

Maryland Department of Housing and Community Development
Expanding the Role of Energy Efficiency in Housing Programs

NCSHA 2012 Awards

Category: Special Achievement

Entry Name: Expanding the Role of Energy Efficiency in Housing Programs

Improving a home's energy efficiency saves money for the homeowner and precious resources for our entire state, while training and empowering Maryland's workforce for the green economy of tomorrow."

- Governor Martin O'Malley

Throughout its history, the Maryland Department of Housing and Community Development has worked to ensure that Maryland citizens have access to affordable, desirable, and secure housing in thriving, opportunity-rich neighborhoods. This mission has primarily been accomplished through traditional affordable housing finance and community development programs and initiatives. More recently, however, the department has sought new resources to address current challenges that affect the sustainability of housing as well as the health of our neighborhoods and the environment.

Maryland's Governor Martin O'Malley supported the EmPOWER Maryland Energy Efficiency Act of 2008, which sets targets to reduce both per capita energy consumption and per capita peak demand by 15 percent by the end of 2015. This legislation, along with other actions taken under the Governor's Smart, Green & Growing initiatives, inspired the department to look for additional ways to align its housing programs with the Smart, Green & Growing vision.

In addition, the economic downturn put greater focus on the ways increasing residential energy efficiency can help low to moderate income families save money on their utility bills and reduce their overall housing costs. The combination of this vision with new resources made available to stimulate the economy resulted in a wide-ranging, comprehensive strategy that made energy efficiency an integral component of the state's single family, multifamily, and neighborhood revitalization programs. This comprehensive strategy put Maryland in a position to recognize and take advantage of funding opportunities from a variety of sources and has resulted in a significant culture change in the way the state does business. This culture change has made energy efficiency a key piece of the department's strategic approach to preserving and improving housing affordability for Maryland citizens.

While the department long promoted energy efficiency through efforts such as its Weatherization Assistance Program and green construction practices through its guidelines for financing affordable multifamily rental properties, new strategies were needed. In early 2009, the department was awarded \$4.5 million in funding from the John D. and Catherine T. MacArthur Foundation to create the MD-BRAC Rental Preservation Initiative and Green Grant Rental Housing Preservation Program, which was funded with \$75,000 of the MacArthur Foundation grant and matchined with \$200,000 from the Maryland Energy Administration. The MD-BRAC Initiative was designed to address affordable rental housing preservation and improved energy efficiency for multifamily buildings, and was targeted to areas expected to be impacted by the Base Realignment and Closure (BRAC) process. The Green Grant Rental Housing Preservation Program made available funding for energy audits and provided training related to the U.S. Green Building Council's Leadership in Energy and Environmental Design program. Through the Green Grant Rental Housing Preservation Program, the department provided energy audits to 13 buildings with 4,360 units, and department staff and program partners received training in basic green building concepts – with several going on to obtain LEED Green Associate credentials.

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Around this same time, the department received \$9.5 million in funding from the Maryland Energy Administration to create the Multifamily Energy Efficiency and Housing Affordability (MEEHA) program to provide energy improvements in affordable multifamily properties. Through MEEHA, the department provided grants for the purchase and installation of energy efficiency improvements, and/or renewable energy improvements in affordable multifamily rental housing developments. Such items included, but were not limited to Energy Star qualified: HVAC systems, insulation, windows, draft stopping and duct sealing, appliances and fixtures, and renewable energy generation and water heating equipment. MEEHA grants also funded energy audits/studies to assist property owners in determining the potential amount of savings that could be realized through investments in upgrading the building. With funding now exhausted, the MEEHA program provided nearly \$4.8 million in financing for energy efficiency improvements for 26 properties with 3,090 units.

While MEEHA and the Green Grant Rental Housing Preservation Program were getting ramped up, the department was also preparing to expand the Weatherization Assistance Program to accommodate the award of \$61.4 million in Recovery Act funding over three years. This represented a very significant increase over the program's historical budget of \$2 million per year. The department successfully embraced the challenge of a more than ten times expansion of the program, embarking on an aggressive strategy to build capacity in local weatherization agencies by developing local training centers, forming partnerships with community colleges, creating a mentoring program, and implementing rigorous oversight and monitoring procedures.

As the end of 2009 neared, the department recognized the significant advances in improved energy efficiency that the recently developed or expanded programs were bringing about, but was still able to identify gaps in reaching the department's broader customer base to provide increased stability and affordability through energy efficiency. One of the gaps in services identified by the department was the first time homebuyer population served by department programs. Most of this population has incomes that are higher than the allowable limits for participation in the Weatherization Assistance Program, but would still benefit from assistance in recognizing the potential impact of an efficient home, and implementing energy savings improvements. To fill this gap, the department applied for and was awarded a \$20 million competitive grant through the U.S. Department of Energy's Better Buildings program to provide favorable financing and incentives for energy efficiency improvements. Through this award, the department created the Be SMART program, which provides favorable financing and incentives for homeowners, small businesses, and affordable multifamily rental buildings to retrofit and improve the energy efficiency of existing buildings. In addition to offering unsecured loans with favorable interest rates for the purchase and installation of energy efficiency improvements, the Be SMART program made available \$2.4 million in rebates for energy upgrades in May 2012.

The awarding of funds for the Be SMART program assisted the department in reaching a broader income base, but the department continued to push forward, looking for a resource to assist in improving the energy efficiency of the affordable multifamily buildings that had received development financing from the department. Many of these buildings within DHCD's multifamily loan portfolio were not yet in a position to undertake a major rehabilitation project, unlike many of the multifamily buildings that utilized MEEHA or Be SMART funds. The department knew that if new resources could be found, portfolio projects could improve their energy efficiency and achieve significant savings in ongoing operations. In the fall of 2011, DHCD applied for and was awarded \$1.25 million in competitive grant funding through the HUD Energy Innovations Fund to leverage \$2.5 million of matching funds to provide project-level loans and grants to cover the costs of up-front energy assessments, energy efficiency retrofits and technical assistance to affordable multifamily projects within DHCD's existing loan portfolio. The program is expected to launch in late June of 2012 and is expected to assist ten affordable multifamily properties in improving energy efficiency.

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Expanding the Role of Energy Efficiency in Housing Programs

As of June 2012, DHCD has far surpassed its original goal to weatherize 7,800 homes, actually assisting more than 11,000 units through the Recovery Act-funded Weatherization Assistance Program. Anticipating the eventual need to ramp-down the WAP program, in early 2011 the department decided to seek additional funding to continue weatherization activities at this level, rather than returning to the scaled-down activities funded through the annual program funding of \$2 million from the U.S. Department of Energy. To secure funding for the expanded network of 18 agencies and 66 contractors and to continue to meet the significant demand for weatherization from low income households, the department submitted a proposal for funding of weatherization activities to the Public Service Commission, which regulates utilities and ratepayer programs in Maryland. The Public Service Commission also regulates the state's EmPOWER energy efficiency programs, designed to reduce the state's overall energy consumption by 15 percent by 2015 and funded through ratepayer surcharges. The department proposed to utilize its weatherization network to administer the existing Low Income Energy Efficiency Program (LIEEP) for the entire state, consolidating individual programs that, up until then, had been administered by five different utility companies and an array of contractors. The department proposed that LIEEP programs and practices were inconsistent and inefficient under the utility's existing models. Consolidating the programs under a single administrator would achieve economies of scale and dramatically improve weatherization production. The department presented its achievements and proposed plans through a series of public hearings, and in December 2011, the Public Service Commission issued an order to make the department the central administrator of the EmPOWER LIEEP program, authorizing \$70.6 million in funding for the program. This will allow the department to continue to assist low income families with weatherization at the same level as the Recovery Act-funded program, and will ensure that the expanded network of contractors, local weatherization agencies, and staff, will be maintained.

The activities described above represent an agency-wide shift to incorporate energy efficiency as a critical component in providing affordable housing opportunities and revitalizing communities in Maryland. The department has achieved remarkable results by capturing and deploying resources for the benefit of Maryland residents as well as serving the larger green economic and environmental goals of the state.

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Expanding the Role of Energy Efficiency in Housing Programs

ATTACHMENTS

ADDITIONAL FUNDING GENERATED AND ADMINISTERED BY DHCD 2009 - 2012	SOURCE	AMOUNT
Weatherization Assistance Program	U.S. Department of Energy, Recovery Act	\$61,400,000
Weatherization Assistance Program	U.S. Department of Energy, Annual Allocations (2009, 2010, 2011, 2012)	\$9,380,686
Be SMART Program (A Better Buildings Initiative)	U.S. Department of Energy	\$20,000,000
Multifamily Energy Efficiency and Housing Affordability (MEEHA)	Maryland Energy Administration (MEA)	\$9,500,000
MD-BRAC Rental Housing Preservation Initiative and Green Grant Rental Housing Preservation Program	Catherine T. and John D. MacArthur Foundation	\$4,500,000 (and \$200,000 from MEA)
Multifamily Energy Innovation Fund	U.S. Department of Housing and Urban Development	\$1,250,000
EmPOWER Low Income Energy Efficiency Program	EmPOWER Maryland Ratepayer Surcharge	\$70,600,000
TOTAL		\$176,830,686

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Brochure for Be SMART Home Program

For more information on Be SMART Home Loans:
 Go to: www.mdhousing.org/besmart

Or contact:
Be SMART Home Loan Program
 Community Development Administration
 Maryland Department of Housing and Community Development
 100 Community Place
 Crownsville, Maryland 21032

1-855-876-5717 or 410-514-7740
 E-mail: besmarthome@mdhousing.org
 TTY/Relay: 711 (in Maryland) or 1-800-735-2258

The Be SMART Program also finances improvements to businesses and multifamily buildings.
 For more information go to:
www.mdhousing.org/besmart

Be SMART Business
Be SMART Multifamily



MARTIN O'MALLEY, Governor
 ANTHONY G. BROWN, Lt. Governor
 BAYMOND A. SORNEK, Secretary
 CLARENCE J. SNUGGS, Deputy Secretary






HOMEOWNERS

Would you like to reduce your home energy bill?

Be more energy efficient and save money with the **Be SMART Home LOAN PROGRAM**



BE SMART
 Save Money and Resources Today

The Be SMART Home Loan Program is part of the Better Buildings Program administered by the Maryland Department of Housing and Community Development and funded by the US Department of Energy through an Energy Efficiency Conservation Block Grant award.

What is the Be SMART Home Loan Program?

The Be SMART Home Loan Program identifies cost-effective ways to improve the efficiency and comfort of your home and provides innovative financing for your energy efficiency improvements. Financing is available for replacement and upgrading of appliances, heating, cooling and ventilation systems, windows and doors, and whole house envelope improvements.

The Be SMART Home Loan Program offers two types of loans: **Be SMART Home ENERGY STAR** and **Be SMART Home Complete**. Up to \$15,000 in financing is available for eligible homeowners.

Who is Eligible?

Maryland homeowners who meet the following eligibility standards:

- Verification of income
- Credit score of 640 or greater
- Debt-to-income ratio that does not exceed 50%

Be SMART Home Loan Programs			
Be SMART Home ENERGY STAR			
For ENERGY STAR appliance upgrades and energy efficient heating and cooling systems, ventilating fans, programmable thermostats, ceiling fans, insulation, windows and doors.	Up to \$15,000	6.99% Unsecured	3, 5 or 10 year term
<i>Example:</i> Buying a new Air-source Heat Pump, Water Heater - Heat Pump, and Refrigerator	<i>Total energy savings per year:</i> \$1243 Heat pump \$331, Water heater \$670, Refrigerator \$242. (based on Energy Star savings calculator at www.energystar.gov)	<i>Example:</i> \$10,000 loan for 10 years	<i>Example:</i> Payments \$116.06/month
Be SMART Home Complete			
For improvements recommended by a Certified Energy Audit, including air infiltration reduction, insulation in the attic, floors and walls, hot water system improvements, furnace maintenance or replacement, lighting retrofit, and appliance replacement.	Up to \$15,000	4.99% Unsecured	3, 5 or 10 year term
<i>Example:</i> Air sealing and adding insulation in the attic, floors and walls	<i>Energy savings:</i> a reduction of up to 20% of heating and cooling costs (based on energy modeling using REMRate 11.0)	<i>Example:</i> \$10,000 loan for 10 years	<i>Example:</i> Payments \$106.02/month

How Do You Get a Be SMART Home Loan?

1. Submit Be SMART Home Pre-Qualification form to the Department of Housing and Community Development (DHCD).
2. Schedule home energy audit. (Be SMART Home Complete only; Be SMART Home ENERGY STAR skip to step #4).
3. Receive home energy audit report, list of Be SMART Eligible Contractors and Be SMART Home application with program guidelines and eligible uses.
4. Contact a Be SMART Eligible Contractor to receive estimate for your energy efficiency improvements.
5. Submit Be SMART Home Loan Application with supporting documentation including a detailed estimate to DHCD.
6. DHCD processes your Be SMART Home Loan Application; approval is based on a your energy efficiency plans, satisfactory credit and affordability.
7. Installation occurs by a Be SMART Eligible Contractor selected by you.
8. Contractor will be paid by DHCD when the work is completed to your satisfaction and a DHCD inspector confirms that work has been completed to specifications.



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Expanding the Role of Energy Efficiency in Housing Programs

Brochure for Be SMART Business Program

For more information on Be SMART Business Loans:

Go to: www.mdhousing.org/besmart

Or contact:

Be SMART Business Loan Program
 Neighborhood Revitalization
 Maryland Department of Housing and Community Development
 100 Community Place
 Crownsville, Maryland 21032
 1-855-876-5717 or 410-514-7740
 E-mail: besmartbusiness@mdhousing.org
 TTY/Relay: 711 (in Maryland) or 1.800.735.2258

The Be SMART Program also finances improvements to single family and multifamily buildings.

For more information go to:

www.mdhousing.org/besmart

Be SMART Home
Be SMART Multifamily



Low Interest Loans for Energy Efficiency Improvements:

- ENERGY STAR Appliances and Equipment
- Heating & Cooling Systems
- Commercial Refrigerators
- Hot Water System Improvements
- Insulation in Attic, Floors and Walls
- Lighting Retrofits
- Windows and Doors
- Building Envelope
- Solar Panels



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For ENERGY STAR appliance upgrades and energy efficient heating and cooling systems, ventilating fans, programmable thermostats, ceiling fans, insulation, windows and doors.		Up to \$15,000	6.99% (APR 6.99%) Unsecured 3, 5 or 10 year term
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For improvements recommended by a Certified Energy Audit, including: air infiltration reduction, insulation in the attic, floors and walls, hot water system improvements, furnace maintenance or replacement, lighting retrofit, and appliance replacement.		Up to \$15,000	4.99% (APR 4.99%) Unsecured 3, 5 or 10 year term
Example: Air sealing and adding insulation in the attic, floors and walls	Energy savings: a reduction of up to 20% of heating and cooling costs (based on energy modeling using RESNET 11.0)	Example: \$10,000 loan for 10 years	Example: Payments \$106.02/month

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Weatherization, Other DHCD Programs, a Big Part of Proposals Now Before the Maryland Public Service Commission

Posted on [June 18, 2012](#)

JUNE 18

ANNAPOLIS, MD – DHCD would be the lead agency in the implementation of five of the nine proposals that Maryland submitted to the Public Service Commission on Friday for utilizing the \$113.5 million Customer Investment Fund. See the governor's [release](#) for details on the proposals.

The Customer Investment Fund was established by the commission earlier this year as a condition of the merger between Constellation Energy Group and Exelon Corp.

Over a 10 year period, the state's proposal is projected to save energy, jobs and more than \$278 million dollars for BGE customers. The proposed programs will also affect almost 27,000 families, more than 12,000 small business and non-profit organizations, tens of thousands of teachers, students and parents, and over 200 Maryland manufacturers.

The proposals include \$44 million to provide weatherization services to an estimated 4,000 households within Baltimore Gas & Electric Company's service territory; \$15 million over a three-year period for a loan program to help small businesses become more energy efficient; and \$9 million over a three-year period to improve the energy efficiency of affordable rental housing. Another proposal calls for \$5 million over three years to allow Maryland Mortgage Program homebuyers to borrow money to improve the energy efficiency of their new home.

The commission will hold a hearing on the proposals on Aug. 7.

DHCD's very successful weatherization program had been scheduled to wind down significantly this year as Recovery Act funds expire. Since July 2009, the program has helped more than 11,000 households statewide become more energy efficient, safe and healthy; it is helping low income families save money; it is creating jobs; and it is helping Maryland build the green economy that is so important to the future of the state.

The Department of Energy has estimated that each household retrofitted through the program will save on average \$350 a year on their energy bills – this is money those families can use on other essential expenses, such as school supplies or health care or transportation.



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Archives

- [June 2012](#)
- [May 2012](#)
- [April 2012](#)
- [March 2012](#)
- [February 2012](#)
- [January 2012](#)
- [December 2011](#)
- [November 2011](#)
- [October 2011](#)
- [September 2011](#)
- [August 2011](#)
- [July 2011](#)
- [June 2011](#)
- [May 2011](#)
- [April 2011](#)
- [March 2011](#)
- [February 2011](#)
- [January 2011](#)
- [December 2010](#)
- [November 2010](#)
- [October 2010](#)
- [September 2010](#)
- [August 2010](#)
- [July 2010](#)
- [June 2010](#)
- [May 2010](#)

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- [Affordable Housing](#)
- [Agency Relocation](#)
- [Be Smart](#)
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Local Weatherization Workers Get a Glimpse of the Future – More Resources to Make More Homes Energy Efficient

Posted on [January 13, 2012](#)

JANUARY 13

Crownsville, MD – Secretary Skinner 'warned' members of the state's Weatherization Network to prepare for a daunting new challenge – lots of new resources.

"Success breeds success," Secretary Skinner said during a Jan 13 briefing with representatives of the Local Weatherization Agencies.

In an era of fiscal austerity, the highly successful Weatherization Assistance Program could be getting millions of dollars from several sources, including more than \$70.5 million for three years that the Maryland Public Service Commission ordered through the EmPOWER Maryland program; and \$50



million through Governor O'Malley's settlement agreement in the proposed merger between Constellation Energy Group and Exelon Corp.

The program also expects an additional \$20 million for three years through the U.S. Department of Energy's Energy Efficiency and Conservation Block Grant program; another \$1.5 million through the Low Income Home Energy Assistance Program; \$1.25 million for

two years through a pilot Energy Innovation Fund with Baltimore City and the MacArthur Foundation; and \$1 million for one year through the Regional Greenhouse Gas Initiative.

Those resources could kick-in just as Recovery Act funding is winding down.

The program's biggest selling point is its track record. During the Recovery Act period, Maryland's Weatherization Assistance Program improved the energy efficiency of 9,488 homes and replaced 1,116 furnaces. The Department of Energy estimates that each household retrofitted through the program will save on average \$350 a year on energy costs – money they can use on other essential expenses, such as school supplies, health care or transportation. The 18 Local Weatherization Agencies work with a network of more than 60 contractors who pay over 750 full and part time employees and more than 500 individuals have participated in weatherization training through the Construction and Energy Technologies Education Consortium.

The weatherization effort contributes to Governor O'Malley's EmPOWER Maryland initiative, one of the most ambitious energy conservation goals in the country. He has pledged to reduce the state's energy footprint by 15 percent by 2015.

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Archives

- [June 2012](#)
- [May 2012](#)
- [April 2012](#)
- [March 2012](#)
- [February 2012](#)
- [January 2012](#)
- [December 2011](#)
- [November 2011](#)
- [October 2011](#)
- [September 2011](#)
- [August 2011](#)
- [July 2011](#)
- [June 2011](#)
- [May 2011](#)
- [April 2011](#)
- [March 2011](#)
- [February 2011](#)
- [January 2011](#)
- [December 2010](#)
- [November 2010](#)
- [October 2010](#)
- [September 2010](#)
- [August 2010](#)
- [July 2010](#)
- [June 2010](#)
- [May 2010](#)

Categories

- [Affordable Housing](#)
- [Agency Relocation](#)
- [Be Smart](#)
- [BRAC](#)
- [Capital For A Day](#)
- [Community Development](#)
- [Community Legacy](#)
- [Customer Service](#)
- [Emergency Mortgage Assistance Program](#)
- [Energy Efficiency](#)
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- [Foreclosure Mediation](#)
- [Foreclosure Prevention](#)
- [From Our Partners](#)
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Governor's New Affordable Rental Housing Initiative Will Put 1,100 Marylanders to Work, Finance Up to 20 New Projects →

Can Home Improvement Contractors Get State Financing to Help Make Their Buildings More Energy Efficient?

Posted on [January 11, 2012](#)

JANUARY 10



CROWNSVILLE, MD – Home improvement contractors from all over Maryland got a crash course on how the state's Be SMART program can help them obtain financing for energy efficiency improvements to homes, businesses and multifamily buildings.

The \$20 million loan program, funded through the U.S. Department of Energy's Better Buildings program, advances

Governor O'Malley's effort to produce a cleaner, greener, more sustainable future for Maryland citizens by helping homebuilders make improvements that could result in energy savings of up to 30 percent. Those savings translates into significantly lower energy bills for consumers, more comfortable buildings and reduced consumption of fossil fuels.

Contractors were told during the Jan 10 educational forum that Be SMART financing can be used for the purchase and installation of equipment and materials for energy efficiency measures such as ENERGY STAR qualified HVAC systems, insulation, windows, draft stopping and duct sealing, appliances and fixtures, and water heating equipment. The forum also covered training and licensing incentives as well as an overview of Maryland's building codes. [Learn more](#) about the Be SMART program.

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Archives

- [June 2012](#)
- [May 2012](#)
- [April 2012](#)
- [March 2012](#)
- [February 2012](#)
- [January 2012](#)
- [December 2011](#)
- [November 2011](#)
- [October 2011](#)
- [September 2011](#)
- [August 2011](#)
- [July 2011](#)
- [June 2011](#)
- [May 2011](#)
- [April 2011](#)
- [March 2011](#)
- [February 2011](#)

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Secretary Skinner Tells Maryland Affordable Housing Coalition Members Their Input Matters —

DHCD Ordered to Become Sole Provider of Weatherization and Energy Retrofit Programs for State's Low Income Households

Posted on [January 3, 2012](#)

JANUARY 3

Baltimore —The Maryland Public Service Commission has ordered DHCD to become the sole provider of weatherization and energy retrofitting programs for low income households throughout the state, approving \$70.6 million for the next three years to help single family and multifamily homes become more energy efficient. [Read](#) the order.



The decision comes as DHCD winds down its three-year, \$64 million Weatherization Assistance Program under the Recovery Act, but as Governor O'Malley seeks \$50 million for weatherization efforts in the Baltimore region as part of the proposed merger agreement between Constellation Energy Group and Exelon Corp.

The PSC, which began evaluating the first phase of the 2008 EmPOWER Act in September, found that most of the utility companies had not met the commission's goals and expectations with regard to low income households.

"DHCD's programs, on the other hand, greatly surpassed even the best performing utility, all while creating jobs, ensuring that all contractors are properly and consistently trained, implementing and maintaining rigid quality control measures, and keeping marketing costs extremely low," the commission reported in its Dec. 22 order.

DHCD manages four programs that contribute to EmPOWER Maryland's energy reduction goals: the [Weatherization Assistance Program](#) that improves the energy efficiency of single family homes; the [Multifamily Energy Efficiency and Housing Affordability](#) program that provides similar services to multifamily rental units; the statewide building codes; and the [Be SMART](#) program that provides financing for energy improvements in homes, multifamily units and businesses.

DHCD weatherized nearly 8,000 low income houses between July 2009 and October 2011, taking a program that did less than 80 units per month and growing it into a program now doing more than 400 units per month. DHCD's MEEHA program provided \$8.8 million to 46 different multi-family projects across the state and has proven to be extremely cost effective as an average investment of \$1,750 per unit returns a savings of more than \$10,000.

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- [Family Celebrates Winning Their First Home During Upbeat Prince George's County Housing Fair as Optimism Grows](#)

Archives

- [June 2012](#)
- [May 2012](#)
- [April 2012](#)
- [March 2012](#)
- [February 2012](#)
- [January 2012](#)
- [December 2011](#)
- [November 2011](#)
- [October 2011](#)
- [September 2011](#)
- [August 2011](#)
- [July 2011](#)
- [June 2011](#)
- [May 2011](#)
- [April 2011](#)
- [March 2011](#)
- [February 2011](#)
- [January 2011](#)
- [December 2010](#)
- [November 2010](#)
- [October 2010](#)
- [September 2010](#)
- [August 2010](#)
- [July 2010](#)
- [June 2010](#)
- [May 2010](#)

Categories

- [Affordable Housing](#)
- [Agency Relocation](#)
- [Be Smart](#)
- [BRAC](#)

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← HUD's Annual Snapshot Finds 7,747 Homeless People BBJ: Affordable Rental Housing Construction Boom Could in Maryland, Including 1,033 Families and 592 Veterans Add 4,000 Units and Thousands of Jobs Over the Next Two Years →

Governor O'Malley Negotiates Significant New Resources for Maryland's Weatherization Assistance Program

Posted on [December 15, 2011](#)



DECEMBER 15

Crownsville, MD – Governor O'Malley's settlement agreement in the proposed merger between Constellation Energy Group and Exelon Corp. includes \$50 million for DHCD's Weatherization Assistance Program – enabling the agency to continue to improve the energy efficiency of an additional 12,000 low- to moderate- income homes in BGE's service area for the next four years.

The very successful weatherization program had been scheduled to wind down over the next six months as

Recovery Act funds expire. Since July 2009, it has helped more than 9,000 households statewide become more energy efficient, safe and healthy; it is helping low income families save money; it is creating jobs; and it is helping Maryland build the green economy that is so important to our quality of life and the quality of life of our children.

The Department of Energy has estimated that each household retrofitted through the program will save on average \$350 a year on their energy bills – this is money those families can use on other essential expenses, such as school supplies or health care or transportation.

The settlement was filed with the Public Service Commission on Dec. 15 and the regulatory panel is expected to make a decision by Jan. 5.

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- [Grand Opening Celebrates Renovation of Affordable Rental Housing in Baltimore's Franklin Square Community](#)
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Archives

- [June 2012](#)
- [May 2012](#)
- [April 2012](#)
- [March 2012](#)
- [February 2012](#)
- [January 2012](#)
- [December 2011](#)
- [November 2011](#)
- [October 2011](#)
- [September 2011](#)
- [August 2011](#)
- [July 2011](#)
- [June 2011](#)
- [May 2011](#)
- [April 2011](#)

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DHCD Honors Affordable Rental Housing Developers, Saying They are Maryland's "Unsung Heroes" →

Report: Maryland Ranks Among Top Energy Efficient States

Posted on [October 20, 2011](#)

OCTOBER 20

Washington – Maryland ranks among the most improved states in forging an energy efficient economy and received high marks for reducing consumption, setting greenhouse gas tailpipe emission standards and transit-oriented development, according to a new report.



The fifth edition of the American Council for an Energy Efficient Economy's [State Energy Efficiency Scorecard](#) puts Maryland in the top ten states for the first time, lauding significant increases in utility-sector energy efficiency efforts and energy efficient transportation policies.

"We have set some of the most aggressive goals in America for decreasing energy consumption in Maryland and our efforts to are beginning to bear fruit," Governor O'Malley said. "Making the investments in safe, clean, reliable and affordable energy can create thousands of jobs in our state, saves money and improves our environment." See the governor's [full statement](#).

[Learn more](#) about how reducing energy consumption plays an important part of Governor O'Malley's Smart Green & Growing and EmPOWER Maryland initiatives for a cleaner, greener and more sustainable future for the people of Maryland.

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- [June 2012](#)
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- [April 2012](#)
- [March 2012](#)
- [February 2012](#)
- [January 2012](#)
- [December 2011](#)
- [November 2011](#)
- [October 2011](#)