

Energy Committee June 2024 Ashfield News

Residential Solar Campaign

The 2024 Residential Solar Campaign kicked off May 11 with a successful “Solar Social Hour” event at Belding Memorial Library. 23 People attended with others unable to come but signing up via email for more information.

April West, member of the Energy Committee and Chair of the Residential Solar Working Group greeted participants and spoke about the approach the group has taken and differences between this residential solar campaign and the last one in 2015-16. Alex Osterman, chair of the Energy Committee, discussed what an important role residential solar can be in helping us meet State Climate goals with as little development of open space as possible. “Putting solar on rooftops is good for the homeowner, the planet, and our community.” She also addressed how smaller solar arrays are easier for the electric grid to accommodate than large solar farms. Lynne Benander from Coop Power spoke about community solar as an option for families who may not have a property suitable for solar, are renters, or don’t have the money to put in their own array.

Participants had the chance to cycle between 4 tables representing the 4 companies which have done the most installations in Ashfield since 2022: Valley Solar, PV Squared, Northeast Solar and Greenfield Solar. Tables were “staffed” by Ashfield homeowners who have used these companies and shared their experiences. All of the 6 companies participating in the residential solar campaign (the 4 above plus Current Energy and Insight Solar) are offering group discounts if multiple homeowners from Ashfield sign up.

Discussion touched on financial incentives- the 30% tax rebate through the Inflation Reduction Act (IRA), and the \$1,000 Massachusetts tax rebate. Financing solar is getting easier, even at a time with high interest rates due to the following exciting developments:

The **Massachusetts Climate Bank** offers the “Energy Saver Home Loan Program (ESHLP),” which can be used for residential solar installations. Qualifications include: income of \$185 thousand or less in Franklin County (for the person/s whose name is on the deed), and that the home is a person's primary residence. People with income between \$110K-\$185K annually can qualify for a **2% loan** and people with income under \$110K annually can qualify for a **0.5% loan**. This program requires that there be a 20% energy savings component and since adding solar does not necessarily SAVE energy (just creates it using the sun), to use this program a homeowner would need to pair solar with another energy savings measure such as minisplits, increased insulation, etc.

Homeowners can sign up for the climate bank **energy saver home loan program** by emailing Center for Eco Technology (CET) energysaver@cetonline.org or calling 413-303-0667. This is a Concierge Service Provider model, so they will assign someone to walk a homeowner through the process. The first step is an eligibility screening where homeowners provide income information and basic information about their home. If you may want to participate it is a good idea to do this now so that you can complete the process necessary to take advantage of this program and still be on time to sign a contract with the local solar installers by August 30 to be able to qualify for their discounts through the Ashfield Residential Solar program. Starting June 15 people who have completed the initial screening for the energy saver home loan program will be contacted to schedule a home energy assessment where they will identify which energy saving measures would be most advantageous for their home. Then the ESHLP concierge assigned to the homeowner will help them solicit quotes for the solar and other

energy savings measures and complete a loan application with a local lender. The loan is underwritten by the climate bank which is how they can guarantee the rates quoted above. The loans will have a 240 month term, allowing for low monthly payments.

In addition, on april 22 the State of Massachusetts DOER received \$156 Million from the EPA for a “**Solar For All**” program which focuses on making solar affordable. It will include 0% loans for home solar installations, a major game changer for many as compared with current 8% interest rates. The Energy Committee has reached out to DOER and it sounds like this program will not be available to homeowners until next year. Due to uncertainty re the political landscape in an election year the Energy Committee encourages people to move forward this year using the ESHLP if you are able.

Next Steps

We encourage anyone who thinks they may be interested but did not attend the kickoff meeting on May 11 to reach out to us at solar@ashfield.org and we will send you the handouts in digital form and add your name to the email list so you get future info.

For anyone interested in moving forward the next steps would be

- 1) find a copy of your electric bill with kwh used each month for the last 12 (This will help vendors appropriately size your system)
- 2) look at the vendors and pick 1-2 to contact and schedule a free site visit.
- 3) If you plan to finance your solar and think you may qualify for the ESHLP, sign up by emailing energysaver@cetonline.org

Meet Vendors at Farmers Market!

The Residential Solar Working group has invited vendors to farmers market. This is a great opportunity to meet representatives from the companies in person, to look through materials they will bring and ask any questions.

June 8 Valley Solar 9-10:30 and Greenfield Solar 10:30-12:30

June 15 PV Squared 10:00- noon

Timeline

The vendors participating in Ashfield’s residential solar program have all agreed to provide discounts if several homeowners sign a contract with them by August 30. The Residential Solar Working Group will be helping homeowners coordinate with each other so as to take advantage of the group discounts. Let us know which companies you are considering and we can help put you in touch with other homeowners who may be considering them as well.

FAQ’s

One question some older residents have asked- does it still make sense for me to add solar to my home at my age? The answer is yes- if your monthly payment for your solar is less than your electric bill then it is not going to place an undue burden on your finances and once you hit the payback then you will have one less bill to worry about moving forward. In addition “...solar panels will raise your home's property value. Although the added value can vary by location, the National Renewable Energy Laboratory (NREL) found that home value increases by \$20 for every \$1 saved on your utility bills. This translates to a higher market value when selling your home.” AND- you can feel good about doing something concrete to help provide a liveable planet for your kids and grandkids!

Questions? Concerns? The Energy Committee is here to help! We hope to see a lot of new home solar arrays this year and you can help spread the word! For questions about the residential solar campaign please email solar@ashfield.org. For more general questions or concerns re renewable energy issues you would like to see us address you can reach the energy committee at energy@ashfield.org.