

Why renovation makes economic sense

From pricing a typical renovation to exploring available grants, we break down the costs – and savings – involved in renovation.



Renovation – the business case study

The reasons to renovate are many and far-reaching – from leaving a legacy for future generations and improving our health, to mitigating climate change and regenerating our economy.

Renovation is hitting the headlines once again, as both President Joe Biden and Canadian Prime Justin Trudeau are promoting energy efficiency renovations for North America’s building stock as one of the best ways to help our economies recover after COVID-19. The ambitious goal is to achieve the greatest economic benefit and the greenest climate impact in the shortest possible timeframe. All while simultaneously improving our health and comfort – what’s not to like?

Whether you’re a homeowner or a professional, there’s a lot to gain from this report:

Tap in to local incentives

Learn more about finding subsidies in your market – and find out why now is the perfect time to renovate.

Make energy efficiency renovations work for you

Get an overview of the actions you can take to make the biggest difference to your home.

Save big!

Explore the savings to be made through renovation – as well as the initial costs involved.

Get inspired

Learn the Ken Soble Tower project in Hamilton, Ontario and the Italian superbonus scheme – and discover retrofit and renovation incentive programs available in your area.



The drive to retrofit & renovate

In its September throne speech, Canada's government noted it would bring forward a plan to exceed their 2030 climate goal, reaching net-zero emissions by 2050. Through this plan, community support will come from investments in all infrastructure types, such as energy efficiency retrofits, clean energy, affordable housing, and more¹.

Likewise, President Joe Biden has included the need to upgrade more than 4 million buildings

as part of his clean energy platform. Biden plans to invest \$2 Trillion over the next four years, benefiting low-income rural and urban communities and creating millions of jobs along the way².

In North America, energy retrofits and renovation are attractive ways to jump-start post-COVID recovery, providing immediate and long-term benefits for today's populations.

How the government can use existing retrofit programs to speed up economic recovery

Canada and certain U.S. states remain committed to their international agreement to achieve carbon neutrality by 2050. Existing retrofit programs make up a major portion of these initiatives as the building stock continues to age and improving energy-efficiency becomes more important. Although Canada's large buildings (on average) are younger than those in the U.S., reducing carbon emissions by 30 percent will require energy improvements on 60,000 of the 250,000 structures to increase their efficiencies by 20 to 40 percent before 2030³.

Constructing low carbon buildings remains a priority, but deep energy retrofits provide additional benefits to the local communities and economy. By increasing current investments in energy renovations for older buildings (both commercial and residential), the government can generate local jobs, reduce their energy demand, and deliver a resilient green recovery plan similar to the European Commission.

1 <https://cib-bic.ca/en/the-canada-infrastructure-bank-announces-a-plan-to-create-jobs-and-grow-the-economy/>

2 <https://joebiden.com/clean-energy/>

3 <https://www.cbc.ca/news/canada/british-columbia/green-buildings-retrofits-1.5150658>

20-40%

**Efficiency improvement
needed before 2030**

Why renovate?

As buildings are one of United State's single largest energy consumers, accounting for close to 28 percent of total primary energy demand and greenhouse gas emissions⁴, it's good news that insulation can help reduce a building's heating needs by up to 70 percent⁵. Living in an energy efficient building has many benefits: lower energy costs, greater comfort at home, a more valuable property, and less emissions. We spend roughly 90 percent of our lives indoors. It's our right to live, learn, work and recover in buildings that are comfortable and safe.

Think about it: renovating to help local economies recover makes sense. Compared to other EU industries, construction is labour-intensive and locally-based. Around 95 percent of construction companies employ ten or fewer people, and craftsmen generate two-thirds of their revenue locally, within a 50-km radius of their business⁴.

So your home improvement project boosts an industry in need – and instantly supports craftsmen in the local community.



4 <https://www.eia.gov/tools/faqs/faq.php?id=86&t=1>

5 Sources: EU Commission (2016): Heating and cooling strategy

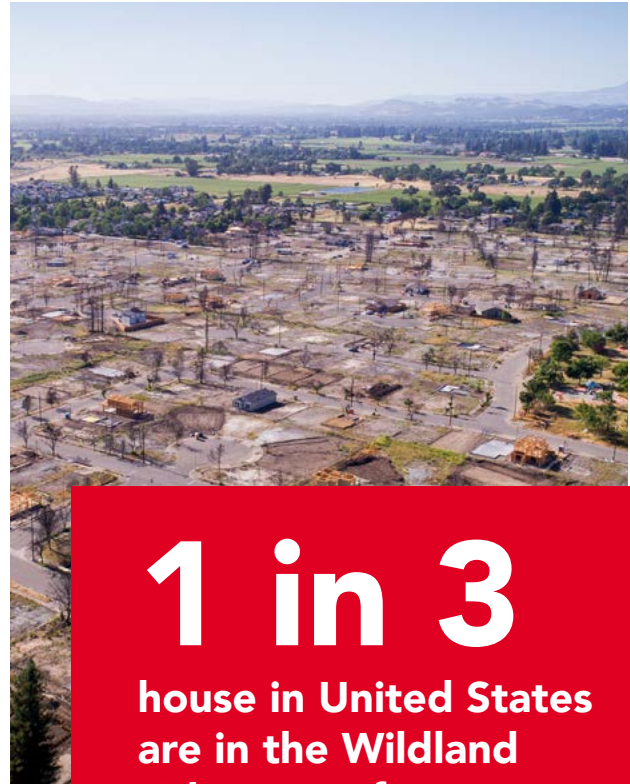
Moving fire safety to the top of the list

Throughout North America, officials are sounding the alarm about the rising risk of major fire events and the real threat that exists to life and property in America's wildfire "danger zones" known as the Wildland Urban Interface (WUI). WUI areas are those where houses and vegetation/forested areas meet or intermingle.

WUI zones are expanding as a result of ongoing population growth and urban sprawl which is driving significant housing development in WUI designated areas. When more homes are built in WUI zones, the potential for wildfires sparked through human ignition rises, while the ability to battle these fires (or for controlled burns to occur) becomes ever more challenging due to a wide variety of factors including topography, density, community design, construction materials, etc. Approximately one in three houses in the United States and one in ten hectares are now in the Wildland Urban Interface.

For homeowner and farm owner writers in California (a state with more people and homes located in the WUI than any other state in the continental United States—close to 4.5 million homes and 11 million people as of 2010), direct losses quadrupled from 2016 to 2017, climbing from just over \$4 billion to more than \$16 billion. Many are wondering if severe fire seasons are the new norm, given WUI growth, the trend toward higher temperatures, lower rainfall, and a longer fire season overall.

To mitigate risk, officials are seeking to improve the built environment in an effort to improve the chances that homes in WUI areas and the people who occupy them might have greater chances of survival during a fire event. Building to higher standards in terms of fire resistance and ignition resistance are the primary goals of the WUI code.



1 in 3
house in United States
are in the Wildland
Urban Interface

A strong defense is the best offense

To design and build a house with the greatest chance of surviving a wildfire, carefully selected building materials and careful attention to details must play a significant role in prevention.

Two of the greatest threats to homes include direct flames/radiant heat and embers. While the latter may seem like a lesser risk, high winds have been demonstrated to blow hot embers up to a mile from their source, igniting fires that can cause significant losses. The WUI code sets out the specific minimum requirements for certain parts of the home/structure and property to ensure it meets the performance-based or prescriptive measures to achieve greater fire and ignition resistance. These include exterior components such as roofs, walls and siding, decks, windows, doors, soffits and vents and other details considered to be vulnerable ignition points.

WUI code also addresses the requirement to create defensible spaces around homes/structures, including vegetation management and fuel management to prevent fire spread and make it easier and safer for firefighters to tackle a blaze.



Retrofitting with moisture in mind

Deep energy renovations of buildings are critical if cities want to tackle their climate emissions on a large scale. Energy renovation could provide up to 55 percent of the Green House Gas (GHG) emissions reductions needed to meet 2030 targets, aligning cities with a 1.5°C trajectory.

In many cases, the projects selected for renovation or retrofit will be poorly insulated and leaky. Unfortunately, it's not as simple as adding more insulation to the building's exterior or interior. Any alteration of the existing wall assembly can change the temperature gradient, potentially altering the dew point's position and increases the risk of moisture development and water damage.

Material selection is critical to ensure the longevity of a retrofit project. Stone wool insulation is a vapor open material, meaning water vapor can pass through the insulation for drainage and drying through vapor diffusion. Depending on your location in North America, you will have an outward vapor drive (Northern climates) or an

inward vapor drive (Southern climate). Ensuring proper vapor diffusion management through vapor control layer detailing can prevent unintended moisture damage on your retrofit project.

Other insulation materials like Polyisocyanurate are vapor closed. Take extra care when detailing with these insulation materials to prevent a double vapor barrier, trapping moisture and giving it no means of drainage or drying. By using stone wool, architects have the freedom to let their WRB do the vapor control work – not the insulation, simplifying their retrofit strategy.

ROCKWOOL is happy to offer a Retrofit Solutions Guide for North America, offering details and guidance to help your retrofit project. What's more, ROCKWOOL Building Science is available to help with one on one assistance to ensure your design performs and looks just as you desire.

Renovating a multi-unit house

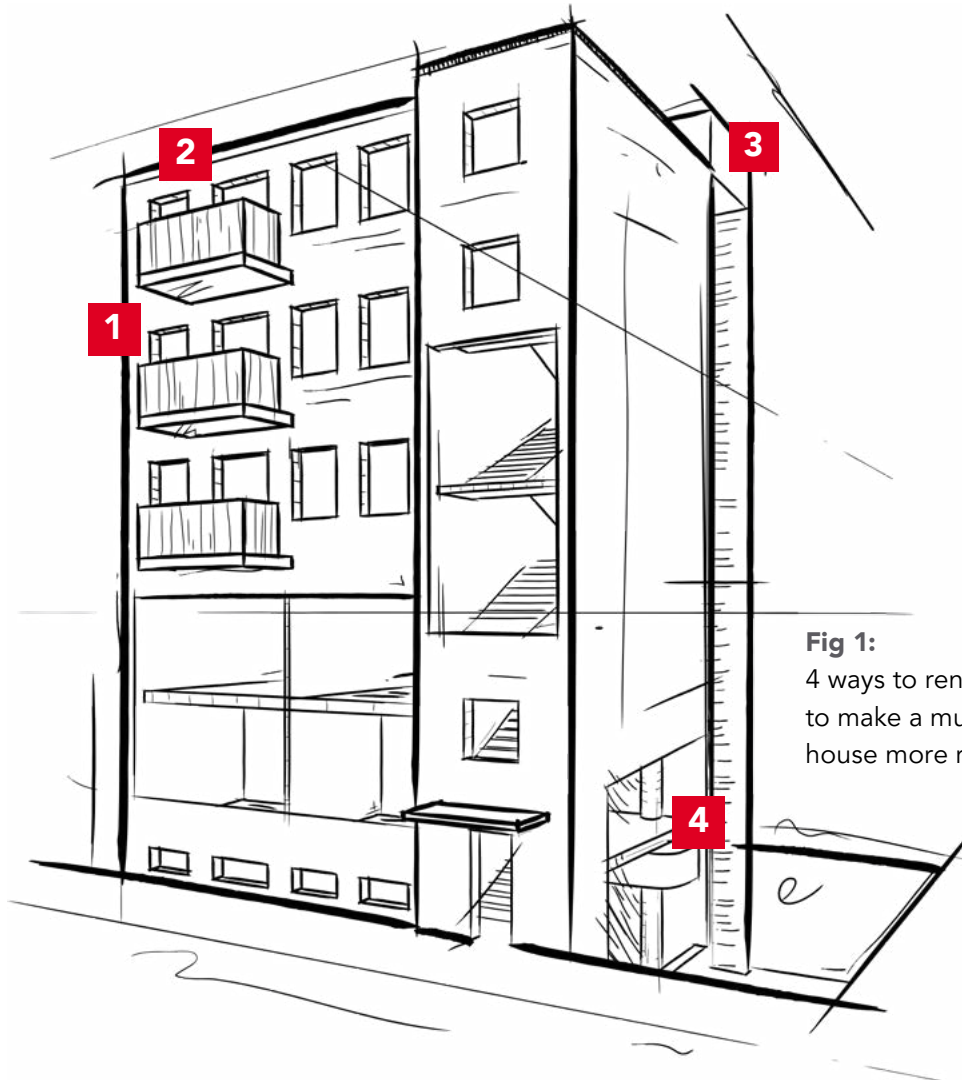


Fig 1:
4 ways to renovate
to make a multi-unit
house more resilient

1 Façade

External wall insulation systems with render or cladding materials improve thermal performance, fire safety, and building acoustics, without using valuable space from the interior.

2 Roof

Most energy loss occurs through the roof. Stone wool insulation keeps this loss to a minimum, and also improves summer comfort by keeping warm, external air out and keeping cool air in.

3 Flexible systems

It's possible to integrate insulation products below solar and photovoltaic systems to help minimise the heat loss, improve efficiency energy and increase safety through added fire protection.

4 Parking garage considerations

When built above a parking garage, insulating the lower surface of the ground floor can reduce the use of energy and ensure a pleasant floor temperature.

Renovating a single family home

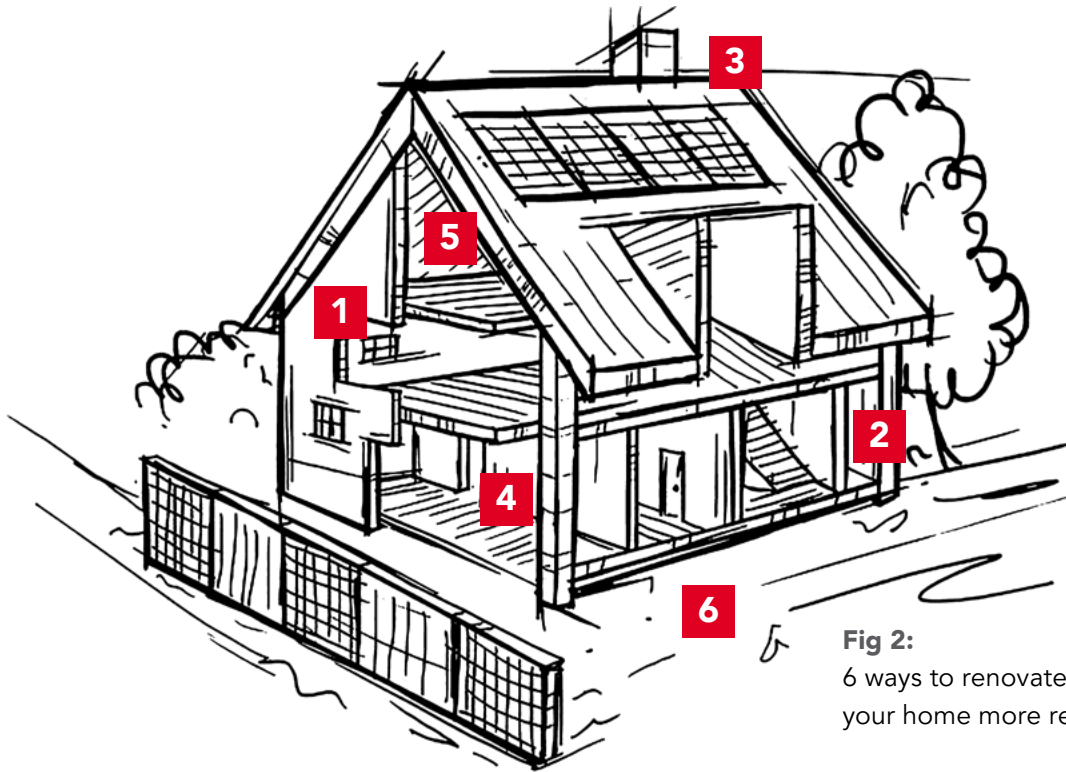


Fig 2:
6 ways to renovate to make your home more resilient

1 Façade

External wall insulation systems with render or cladding materials improve thermal performance, fire safety, and building acoustics, without using valuable space from the interior.

2 Exterior walls

If you want to maintain the existing appearance of the building, e.g. bricks or old stone walls, but you want to keep the house warm in winter or cool in summer, reduce energy usage and limit unwanted noise, it's also possible to insulate from the inside.

3 Roof

A large part of a building's energy loss is through the roof. So it's the first place you should seek to insulate to maximise the energy efficiency of your home and reduce your reliance on the grid. A well-insulated roof can significantly cut heat loss, meaning your house will stay warmer or cooler, even in the face of a power outage. By using a fire-resilient material such as stone wool to insulate your roof, the fire safety of your home also improves.

4 Interior walls

The insulation of interior walls, floors, and ceilings can improve comfort and reduce unwanted noise in the home. In the case of fire, it contains fires to the room in which they started, both keeping residents safe and limiting damages to your home.

5 Attics

Warm summers can make a poorly insulated loft unbearably hot – and cold winters make it expensive to heat. The high density of stone wool makes it an efficient material for creating a comfortable indoor climate all year round, reducing noise and helping you save money on your energy bill.

6 Basement

Insulation of the basement can reduce energy use, ensure a comfortable temperature and protect from damp. Should your basement get flooded, stone wool will not retain water after draining, limiting the potential for mould.

Saving money through renovation

Many of the renovation incentives promote energy efficiency solutions, as it is these that offer the greatest benefits to the homeowners and to society at large. Using stone wool to improve thermal insulation helps reduce energy costs, increase the fire resilience of structures, and limit noise pollution from internal and external sources – and makes your home more resilient while dealing with chronic stresses or acute shocks. It helps save natural resources and reduce the burden on public infrastructure, like electricity and district heating systems.

1 Energy savings

Improved insulation reduces your energy bills, makes your house safer, and helps save on maintenance costs. In the United States, up to 50 percent of energy bills go towards heating and cooling⁶. Using modern insulation, such as stone wool, can help reduce your heating costs by as much as 70 percent. Starting a renovation project can help save a lot of money in the long-term as, for the average home in the United Kingdom, this equates to a yearly saving of \$530 USD.

2 A great investment

Investing in energy efficiency renovations ultimately reduces energy use, making it a very tempting investment. A \$12000 USD investment in renovation yields energy savings of \$0.20- \$0.62 per ft²/year, and this goes directly to the homeowners, depending on the depth of renovation. Based on a renovation of medium depth, the internal rate of return (IRR) over 30 years is 5-6%⁷ – and this is enticing for both homeowners and institutional investors. On average, investment in building renovation delivers more than two-fold return in energy cost savings over the lifetime of the investment.

The investment case of renovation depending on the renovation depth and government's repayment bonus				
	Energy cost savings per \$12000 investment (\$/ft ²)	IRR (with 0% repayment bonus)	IRR (with 10% repayment bonus)	IRR (with 20% repayment bonus)
Deep	5.6	~6%	~7%	~9%
Medium	4.2	~3%	~5%	~6%
Light	1.8	~-2%	~-2%	~-1%

Fig 3: Investment in renovation provides a 5-6 percent IRR for the household⁸

⁶ <https://www.eia.gov/energyexplained/use-of-energy/homes.php>

⁷ The renovation depth logic is based on primary energy savings, considering 3-30% as light renovation, 30-60% as medium renovation and >60% as deep renovation. The yearly energy savings discounted for 30 years, assuming an average energy price of \$0.18/USD. Source: European commission (2019) - Currency has been localized for North America

⁸ Source: European commission (2019) - Currency has been localized for North America

Relation between house price and energy label (compared to G level) – House of 1075 ft²

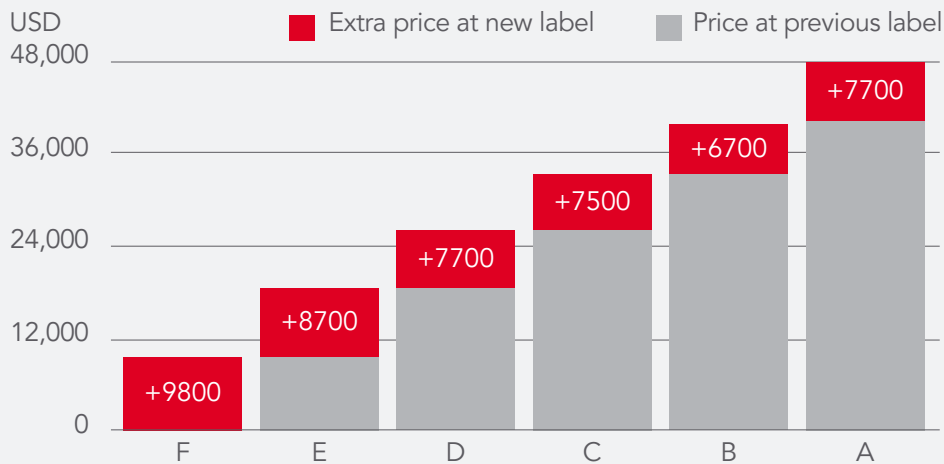


Fig 4: The relationship between house prices and their energy label

Source: Copenhagen Economics (2015) **Note:** Currency has been converted from EUR to USD

3 Increasing the value of your property

Many homeowners wonder if investment in an energy renovation project translates into a higher sales price. In many countries, the energy efficiency of buildings is rated on a label scale, easily letting potential buyers know what energy expenses to expect in a particular house. Copenhagen Economics analysed to what degree better energy efficiency ratings impact the house price, and found that for each step-wise increase on the energy label scale, the house price increases by USD 6,700-9,800 for a house of 1075 ft². This result is based on an extensive econometric analysis using more than 365,000 observations on house sales in Denmark. The energy label rates houses from A to G, with A being the highest standard and G being the lowest standard. This result proved robust to different modelling choices, and the estimation takes into account the houses different qualities and location.

4 Better health, less medical expenses

COVID-19 has turned our focus firmly to health – and it's of little surprise that a comfortable living environment is essential for both human health and childhood development. With many forced to spend extended periods of time at home, it's clear that your home should be comfortable enough to support you and your family. Considering factors like temperature, noise, and humidity can help you find the necessary solutions to improve comfort within your house. Noise pollution and higher humidity in homes can lead to adverse health effects. Specifically, noise pollution can increase the risk of heart problems, aggravate stress, reduce focus and mental performance in children and teenagers, and cause loss of sleep. Reducing the effects of noise pollution requires acoustic insulation that helps absorb noise from external sources and the indoor environment. According to the European Environmental Agency (EEA), roughly 10,000 premature deaths occur every year due to the adverse health effects of noise pollution⁹. A humid indoor environment also causes issues, providing the ideal conditions for mould to grow and spread, which can lead to asthma and other respiratory problems¹⁰.

⁹ <https://www.eea.europa.eu/themes/human/noise/noise-2>

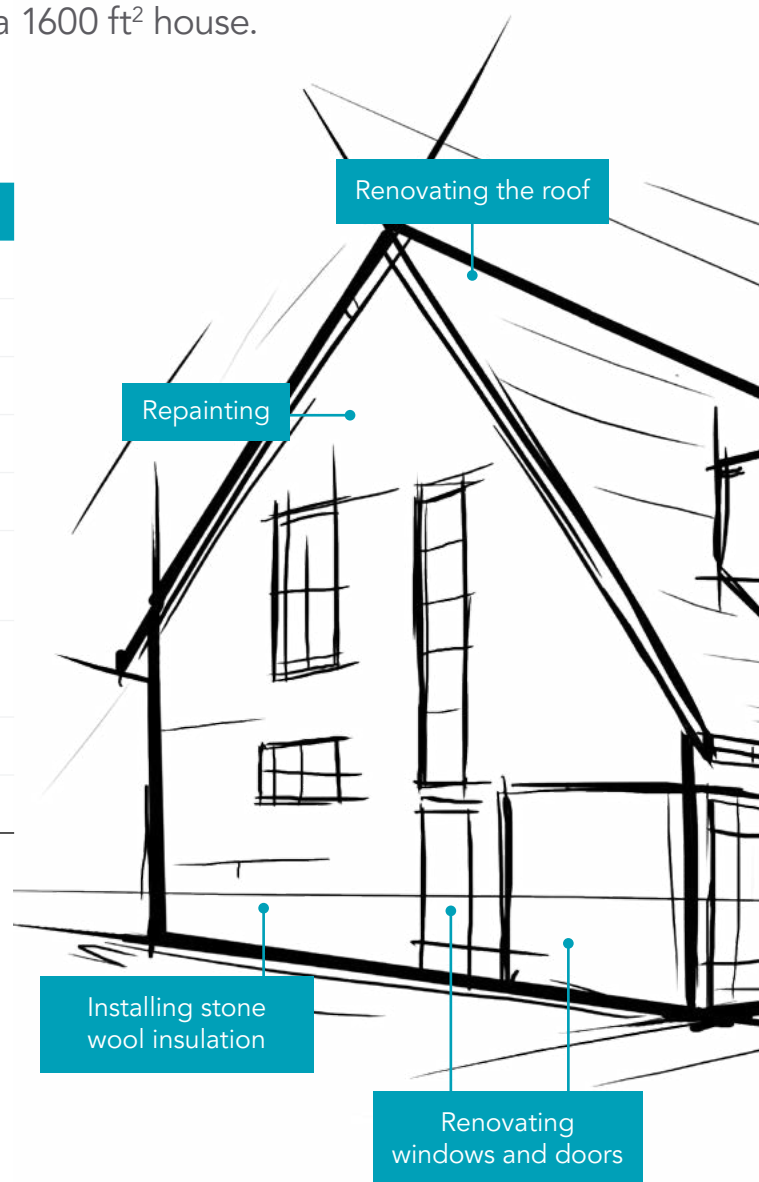
¹⁰ <https://www.rockwoolgroup.com/our-thinking/indoor-comfort-health-and-safety/indoor-climate/indoor-humidity/>

How much does a typical renovation cost?

Considering the cost savings discussed above, a typical renovation probably does not cost as much as you first would believe. The example below breaks down the costs involved in a **deep energy renovation** of a 1600 ft² house.

Example house of 1600 ft²

	Assumptions	Cost (USD)
Painting	.34-.56 \$/ft ² x 5380ft ²	2,400
Roof²	Trusses with bracing	3,600
Windows	~\$800 x 10 windows	8,000
Doors	\$1,200 x 2 doors	2,400
Insulation	6-9 \$/ft ² x 1345 ft ²	10,000
Installation	55% of material cost and installation	31,000
Project management	15% markup	8,400
Permit		1,200
Total cost		67,000
		~\$42/ft ²



1. EU27 average personnel cost per construction worker and architect/civil engineer
 Note: 2017 figures extrapolated to 2019 with inflation rates; currency and area units localized for North America
 Source: Eurostat (2017); homebuilding; BCG analysis



Classifying the depth of your renovation

In 2011, the BPIE created the following definitions of renovation levels, and estimated the share of market within each level and the approximate cost involved.

Minor renovations – accounting for 85 percent of the market. These smaller renovations implement one or two measures, e.g. a new furnace or HVAC upgrades, resulting in a reduction in energy consumption of between 0 percent and 30 percent. The average cost of such minor renovations is \$7/ft².

Moderate renovations – accounting for 10 percent. These renovations involve three to five improvements, such as the installation of modern insulation within the home and a new boiler, resulting in energy reductions in the range of 30 percent - 60 percent. The average cost is \$16/ft².

Extensive renovations – accounting for 5 percent. These larger renovations are viewed as a package of measures that work together to reduce energy consumption by 60 percent – 90 percent. The average cost is \$37/ft².

Almost Zero-Energy Building renovations – accounting for a tiny percentage of the market. These renovations involve the replacement or upgrade of all elements that influence energy use, coupled with the installation of renewable energy technologies to reduce energy consumption and carbon emission levels to close to zero. The average cost is \$65/ft².

By reviewing the market share each level represents, it's clear to see that there are many opportunities to improve energy efficiency when renovating buildings – opportunities that are not yet made use of.



Understanding High performance retrofits

The Ken Soble Tower project sought to rehabilitate a post-war apartment in Hamilton, Ontario. The building was completely upgraded, inside and out, to achieve Passive House standard, reducing greenhouse gas emissions by an impressive 94%. The success of the Ken Soble Tower retrofit demonstrates a pathway to revitalizing similar aging building stock across North America through ultra-low energy retrofits.

Additionally, it serves as an example of the positive impact such projects could have on the built environment and local communities, while improving occupant quality of life, reducing operating expenses, and contributing to overall carbon reduction in urban areas.

The Goal

Built in 1967 at 18 stories and 80,000 square feet, the Ken Soble Tower had been in a state of deterioration for some time as the oldest high-rise multi-residential building in CityHousing Hamilton's portfolio. The goal was to retrofit the building to achieve EnerPHit certification, a branch of the Passive House (PassivHaus) standard designed specifically for retrofits. The building overhaul would include nearly every facet of the building from the building envelope, mechanical systems, electrical, plumbing, and safety systems to interior upgrades to its 146 units to support aging in place, accessibility, comfort, and overall improvement of the occupant experience. As public housing, cost was a key consideration, and the team set out to complete the retrofit at a fraction of the cost of a new build.

The Challenge

The current building had significant challenges including a deteriorating envelope, lack of insulation, inadequate ventilation, and lack of thermal controls. While ERA Architects was originally going to re-clad the building with an entire wall assembly outside the existing brick, a visit to the ROCKWOOL booth at the Construct Canada exhibition changed everything.

The Solution

After introducing the architect to the DuROCK PUCSS NC EIFS system incorporating ROCKWOOL stone wool, the entire plan for the building envelope was revised. The resulting cladding design includes a six-inch thick stone wool EIFS system. ERA Architects liked three main things about the system: first, and most obviously, the non-combustibility (important given the vulnerability of the senior-aged occupants); second, the excellent moisture control offered by the stone wool and the unique, built-in drainage layer cut into the back side of the insulation; and third, the liquid applied water resistive barrier (LAWRB). In all, 50,000 sq. ft. of ROCKWOOL stone wool product was incorporated into the new façade, helping to realize the R-38 effective R-value required to achieve EnerPHIT certification. The EIFS system fit the need for cost-effectiveness (the system helped reduce labour costs), ease of install, high-quality composition, a favourable sustainability profile as



well the top-notch technical support, provided by ROCKWOOL and DuROCK. The upgraded building envelope with inorganic stone wool will also help contribute to better air quality, since mold was previously an issue. Additionally, it created a more resilient building, able to stand up to harsher conditions as a result of climate change in the region, effectively future-proofing the building and better protecting its senior residents. In fact, thanks in part to its tight and super-insulated building envelope, ERA Architects notes that Ken Soble Tower “demonstrates passive resilience to extreme conditions: In case of failure of active systems, the building will stay warm in winter for up to two days (compared to 2 hours in a typical building) and below dangerous heat levels in summer for up to four days (compared to half a day in a typical building)”.

Overall, Ken Soble Tower will now provide residents with improved comfort and control of their indoor environments while substantially reducing energy demand. At its peak, the total energy needed to heat or cool each unit will be equal to the energy needed to run 3 incandescent light bulbs (100W). The retrofit now positions Ken Soble Tower as a true asset as well as a proud and prominent landmark in Hamilton's waterfront—fitting, as it now stands as one of the world's largest EnerPHit certified projects.



Looking to Italy for inspiration: 110 percent grant for renovation

In Italy, the 110 percent 'superbonus' was announced on May 26, 2020. The scheme is Italy's way to encourage families to upgrade their own living conditions – and in turn, make use of the EU incentives. To qualify for this exceptional bonus, the renovation must improve the energy efficiency of the building – securing a jump of at least two energy classes – and increase the building's resilience to earthquakes.

The scheme in Italy aims to:

1. Increase the energy efficiency of buildings
2. Make buildings more resilient to earthquakes
3. Install more solar-powered systems

To make it crystal clear, ROCKWOOL Italy shared some real results from energy efficiency simulations based on a variety of buildings that represented typical residential scenarios.

The multi-unit building case

The simulations took place in a total of 12 buildings, with each building originally rated as energy class F or G. The buildings hosted between six to 84 apartments. In each case, the simulation took into account:

1. The condition of the building before the renovation
2. The renovation that took place, such as envelope insulation, replacement of windows or the replacement of the heating system
3. The average results obtained, both the energy saving and energy rating jump

Characteristics of the buildings before renovation:

- **Insulation:** non-insulated brick walls (thermal transmittance between 1.5 and 0.8 W / m²K), non-insulated floors and roofs
- **Doors and windows:** medium level windows (thermal transmittance U_w between 3.5 and 3 W / m²K)
- **Systems:** central heating and hot water

57%

energy savings by insulating the building envelope

Renovation	Results
Insulation of the building envelope	
<ul style="list-style-type: none">■ 1 wall thermal transmittance: $U = 0.18 \text{ W / m}^2\text{K}$■ Thermal transmittance cover: $U = 0.16 \text{ W / m}^2\text{K}$■ Optimisation of thermal bridges■ Renovation area: > 40%	<ul style="list-style-type: none">■ Energy savings: 57%■ Average energy class jump: 2.1
Insulation and windows upgrades	
<ul style="list-style-type: none">■ Thermal transmittance of windows: $U_w = 1.3 \text{ W / m}^2\text{K} + \text{Solar factor } g_{gl} = 0.6$	<ul style="list-style-type: none">■ Energy savings: 66%■ Average energy class jump: 3.1
Insulation, windows and heating/cooling system	
<ul style="list-style-type: none">■ Condensing boiler	<ul style="list-style-type: none">■ Energy saving: 74%■ Average energy class jump: 4

The data is sourced from the study carried out by ANIT (National Association for Thermal and Acoustic Insulation).

The single-family home case

The simulations focused on single-family bungalows with attics and without underfloor heating, rated in energy classes G and F. In each case, the simulation took into account:

1. The condition of the building before the renovation
2. The renovations carried out
3. The average results, both the energy saving and energy rating jump

Characteristics of the single-family homes before renovation:

- **Insulation:** 35cm non-insulated brick walls (thermal transmittance $U = 0.87 \text{ W / m}^2\text{K}$), non-insulated masonry floors (thermal transmittance $U = 1.32 \text{ W / m}^2\text{K}$)
- **Windows and doors:** double-glazed windows (thermal transmittance $U_w = 3.12 \text{ W / m}^2\text{K}$)
- **Systems:** heating and hot water production by gas generator, with traditional combined / optional boiler split for cooling.

51%

energy savings by insulating the building envelope

Renovation	Results
Insulation of the building envelope	
<ul style="list-style-type: none">■ 1 wall thermal transmittance: $U = 0.22 \text{ W / m}^2\text{K}$■ Attic thermal transmittance: $U = 0.22 \text{ W / m}^2\text{K}$■ Optimisation of thermal bridges■ Renovation area: > 37%	<ul style="list-style-type: none">■ Energy savings: 51%■ Average energy class jump: 2
Insulation and heating systems	
<ul style="list-style-type: none">■ Condensing boiler	<ul style="list-style-type: none">■ Energy savings: 69.3%■ Average energy class jump: 3
Insulation, heat pump and solar panels	
<ul style="list-style-type: none">■ Heat pump■ Photovoltaic system	<ul style="list-style-type: none">■ Average energy class jump: >4

The data is sourced from the study carried out by ANIT (National Association for Thermal and Acoustic Insulation).

The results are impressive – but perhaps most noteworthy is the fact that insulating the building envelope alone has such a significant impact. In both the multi-unit and single homes cases, the buildings jumped two energy classes – and a better energy class means an instant increase in the value of the space. With energy savings of 57 percent for the multi-unit building and 51 percent for the single-family home, it's not difficult to understand that a one-time expense is repaid through instant and substantial energy savings.



The time for renovation in North America is NOW!

Considering the current subsidies available, coupled with the fact that renovation is the most effective way to upgrade our living conditions and meet our climate goals, it's the right time to act and start future proofing our homes.

Within the EU, 35 percent of the buildings are over 50 years old¹¹. This indicates that the renovation potential of buildings in the EU is vast – up to 110 million buildings could be in need of renovation¹².

In short, renovation is an excellent way to improve our homes, to build a more resilient and healthier society, all while achieving climate goals and

boosting the local economy. Renovating with stone wool from ROCKWOOL brings even more benefits: greater fire resilience, soundproofing, resistance to damp, and it is more durable and completely recyclable. ROCKWOOL insulation is the sustainable way to make an impact on the challenges of climate change, urbanisation, improving people's health and quality of life, and resource scarcity.

¹¹ <https://ec.europa.eu/energy/en/topics/energy-efficiency/buildings>

¹² Loebel, O., 2016. Opportunities and Challenges in Existing Buildings, the Renovate Europe Campaign, Advancements for Metal Buildings Congress, Ljubljana 22nd October 2016.

Some programs and incentives to get you started

While federal programs do exist, here are some state-level initiatives you can tap into in your area. Simply click a program name below to find out more about what each program has to offer!

All programming has be sourced through DSIRE® which is operated by NC Clean Energy Technology Center. Please visit their website for more information on programs in your state.

State	Program	Type
AK	Weatherization Program	Grant Program
AL	South Alabama Electric Cooperative - Residential Energy Efficiency Loan Program	Loan Program
AL	Central Alabama Electric Cooperative - Residential Energy Efficiency Loan Program	Loan Program
AL	Local Government Energy Loan Program	Loan Program
AL	AlabamaSAVES Revolving Loan Program	Loan Program
AL	AlabamaWISE Home Energy Program	Loan Program
AL	Local Option - Property Assessed Clean Energy Financing	PACE Financing
AR	Local Option- Energy Efficiency Project Bonds	Bond Program
AR	Local Option- Residential Energy Efficiency Loan Loss Reserve Program	Loan Program
AR	Sustainable Building Design Revolving Loan Fund	Loan Program
AR	First Electric Cooperative - Home Improvement Loans	Loan Program
AR	Entergy Arkansas - Small Business Energy Efficiency Programs	Rebate Program
AR	Entergy Arkansas - Commercial and Industrial Energy Efficiency Programs	Rebate Program
AR	Arkansas Oklahoma Gas - Residential Rebate Program	Rebate Program
AR	AEP SWEPCO - Residential Energy Efficiency Rebate Program	Rebate Program
AR	Entergy Arkansas - Residential Energy Efficiency Programs	Rebate Program
AZ	City of Scottsdale - Green Building Incentives	Green Building Incentive
AZ	Sulphur Springs Valley EC - Residential Energy Efficiency Loan Program	Loan Program
AZ	APS - Residential Energy Efficiency Rebate Program	Rebate Program
AZ	APS - Multifamily Energy Efficiency Program	Rebate Program

State	Program	Type
CA	Burbank Water & Power - Business Bucks Energy Efficiency Grant Program	Grant Program
CA	Energy Efficiency Financing for Public Sector Projects	Loan Program
CA	Western Riverside Council of Governments - Home Energy Renovation Opportunity 'HERO' Financing Program	PACE Financing
CA	City of San Francisco - GreenFinanceSF	PACE Financing
CA	Western Riverside Council of Governments - Large Commercial PACE	PACE Financing
CA	CaliforniaFIRST	PACE Financing
CA	California Enterprise Development Authority - Figtree PACE - Statewide PACE Program	PACE Financing
CA	Sonoma County - Energy Independence Program	PACE Financing
CA	IID Energy - Residential Energy Efficiency Rebate Program	Rebate Program
CA	PG&E - Multi-Family Residential Energy Efficiency Rebate Program	Rebate Program
CA	SoCalGas - Residential Energy Efficiency Rebate Programs	Rebate Program
CA	SoCalGas - Multi-Family Residential Rebate Program	Rebate Program
CA	SCE - Non-Residential Energy Efficiency Programs	Rebate Program
CA	Riverside Public Utilities - Commercial Energy Efficiency Rebate Program	Rebate Program
CA	Riverside Public Utilities - Residential Energy Efficiency Rebate Program	Rebate Program
CA	Redding Electric - Residential Energy Efficiency Rebate Program	Rebate Program
CA	Pasadena Water and Power - Residential Energy Efficiency Rebate Program	Rebate Program
CA	Savings by Design - Offered by six Utilities(https://programs.dsireusa.org/system/program/detail/1455/savings-by-design-offered-by-six-utilities)	Rebate Program
CA	Modesto Irrigation District - Residential Energy Efficiency Rebate Program	Rebate Program
CA	Plumas-Sierra REC - Residential Energy Efficiency Rebate Program	Rebate Program
CA	Lodi Electric Utility - Residential Energy Efficiency Rebate Program	Rebate Program
CA	Burbank Water & Power - Residential Energy Efficiency Rebate Program	Rebate Program
CA	City of Palo Alto Utilities - Residential Energy Efficiency Rebate Program	Rebate Program
CA	Pacific Power - Residential Energy Efficiency Rebate Programs	Rebate Program
CA	Pacific Power - wattsmart Business	Rebate Program
CA	Energy Upgrade California	Rebate Program
CO	City and County of Denver - Elevations Energy Loans	Loan Program
CO	Boulder County - Elevations Energy Loans	Loan Program

State	Program	Type
CO	Fort Collins Utilities - Home Efficiency Loan Program	Loan Program
CO	Residential Energy Upgrade 'RENU' Loan Program	Loan Program
CO	Renewable Energy and Energy Efficiency for Schools Loan	Loan Program
CO	Eagle, Garfield, Gunnison, Lake, and Pitkin Counties - Energy Smart Colorado Loan Program	Loan Program
CO	C-PACE: Colorado Commercial Property Assessed Clean Energy	PACE Financing
CO	Summit County - Energy Smart Colorado Energy Efficiency Rebate Program	Rebate Program
CO	Delta-Montrose Electric Association - Residential Weatherization Rebate Program	Rebate Program
CO	Efficiency Works - Business Energy Efficiency Rebate Program - Offered by 4 Utilities	Rebate Program
CO	Efficiency Works - Residential Energy Efficiency Rebate Program - Offered by 4 Utilities	Rebate Program
CO	Colorado Springs Utilities - Residential Energy Efficiency Rebate Program	Rebate Program
CO	Black Hills Energy - Electric - Residential Energy Efficiency Program	Rebate Program
CO	Black Hills Energy - Gas - Residential Energy Efficiency Program	Rebate Program
CO	Xcel Energy - Residential Energy Efficiency Rebate Programs	Rebate Program
CO	Xcel Energy - Home Performance with ENERGY STAR	Rebate Program
CO	San Miguel Power Association - Energy Efficiency Rebate Program	Rebate Program
CO	San Isabel Electric Association - Residential Energy Efficiency Rebate Program	Rebate Program
CO	Southeast Colorado Power Association - Energy Efficiency Rebate Program	Rebate Program
CO	Atmos Energy - Gas - Energy Efficiency Rebate Program	Rebate Program
CO	Colorado Natural Gas - Energy Efficiency Rebate Program	Rebate Program
CO	City of Aspen - Residential Energy Efficiency Rebate Program	Rebate Program
CO	Holy Cross Energy - Residential Energy Efficiency Rebate Program	Rebate Program
CO	Boulder County - EnergySmart Residential Energy Efficiency Rebate Program	Rebate Program
CO	Eagle County - Energy Smart Colorado Energy Efficiency Rebate Program	Rebate Program
CO	Lake County - Energy Smart Colorado Energy Efficiency Rebate Program	Rebate Program
CO	Roaring Fork Valley - Energy Smart Colorado Energy Efficiency Rebate Program	Rebate Program

State	Program	Type
CO	Gunnison County - Energy Smart Colorado Energy Efficiency Rebate Program	Rebate Program
CT	Home Energy Solutions Loan Program	Loan Program
CT	Multifamily Energy Conservation Loan Program	Loan Program
CT	Local Option - Commercial PACE Financing	PACE Financing
CT	Local Option - Residential Sustainable Energy Program	PACE Financing
CT	Groton Utilities - Residential Energy Efficiency Rebate Program	Rebate Program
CT	Sales and Use Tax Exemption for Energy-Efficient Products	Sales Tax Incentive
DC	Property Assessed Clean Energy Financing	PACE Financing
DE	Sustainable Energy Utility 'SEU' – Energize Delaware Farm Grant Program	Grant Program
DE	Sustainable Energy Utility 'SEU' - Energize Delaware Farm Loan Program	Loan Program
DE	Sustainable Energy Utility 'SEU' - Home Performance with ENERGY STAR	Rebate Program
FL	City of Tallahassee Utilities - Grant Programs	Grant Program
FL	Lakeland Electric - Residential Energy Efficiency Loan Program	Loan Program
FL	Clay Electric Cooperative, Inc - Energy Conservation Loans	Loan Program
FL	City of Tallahassee Utilities - Efficiency Loans	Loan Program
FL	Solar and Energy Loan Fund 'SELF'	Loan Program
FL	Miami-Dade County - Green Corridor Property Assessed Clean Energy District	PACE Financing
FL	Local Option - Special Districts	PACE Financing
FL	Duke Energy Florida - Commercial Energy Efficiency Rebate Program	Rebate Program
FL	Duke Energy Florida - Home Energy Check Audit and Rebate Program	Rebate Program
FL	Orlando Utilities Commission - Residential Energy Efficiency Rebate Program	Rebate Program
FL	Orlando Utilities Commission - Commercial Energy Efficiency Rebate Program	Rebate Program
FL	Kissimmee Utility Authority - Residential & Commercial Energy Efficiency Rebate Program	Rebate Program
FL	Tampa Electric - Commercial Energy Efficiency Rebate Programs	Rebate Program
FL	Tampa Electric - Residential Energy Efficiency Rebate Program	Rebate Program
FL	JEA - Residential Energy Efficiency Rebate Program	Rebate Program
FL	Fort Pierce Utilities Authority - Residential Energy Efficiency Rebate Program	Rebate Program

State	Program	Type
FL	Clay Electric Cooperative, Inc - Energy Smart Energy Efficiency Rebate Program	Rebate Program
FL	Ocala Utility Services - Energy Efficiency Rebate Program	Rebate Program
FL	Beaches Energy Services - Residential Energy Efficiency Rebate Program	Rebate Program
FL	Florida Keys Electric Cooperative - Residential Rebate Program	Rebate Program
FL	City of Tallahassee Utilities - Residential Energy Efficiency Rebate Program	Rebate Program
FL	New Smyrna Beach - Residential Energy Efficiency Rebate Program	Rebate Program
FL	New Smyrna Beach - Commercial Energy Efficiency Rebate Program	Rebate Program
FL	City of Winter Park Energy Conservation Rebate Program	Rebate Program
GA	Georgia Interfaith Power and Light - Energy Improvement Grants	Grant Program
GA	Grants to Green Program	Grant Program
GA	Satilla REMC - HomePlus Loan Program	Loan Program
GA	Jackson EMC - Residential Energy Efficiency HomePlus Loan Program	Loan Program
GA	Coweta-Fayette EMC - Home Plus Energy Efficiency Loan Program	Loan Program
GA	Central Georgia EMC - Residential Energy Efficiency Home Plus Loan Program	Loan Program
GA	Georgia Green Loans Save & Sustain Program	Other Incentive
GA	Diverse Power - Energy Efficient Existing Homes Rebate Program	Rebate Program
GA	Sawnee EMC - Residential Energy Efficiency Rebate Program	Rebate Program
GA	Jackson EMC - Residential Energy Efficiency Rebate Program	Rebate Program
GA	Blue Ridge Mountain Electric Membership Corporation - Energy Efficiency Rebate Program	Rebate Program
GA	Coweta-Fayette EMC - Residential Energy Efficiency Rebate Program	Rebate Program
HI	Renewables and Efficiency in State Facilities & Operations	Energy Standards for Public Buildings
IA	IADG Energy Bank Revolving Loan Program	Loan Program
IA	Waverly Light & Power - Residential Energy Efficiency Rebates	Rebate Program
IA	Black Hills Energy - Gas - Commercial Energy Efficiency Rebate Programs	Rebate Program
IA	Black Hills Energy - Gas - Residential Energy Efficiency Rebate Programs	Rebate Program
IA	Cedar Falls Utilities - Commercial Energy Efficiency Rebate Program	Rebate Program
IA	Cedar Falls Utilities - Residential Energy Efficiency Rebate Program	Rebate Program
IA	Cedar Falls Utilities - Residential New Construction Program	Rebate Program

State	Program	Type
IA	Residential Energy Efficiency Rebate - Offered by 18 Utilities	Rebate Program
IA	Business Energy Efficiency Rebate - Offered by 18 Utilities	Rebate Program
IA	Farmers Electric Cooperative - Kalona - Residential Energy Efficiency Grant Program	Rebate Program
ID	Idaho Falls Power - Commercial Energy Conservation Loan Program	Loan Program
ID	Idaho Falls Power - Residential Energy Efficiency Loan Program	Loan Program
ID	Low-Interest Energy Loan Programs	Loan Program
ID	Income Tax Deduction for Energy Efficiency Upgrades	Personal Tax Deduction
ID	Rocky Mountain Power - wattsmart Residential Efficiency Program	Rebate Program
ID	Idaho Falls Power - Commercial Energy Conservation Rebate Program	Rebate Program
ID	Idaho Falls Power - Residential Energy Efficiency Rebate Program	Rebate Program
ID	Avista Utilities - Electric - Residential Energy Efficiency Rebate Programs	Rebate Program
ID	Avista Utilities - Electric - Commercial Energy Efficiency Incentives Program	Rebate Program
ID	Idaho Power - Easy Upgrades for Simple Retrofits Rebate Program	Rebate Program
ID	Idaho Power - Residential Energy Efficiency Rebate Programs	Rebate Program
ID	Questar Gas - Commercial Energy Efficiency Rebate Program	Rebate Program
ID	Questar Gas - Residential Energy Efficiency Rebate Programs	Rebate Program
ID	Rocky Mountain Power - wattsmart Business Program	Rebate Program
IL	Renewable Energy and Energy Efficiency Project Financing	Bond Program
IL	Efficient Housing Construction Grant	Grant Program
IL	Public Sector New Construction and Retrofit Program	Grant Program
IL	Efficient Living Energy Grant	Grant Program
IL	Residential On-Bill Financing Programs - Nicor Gas, North Shore Gas, Peoples Gas, Ameren and ComEd	Loan Program
IL	Energy Efficiency Trust Fund	Public Benefits Fund
IL	Ameren Illinois - Electric & Gas - Multi-Family Properties Energy Efficiency Incentives	Rebate Program
IL	Nicor Gas - Residential Energy Efficiency Rebates	Rebate Program
IL	Illinois Municipal Electric Agency - Electric Efficiency Program	Rebate Program
IL	North Shore Gas - Residential Rebate Program	Rebate Program
IL	MidAmerican Energy - Electric - Commercial Energy Advantage Rebate Program	Rebate Program

State	Program	Type
IL	Peoples Gas - Residential Rebate Program	Rebate Program
IN	Community Conservation Challenge	Grant Program
IN	Income Tax Deduction for the Installation of Building Insulation	Personal Tax Deduction
IN	Vectren Energy Delivery of Indiana - Residential Energy Efficiency Rebates	Rebate Program
IN	Southeastern Indiana REMC - Residential Energy Efficiency Rebate Program	Rebate Program
IN	Duke Energy - Residential and Builder Energy Efficiency Rebate Program	Rebate Program
IN	Vectren Energy Delivery of Indiana - Electric - Commercial New Construction Rebates	Rebate Program
KS	Midwest Energy - Gas and Electric - How\$mart Energy Efficiency Finance Program	Loan Program
KY	On-Farm Energy Efficiency & Production Grants	Grant Program
KY	Mountain Association for Community Economic Development - How\$martKY On-Bill Financing Energy Efficiency Program	Loan Program
KY	Energy Efficiency Tax Credits - Personal	Personal Tax Credit
KY	Kentucky Power - Targeted Energy Efficiency Program	Rebate Program
KY	Farmers RECC - Residential Energy Efficiency Rebate Program	Rebate Program
KY	Cumberland Valley Electric Cooperative - Energy Efficiency and Renewable Energy Program	Rebate Program
KY	Taylor County RECC - Residential Energy Efficiency Rebate Program	Rebate Program
KY	Inter-County Energy Efficiency Program	Rebate Program
KY	Owen Electric - Residential Energy Efficiency Rebate Program	Rebate Program
KY	Nolin RECC - Residential Energy Efficiency Rebate Program	Rebate Program
KY	Jackson Energy Cooperative - Residential Energy Efficiency Rebate Programs	Rebate Program
KY	Clark Energy - Residential Energy Efficiency Rebate Programs	Rebate Program
KY	Blue Grass Energy - Residential Energy Efficiency Rebate Program	Rebate Program
KY	Grayson Rural Electric Cooperative - Residential Energy Efficiency Rebate Program	Rebate Program
KY	South Kentucky RECC - Residential Energy Efficiency Rebate Program	Rebate Program
KY	Duke Energy - Residential Efficiency Rebate Program	Rebate Program
LA	Home Energy Loan Program 'HELP'	Loan Program
LA	Cleco- Residential Energy Efficiency Program	Rebate Program

State	Program	Type
LA	Cleco- Commercial and Industrial Energy Efficiency Program	Rebate Program
LA	AEP - SWEPCO - Residential Energy Efficiency Program	Rebate Program
LA	AEP - SWEPCO - Commercial and Industrial Energy Efficiency Program	Rebate Program
LA	New Orleans City - Energy Smart Program	Rebate Program
LA	Cleco Power - Power Miser New Home Program	Utility Rate Discount
MA	Holyoke Gas & Electric - Residential Energy Conservation Loan Program	Loan Program
MA	Holyoke Gas & Electric - Commercial Energy Conservation Loan Program	Loan Program
MA	Mass Save - HEAT Loan Program	Loan Program
MA	Local Option - Commercial PACE Financing	PACE Financing
MA	Cape Light Compact- Residential Energy Efficiency Rebate Program	Rebate Program
MA	Mass Save - Electric - Residential Energy Efficiency Programs	Rebate Program
MA	Concord Municipal Light Plant - Residential Energy Efficiency Rebate Program	Rebate Program
MA	Wakefield Municipal Gas & Light Department - Residential Conservation Services Program	Rebate Program
MA	MuniHELPS - Offered by 17 Utilities through the MMWEC	Rebate Program
MA	Mass Save - Small Business Direct Install Program	Rebate Program
MA	Taunton Municipal Lighting Plant - Residential and Non-Profit Weatherization Program	Rebate Program
MA	Cape Light Compact - Commercial Energy Efficiency Rebate Program	Rebate Program
MD	Maryland Smart Energy Communities Grant	Grant Program
MD	Low-to-Moderate Income Energy Efficiency Grant	Grant Program
MD	MEA- Data Center Energy Efficiency Grant Program	Grant Program
MD	Mathias Agricultural Energy Efficiency Grant program	Grant Program
MD	Commercial and Industrial Grant Program	Grant Program
MD	DHCD- Multifamily Energy Efficiency and Housing Affordability Program	Loan Program
MD	MARBIDCO Rural Business Energy Efficiency Improvement Loan Fund	Loan Program
MD	Be SMART Home Energy Loan Program	Loan Program
MD	Montgomery County - Residential Energy Conservation Property Tax Credit	Property Tax Incentive
MD	EmPOWER Maryland Low Income Energy Efficiency Program	Rebate Program
MD	SMECO - Residential Energy Efficiency Rebate Program	Rebate Program

State	Program	Type
MD	Delmarva Power - Home Performance with ENERGY STAR Incentive Program	Rebate Program
MD	PEPCO - Home Performance with ENERGY STAR Incentive Program	Rebate Program
MD	SMECO- Small Business/Non-Profit Solutions	Rebate Program
ME	Efficiency Maine - Home Energy Loans	Loan Program
ME	Local Option - Property Assessed Clean Energy	PACE Financing
ME	Efficiency Maine Residential Home Energy Savings Program	Rebate Program
MI	Energy Efficiency Grants	Grant Program
MI	Michigan Saves - Business Energy Financing	Loan Program
MI	Michigan Saves - Home Energy Loan Program	Loan Program
MI	Lean and Green Michigan PACE	PACE Financing
MI	City of Ann Arbor - PACE Financing	PACE Financing
MI	Local Option - Property Assessed Clean Energy	PACE Financing
MI	Efficiency United - Gas - Residential Efficiency Program	Rebate Program
MI	Energy Optimization - Electric - Residential Efficiency Program	Rebate Program
MI	DTE Energy - Electric - Commercial and Industrial Energy Efficiency Program	Rebate Program
MI	Consumers Energy - Electric - Residential Energy Efficiency Program	Rebate Program
MI	Efficiency United - Gas - Commercial Efficiency Program	Rebate Program
MI	Consumers Energy - Gas - Residential Energy Efficiency Program	Rebate Program
MI	Lansing Board of Water & Light - Hometown Energy Savers Residential Rebates	Rebate Program
MI	Consumers Energy - Gas - Commercial Energy Efficiency Program	Rebate Program
MI	DTE Energy - Gas - Commercial and Industrial Energy Efficiency Program	Rebate Program
MI	DTE Energy - Electric - Residential Energy Efficiency Program	Rebate Program
MN	Otter Tail Power Company - Commercial & Industrial Energy Efficiency Grant Program	Grant Program
MN	Duluth Comfort Systems - Residential Energy Efficiency Loan Program	Loan Program
MN	Stearns Electric Association - Energy Efficiency Loan Program	Loan Program
MN	Home Energy Loan Program	Loan Program
MN	Fix-Up Loan	Loan Program
MN	Saint Paul Port Authority PACE Program	PACE Financing

State	Program	Type
MN	CenterPoint Energy - Gas - Residential Energy Efficiency Rebate Program	Rebate Program
MN	Minnesota Energy Resources - Gas - Residential Energy Efficiency Rebate Program	Rebate Program
MN	Otter Tail Power Company - Residential Energy Efficiency Rebate Program	Rebate Program
MN	Austin Utilities	Rebate Program
MN	Minnkota Power Cooperative	Rebate Program
MN	Owatonna Public Utilities - Residential Conserve and Save Rebate Program	Rebate Program
MN	Minnesota Energy Resources - Gas - Commercial and Industrial Energy Efficiency Rebate Program	Rebate Program
MN	Xcel Energy - Gas - Business Energy Efficiency Rebate Programs	Rebate Program
MO	Energy Loan Program	Loan Program
MO	Local Option - Clean Energy Development Boards	PACE Financing
MO	Set the PACE St. Louis	PACE Financing
MO	Intercounty Electric Cooperative - Energy Efficiency Rebate Program	Rebate Program
MO	Cuivre River Electric - Energy Efficiency Rebate Programs	Rebate Program
MO	Southwest Electric Cooperative - Energy Efficiency Rebate Program	Rebate Program
MO	Empire District Electric - Residential Energy Efficiency Rebate	Rebate Program
MO	Kansas City Power & Light - Commercial/Industrial Energy Efficiency Rebate Program	Rebate Program
MO	City Utilities of Springfield - Residential Energy Efficiency Rebate Program	Rebate Program
MO	Columbia Water & Light - Home Performance with ENERGY STAR Rebates	Rebate Program
MS	Energy-Efficiency Lease Program	Leasing Program
MS	MDA- Energy Efficiency Revolving Loan Program	Loan Program
MT	Deduction For Energy-Conserving Investment	Corporate Tax Deduction
MT	Alternative Energy Revolving Loan Program	Loan Program
MT	Energy Conservation Installation Credit	Personal Tax Credit
MT	Flathead Electric Cooperative - Residential Energy Efficiency Rebate Program	Rebate Program
MT	Flathead Electric Cooperative - New and Manufactured Home Incentive Program	Rebate Program

State	Program	Type
NC	Town of Carrboro - Worthwhile Investments Save Energy 'WISE' Homes and Buildings Program	Loan Program
NC	Lumbee River EMC - Residential Weatherization Loan Program	Loan Program
NC	Piedmont EMC - Residential Solar and Energy Efficiency Loan Program	Loan Program
NC	Tideland EMC - Weatherization Loan Program	Loan Program
NC	Haywood EMC - Residential Heat Pump and Weatherization Loan Program	Loan Program
NC	Lumbee River EMC - Residential Energy Efficiency Program	Rebate Program
NC	Duke Energy - Electric - Residential Energy Efficiency Rebate Program	Rebate Program
NC	South River EMC - Residential Energy Efficiency Rebate Program	Rebate Program
ND	Northern Plains EC - Commercial Energy Efficiency Loan Program	Loan Program
ND	Otter Tail Power Company - Energy Efficiency Rebate Program	Rebate Program
NE	Dollar and Energy Savings Loans	Loan Program
NE	Local Option - Property-Assessed Clean Energy Financing	PACE Financing
NE	Southern Power District - Residential Energy Efficiency Rebate Programs	Rebate Program
NE	Lincoln Electric System - Residential - Sustainable Energy Program	Rebate Program
NE	MidAmerican Energy - Gas - Residential Energy Efficiency Rebate Programs	Rebate Program
NE	Nebraska Public Power District - Residential Energy Efficiency Rebate Programs	Rebate Program
NH	New Hampshire Electric Co-op - Income-Qualified Home Energy Assistance Program	Grant Program
NH	Unitil - Electric - Residential Energy Efficiency Loan Program	Loan Program
NH	New Hampshire Electric Co-op - Residential Energy Efficiency Loan	Loan Program
NH	Municipal Energy Reduction Fund	Loan Program
NH	Enterprise Energy Fund Loans	Loan Program
NH	Local Option - Energy Efficiency & Clean Energy Districts	PACE Financing
NH	Liberty Utilities - Electric - Residential Energy Efficiency Rebate Programs	Rebate Program
NH	Liberty Utilities - Gas - Residential Energy Efficiency Programs	Rebate Program
NH	Liberty Utilities - Gas - Commercial Energy Efficiency Programs	Rebate Program
NH	Unitil - Electric - Residential Energy Efficiency Programs	Rebate Program
NH	Unitil - Gas - Residential Energy Efficiency Program	Rebate Program
NH	Unitil - Gas - Commercial and Industrial Energy Efficiency Programs	Rebate Program

State	Program	Type
NH	New Hampshire Electric Co-op - Commercial and Municipal Retrofit Energy Efficiency Programs	Rebate Program
NJ	PSE&G - Government and Non-Profit Facility Direct Install Efficiency Program	Grant Program
NJ	Home Performance with ENERGY STAR Program	Loan Program
NJ	Home Performance with ENERGY STAR Program	Rebate Program
NJ	New Jersey Comfort Partners Program	Rebate Program
NM	Clean Energy Revenue Bond Program	Bond Program
NM	El Paso Electric Company - Residential Efficiency Program	Rebate Program
NM	PNM - Residential Energy Efficiency Rebate Program	Rebate Program
NM	New Mexico Gas Company - Residential Efficiency Programs	Rebate Program
NV	Direct Energy Assistance Loan 'DEAL'	Loan Program
NY	Home Performance with ENERGY STAR	Loan Program
NY	Town of Babylon - Long Island Green Homes Program	PACE Financing
NY	Local Option - Municipal Sustainable Energy Programs	PACE Financing
NY	Energy Conservation Improvements Property Tax Exemption	Property Tax Incentive
NY	Clean Energy Fund 'CEF'	Public Benefits Fund
NY	National Grid - Gas - Commercial Energy Efficiency Rebate Programs - Upstate New York	Rebate Program
NY	National Grid - Gas - Residential Energy Efficiency Rebate Programs - Metro New York	Rebate Program
NY	ConEd - Gas - Commercial and Industrial Energy Efficiency Program	Rebate Program
NY	ConEd - Electric - Residential Energy Efficiency Incentives Program	Rebate Program
NY	ConEd - Gas - Multi-family Energy Efficiency Incentives Program	Rebate Program
NY	National Grid - Gas - Commercial Energy Efficiency Rebate Programs - Metro New York	Rebate Program
NY	Multifamily New Construction Program	Rebate Program
NY	Assisted Home Performance with ENERGY STAR	Rebate Program
OH	Hamilton County - Home Improvement Program	Loan Program
OH	Butler Rural Electric Cooperative - Energy Efficiency Improvement Loan Program	Loan Program
OH	Energy Conservation for Ohioans 'ECO-Link' Program	Loan Program
OH	Vectren Energy Delivery of Ohio - Gas - Residential Energy Efficiency Rebates	Rebate Program

State	Program	Type
OH	Duke Energy - Electric - Commercial/Industrial Energy Efficiency Rebate Program	Rebate Program
OH	Butler Rural Electric Cooperative - Residential Rebate Program	Rebate Program
OH	Columbia Gas of Ohio - Commercial Energy Efficiency Rebate Program	Rebate Program
OH	Columbia Gas of Ohio - Residential Rebate Programs	Rebate Program
OH	Dominion East Ohio - Gas - Home Performance Program	Rebate Program
OK	Energy Efficient Residential Construction Tax Credit - Corporate	Corporate Tax Credit
OK	Oklahoma City - Green Home Loan Program	Loan Program
OK	Energy Efficient Residential Construction Tax Credit - Personal	Personal Tax Credit
OK	Oklahoma Municipal Power Authority - WISE Energy Efficiency Rebate Program	Rebate Program
OK	AEP Public Service Company of Oklahoma - Non-Residential Efficiency Rebate Program	Rebate Program
OK	AEP Public Service Company of Oklahoma - Residential Efficiency Rebate Program	Rebate Program
OK	Edmond Electric - Residential Energy Efficiency Rebate Programs	Rebate Program
OK	OG&E - Residential Energy Efficiency Program	Rebate Program
OK	East Central Electric Cooperative - Residential Rebate Program	Rebate Program
OR	Energy Conservation Tax Credits - Competitively-Selected Projects - Corporate	Corporate Tax Credit
OR	Energy Conservation Tax Credits - Small Premium Projects - Corporate	Corporate Tax Credit
OR	Lane Electric Cooperative - Residential and Commercial Weatherization & Energy Efficiency Program	Grant Program
OR	Lane Electric Cooperative - Residential Energy Efficiency Loan Programs	Loan Program
OR	McMinnville Water & Light - Conservation Service Loan Program	Loan Program
OR	Emerald PUD - Residential Energy Efficiency Loan Programs	Loan Program
OR	Springfield Utility Board - Residential Energy Efficiency Loan Program	Loan Program
OR	Ashland Electric Utility - Residential Energy Efficiency Loan Program	Loan Program
OR	Tillamook County PUD - Residential Energy Efficiency Loan Program	Loan Program
OR	State Energy Loan Program	Loan Program
OR	Energy Conservation Tax Credits - Competitively-Selected Projects - Personal	Personal Tax Credit
OR	Energy Conservation Tax Credits - Small Premium Projects - Personal	Personal Tax Credit
OR	McMinnville Water and Light - Residential Energy Efficiency Rebate Program	Rebate Program

State	Program	Type
OR	Forest Grove Light & Power - Energy Efficiency Rebate Programs	Rebate Program
OR	OTEC - Residential Energy Efficiency Rebate Program	Rebate Program
OR	Salem Electric - Residential, Commercial, and Industrial Efficiency Rebate Program	Rebate Program
OR	Emerald PUD - Commercial and Industrial Energy Efficiency Rebate Program	Rebate Program
OR	Emerald PUD - Residential Energy Efficiency Rebate Program	Rebate Program
OR	Springfield Utility Board - Residential Energy Efficiency Rebate Program	Rebate Program
OR	Central Electric Cooperative - Residential Energy Efficiency Rebate Programs	Rebate Program
OR	Central Lincoln People's Utility District - Residential Energy Efficiency Rebate Programs	Rebate Program
OR	Ashland Electric Utility - Residential Conservation Rebate Program	Rebate Program
OR	Columbia River PUD - Residential Energy Efficiency Rebate Programs	Rebate Program
OR	Tillamook County PUD - Residential Energy Efficiency Rebate Program	Rebate Program
OR	Douglas Electric Cooperative - Residential Energy Efficiency Rebate Program	Rebate Program
OR	Columbia River PUD - Commercial Energy Efficiency Rebate Programs	Rebate Program
OR	Monmouth Power & Light - Residential Energy Efficiency Program	Rebate Program
OR	Ashland Electric Utility - Residential Energy Efficiency Rebate Programs	Rebate Program
OR	Idaho Power - Easy Upgrades for Simple Retrofits Rebate Program	Rebate Program
OR	Consumers Power, Inc - Residential Energy Efficiency Rebate Program	Rebate Program
OR	Consumers Power, Inc. - New Homes Energy Efficiency Program	Rebate Program
OR	Midstate Electric Cooperative - Commercial and Industrial Energy Efficiency Rebate Program	Rebate Program
OR	New Homes Incentive Program	Rebate Program
OR	Industrial and Agricultural Production Efficiency Program	Rebate Program
OR	Home Energy Solutions for Existing Homes	Rebate Program
OR	Commercial Energy Efficiency Rebate for Existing Buildings	Rebate Program
OR	State Home Oil Weatherization 'SHOW' Program	Rebate Program
PA	Energy Management and Conservation in State Facilities	Energy Standards for Public Buildings
PA	Adams Electric Cooperative - Energy Efficiency Loan Program	Loan Program
PA	Duquesne Light Company - Residential Energy Efficiency Program	Rebate Program
PA	PPL Electric Utilities - Residential Energy Efficiency Rebate Program	Rebate Program

State	Program	Type
PA	Alternative Energy Portfolio Standard	Renewables Portfolio Standard
RI	Agricultural Energy Program	Grant Program
RI	National Grid - Gas - Residential Gas Heating Rebate Programs	Rebate Program
RI	National Grid - Electric - Residential Energy Efficiency Incentive Program	Rebate Program
RI	National Grid - Electric Commercial and Industrial Rebate Program	Rebate Program
SC	State Building Energy Standards	Energy Standards for Public Buildings
SC	Santee Cooper - Smart Energy Loan Program	Loan Program
SC	Berkeley Electric Cooperative - Energy Efficiency Loan Programs	Loan Program
SC	Pee Dee Electric Cooperative - Energy Resource Conservation Loan Program	Loan Program
SC	ConserFund Loan Program	Loan Program
SC	Duke Energy - Electric - Residential Energy Efficiency Rebate Program	Rebate Program
SC	Duke Energy - Electric - Non-Residential Energy Efficiency Rebate Program	Rebate Program
SC	Duke Energy Progress - Residential Energy Efficiency Rebate Program	Rebate Program
SC	SCE&G - Electric - Residential EnergyWise Program	Rebate Program
SC	Sales Tax Incentives for Energy-Efficient Manufactured Homes	Sales Tax Incentive
SD	Southeastern Electric Cooperative - Electric Equipment Loan Program	Loan Program
TN	Bristol Tennessee Electric Service - Energy Savings Loan Program	Loan Program
TX	LoanSTAR Revolving Loan Program	Loan Program
TX	City of Plano - Smart Energy Loan Program	Loan Program
TX	Austin Energy - Residential Energy Efficiency Loan Program	Loan Program
TX	Guadalupe Valley Electric Cooperative - Residential Energy Efficiency Rebate Programs	Rebate Program
TX	City of San Marcos - Energy Efficient Home Rebate Program	Rebate Program
TX	El Paso Electric Company - Small Business and Large Commercial Programs	Rebate Program
TX	United Cooperative Services - Residential Energy Efficiency Rebate Program	Rebate Program
TX	Texas Gas Service - Residential Energy Efficiency Rebate Program	Rebate Program
TX	Austin Energy - Free Home Energy Improvements Program	Rebate Program
TX	Austin Energy - Small Business Energy Efficiency Rebate Program	Rebate Program
TX	Austin Energy - Residential Energy Efficiency Rebate Program	Rebate Program

State	Program	Type
TX	Austin Energy - Commercial Energy Management Rebate Program	Rebate Program
TX	Austin Energy - Multi-Family Energy Efficiency Rebate Program	Rebate Program
TX	Bryan Texas Utilities - SmartHOME Program	Rebate Program
TX	Garland Power & Light - Energy Efficiency Rebate Programs	Rebate Program
TX	Farmers Electric Cooperative - Residential Energy Efficiency Rebate Program	Rebate Program
TX	AEP - SWEPCO - Residential Energy Efficiency Programs	Rebate Program
TX	Texas-New Mexico Power Company - Residential, Hard-to-Reach, and High-Performance New Homes Programs	Rebate Program
TX	Oncor Electric Delivery - Government and Education Facilities Program	Rebate Program
TX	Brownsville Public Utilities Board - Green Living Residential Rebate Program	Rebate Program
TX	CPS Energy - Electric - Residential Energy Efficiency Rebate Program	Rebate Program
TX	CenterPoint Energy - Residential and Small Commercial Efficiency Program	Rebate Program
TX	Xcel Energy - Residential and Hard-to-Reach Standard Offer Program	Rebate Program
US	Energy-Efficient Commercial Buildings Tax Deduction	Corporate Tax Deduction
US	Office of Indian Energy Policy and Programs - Funding Opportunities	Grant Program
US	Weatherization Assistance Program 'WAP'	Grant Program
US	Fannie Mae Green Financing – Loan Program	Loan Program
US	FHA PowerSaver Loan Program	Loan Program
US	Residential Energy Efficiency Tax Credit	Personal Tax Credit
UT	Local Option - Industrial Facilities and Development Bonds	Bond Program
UT	State Facility Energy Efficiency Fund	Loan Program
UT	U-Save Energy Efficiency Fund	Loan Program
UT	Commercial PACE Financing	PACE Financing
UT	Dominion Energy - Commercial Energy Efficiency Rebate Program	Rebate Program
UT	Dominion Energy - Home Builder Gas Appliance Rebate Program	Rebate Program
UT	Dominion Energy - Residential Energy Efficiency Rebate Programs	Rebate Program
UT	Rocky Mountain Power - wattsmart Residential Efficiency Program	Rebate Program
UT	Rocky Mountain Power - wattsmart Business Program	Rebate Program
VA	VirginiaSAVES Green Community Loan Program	Loan Program
VA	City of Danville Utilities - Business Energy Efficiency Rebates	Rebate Program

State	Program	Type
VA	Appalachian Power - Electric- Residential Energy Efficiency Programs	Rebate Program
VA	Dominion Virginia Power - Residential Energy Efficiency Rebate Program	Rebate Program
VA	City of Danville Utilities - Residential Energy Efficiency Rebate Program	Rebate Program
VT	Small Business Energy Loan Program	Loan Program
VT	Commercial Energy Loan Program	Loan Program
VT	Energy Loan Guarantee Program	Loan Program
VT	Agricultural Energy Loan Program	Loan Program
VT	Local Option - Property Assessed Clean Energy	PACE Financing
VT	Burlington Electric Department - Residential Energy Efficiency Rebate Program	Rebate Program
VT	Home Performance with Energy Star - Existing Residential	Rebate Program
VT	Residential New Construction Program	Rebate Program
WA	Seattle HomeWise: Weatherization	Grant Program
WA	Evergreen Sustainable Development Standard for Affordable Housing	Green Building Incentive
WA	Clark Public Utilities - Residential Weatherization Loan Program	Loan Program
WA	Snohomish County PUD No 1 - Residential Energy Efficiency Rebate Program	Rebate Program
WA	Mason County PUD 3 - Residential Energy Rebates	Rebate Program
WA	Lewis County PUD - Commercial and Industrial Energy Efficiency Rebate Program	Rebate Program
WA	Okanogan County PUD - Residential Energy Efficiency Rebate Program	Rebate Program
WA	Franklin County PUD - Energy Efficiency Rebate Program	Rebate Program
WA	Clark Public Utilities - Residential Energy Efficiency Rebate Program	Rebate Program
WA	Lewis County PUD - Residential Energy Efficiency Rebate Program	Rebate Program
WA	Avista Utilities - Residential Energy Efficiency Rebate Programs	Rebate Program
WA	Puget Sound Energy - Residential Energy Efficiency Rebate Programs	Rebate Program
WA	Puget Sound Energy - Multi-Family Efficiency Retrofit Program	Rebate Program
WA	Avista Utilities - Gas - Commercial Energy Efficiency Incentives Program	Rebate Program
WA	Avista Utilities - Electric - Commercial Energy Efficiency Incentives Program	Rebate Program
WA	Chelan County PUD - Residential Weatherization Rebate Program	Rebate Program
WA	Snohomish County PUD No 1 - Commercial and Industrial Energy Efficiency Program	Rebate Program

State	Program	Type
WA	Tacoma Power - Residential Energy Efficiency Rebate Program	Rebate Program
WA	Cascade Natural Gas - Conservation Incentives for Existing Homes	Rebate Program
WA	Port Angeles Public Works & Utilities - Residential Energy Efficiency Rebate Program	Rebate Program
WA	Columbia Rural Electric Association - Residential Energy Efficiency Rebate Program	Rebate Program
WA	Inland Power & Light Company - Residential Energy Efficiency Rebate Programs	Rebate Program
WA	Cascade Natural Gas - Commercial Efficiency Rebate Program	Rebate Program
WA	Pacific Power - Residential wattsmart Program	Rebate Program
WA	Pacific Power - wattsmart Business Program	Rebate Program
WA	Richland Energy Services - Residential Energy Efficiency Rebate Program	Rebate Program
WA	Grays Harbor PUD - Residential Energy Efficiency Rebate Program	Rebate Program
WI	Energy Innovation Grant Program	Grant Program
WI	City of Milwaukee - Energy Efficiency 'Me2' Loan Program	Loan Program
WI	River Falls Municipal Utilities - Business Energy Efficiency Rebate Program	Rebate Program
WI	River Falls Municipal Utilities - Residential Energy Efficiency Rebate Program	Rebate Program
WI	Cedarburg Light & Water Utility - Residential Energy Efficiency Rebate Program	Rebate Program
WI	Xcel Energy - Agriculture, Schools and Government Incentive Program	Rebate Program
WI	Home Performance with ENERGY STAR: Whole Home Improvements	Rebate Program
WI	Home Performance: Heating and Cooling	Rebate Program
WI	Design Assistance Program	Rebate Program
WI	Multifamily Energy Savings Program 'Existing Buildings and New Construction'	Rebate Program
WV	AEP Appalachian Power - Residential Energy Efficiency Rebate Program	Rebate Program
WV	AEP Appalachian Power - Non-Residential Prescriptive Rebate Program	Rebate Program
WY	Local Government Energy Audit/Retrofits	Grant Program
WY	Energy Savers Loan	Loan Program
WY	Rocky Mountain Power - WattSmart Residential Efficiency Program	Rebate Program
WY	Black Hills Energy - Residential Energy Efficiency Rebate Program	Rebate Program
WY	Questar Gas - Residential Energy Efficiency Rebate Programs	Rebate Program
WY	Questar Gas - Commercial Energy Efficiency Rebate Program	Rebate Program
WY	Rocky Mountain Power - wattsmart Business Program	Rebate Program

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