

Maryland Department of Housing and Community Development
Residential Energy Efficiency Programs: Promoting and Preserving Home Affordability

2014 Entry Form
 (Complete one for each entry.)

Fill out the entry name *exactly* as you want it listed in the program.

Entry Name	Residential Energy Efficiency Programs: Promoting and Preserving Home Affordability		
HFA	Maryland Department of Housing and Community Development		
Submission Contact	Erlene Wilson, Director, Office of Communications and Marketing		
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Qualified Entries must be received by Tuesday, July 1, 2014.

For more information about Qualified Entries, [click here to access the 2014 Entry Rules.](#)

Use this header on the upper right corner of each page.

HFA	Maryland Department of Housing and Community Development
Entry Name	Residential Energy Efficiency Programs: Promoting and Preserving Home Affordability

Communications	Homeownership	Rental Housing	Special Needs Housing
<input type="checkbox"/> Annual Report <input type="checkbox"/> Promotional Materials and Newsletters <input type="checkbox"/> Creative Media	<input type="checkbox"/> Empowering New Buyers <input checked="" type="checkbox"/> Home Improvement and Rehabilitation <input type="checkbox"/> Encouraging New Production	<input type="checkbox"/> Multifamily Management <input type="checkbox"/> Preservation and Rehabilitation <input type="checkbox"/> Encouraging New Production	<input type="checkbox"/> Combating Homelessness <input type="checkbox"/> Housing for Persons with Special Needs
Legislative Advocacy	Management Innovation	Special Achievement	Are you providing visual aids?
<input type="checkbox"/> State Advocacy <input type="checkbox"/> Federal Advocacy	<input type="checkbox"/> Financial <input type="checkbox"/> Human Resources <input type="checkbox"/> Operations <input type="checkbox"/> Technology	<input type="checkbox"/> Special Achievement	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO

Maryland Department of Housing and Community Development
**Residential Energy Efficiency Programs: Promoting and Preserving Home
Affordability**

NCSHA 2014 Awards

Category: Homeownership: Home Improvement and Rehabilitation

Entry Name: Residential Energy Efficiency Programs: Promoting and Preserving Home
Affordability

Background:

The past five years have been challenging for working families in Maryland. Many have witnessed neighbors lose their homes to foreclosure, while they themselves have struggled to keep up with the increasing costs of living in many parts of the state. In particular, energy costs that continue to rise have burdened working families in Maryland, many of whom have seen a decrease in wages due to furloughs or under-employment. Rising energy costs are significantly problematic for seniors or others who live on a fixed income. Tens of thousands of families in Maryland regularly struggle with the decision of which bill to pay each month: electric bill or mortgage/groceries/car insurance?

It is with these Maryland residents in mind that the Maryland Department of Housing and Community Development operates a suite of energy efficiency programs, designed to improve comfort, indoor air quality and, most importantly to lower the cost of utility bills and improve home affordability for the Maryland residents that need it most. DHCD's energy efficiency programs work well to further the goals of the state's EmPOWER Maryland Energy Efficiency Act of 2008, which set a goal of a statewide reduction in energy consumption of 15 percent by 2015, but its benefits for low income households have a much deeper impact. DHCD is unique among Housing Finance Agencies (HFA) in its aggressive pursuit of funds for its energy programs, ranging from federal sources administered by other HFAs to the utility ratepayer funded programs described below that are not typically a part of other Housing Finance Agency programs. DHCD's energy efficiency programs contribute to an overall improvement in quality of life. By weatherizing the home and making minor repairs necessary for the energy efficiency improvements, DHCD's programs result in improved air quality, more comfortable indoor temperatures and lower bills for many program participants. Lower energy bills give low income families the leeway that they may need to make sure the mortgage is paid on time, to provide healthier foods for their families or to start saving money for the future.

Energy Efficiency Programs for Low Income Homeowners:

DHCD has administered the U.S. Department of Energy Weatherization Assistance Program (WAP) since the mid-1980's. Prior to the Recovery Act, this program received roughly \$1 million to \$3 million in funding each year, which allowed DHCD to assist 800 to 2000 households a year through its network of local government, non-profit and community action agency service providers. The program helped improve the quality of life and quality of housing stock for the residents that were assisted, but demand for assistance far exceeded resources available for the program. During the Recovery Act, DHCD received more than \$64 million over three years for the Weatherization Assistance Program, allowing the program to expand its network and participation levels significantly. More than 15,000 low income households in

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Maryland were assisted through the Weatherization Assistance Program from 2009 through 2012.

The success of the Weatherization Assistance Program in Maryland has allowed DHCD to leverage its expertise in the field of low income energy efficiency and take on administration of the ratepayer-funded EmPOWER Maryland Low Income Energy Efficiency Program, a program created through the EmPOWER Maryland Energy Efficiency Act legislation. The EmPOWER Maryland Low Income Energy Efficiency Program (LIEEP) is similar to the Weatherization Assistance Program in its provision of no-cost energy conservation materials in the homes of low income Maryland residents, but specifically targets electricity consumption and is funded through utility bill surcharges paid by all customers of participating EmPOWER utilities. With \$45 million to assist low income households over two and a half years, DHCD began administration of the LIEEP program in 2012. To date, DHCD has assisted roughly 4,500 households by providing energy conservation improvements that range from installation of attic insulation and sealing of penetrations to reduce air infiltration from outside the home to the interior, conditioned living space, to replacement of old, inefficient heating systems or refrigerators with new, efficient models.

In addition, DHCD requested and received \$19 million for additional weatherization assistance for low income households as part of the Constellation-Exelon utility merger settlement. These funds will be used to provide energy conservation materials and some rehabilitation work, including lead and mold abatement to low income households within the Constellation-Exelon utility service territory. DHCD sought these funds in an effort to diversify its array of energy efficiency resources available to low income homeowners, many of whom have homes that require some or significant level of rehabilitation prior to weatherization. With this additional resource, DHCD will be able to assist homeowners that otherwise may not have been eligible.

Energy Efficiency for Middle Income Homeowners:

To ensure that homeowners that are above the income eligibility requirements of 200 percent of the federal poverty level have access to resources to improve the energy efficiency and affordability of their homes, DHCD applied for and was awarded \$20 million in funding from the U.S. Department of Energy's Better Buildings Program. DHCD utilized this award to create a revolving loan fund to sustainably finance energy efficiency improvements for homeowners and affordable multifamily properties.

DHCD's Better Buildings residential program provides financing at 4.99 percent interest for energy conservation improvements projected to result in energy savings of a minimum of 15 percent. DHCD uses its existing staff of quality assurance inspectors to inspect 100 percent of all loans financed to make sure that the energy efficiency work was completed accurately and safely, and that it complies with local requirements. Loans are structured to create a monthly debt payment that is as affordable as possible, and one that is as close as possible to the savings that will be realized from the energy efficiency improvements. Loans provided through DHCD's Better Buildings program have terms of up to ten years, but these terms can be extended if the homeowner needs assistance with their monthly payment. Many customers are referred from the

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Better Buildings Program to DHCD's WAP or EmPOWER LIEEP program (or from the low income programs to DHCD's Better Buildings Program), and the two programs work closely within DHCD's Energy Programs unit to ensure that the best possible resource is matched to each applicant.

In summarizing, DHCD has recognized the essential role that residential energy costs and energy efficiency play in a homeowner's ability to maintain ownership of their home and a sustainable quality of life in that home. DHCD has worked to assemble a variety of tools that allow it to deliver energy efficiency services to the Maryland citizens that most need assistance in order to preserve home affordability and home ownership in Maryland. DHCD will continue to make strides in assisting Maryland's working homeowners by identifying and seeking funding for creative solutions that improve affordability.

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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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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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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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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 retrofit 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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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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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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