact:
    - County-based Community Action Agencies (CAAs)
    - Your utility, or dial 211
- NH Electric and Fuel Assistance programs (EAP & LIHEAP)
  - Financial assistance with electricity and fuel bills
  - Same CAA, utility and 211 contacts





## Other Programs *(a sampling!)*

- State of NH Emergency Energy Assistance
  - 2023 program for 60% - 75% AMI households
  - One-time \$450 heating and \$200 electric assistance
- NH Housing (NHHFA)
  - Mostly for income-qualified occupants / workforce housing
  - Financing programs
  - Lead paint remediation program
- Energy Efficiency and Climate Resilience in Affordable Housing
  - IRA-based, to be administered by HUD
- ARPA's "NH Homeowner Assistance Fund"
  - For owner-occupied homes affected by COVID, <125% AMI
  - Funding for delinquent mortgage, taxes, energy bills, etc.





# Summary

- Know about your energy use and savings opportunities
- Air seal first: A-B-C
- Add insulation where you can
- For expert work, work with a home performance professional
- Utilize NHSAVES and other energy efficiency programs



# Thank You

*Presenter:*

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Button Up NH is coordinated by the Plymouth Area Renewable Energy Initiative with support from the NHSaves' utilities.

Visit [www.plymouthenergy.org](http://www.plymouthenergy.org) for a copy of the presentation

Support future workshops ...let your utility know.

