



Personal Success Story by Bill Lamkin, Topsfield Mass

This past year I made a number of energy efficiency improvements to my home through the MassSave Program. This is my story:

My approximately 2100 square foot home was built in 1958. It is heated by a natural gas fired forced hot-air furnace. Though my existing furnace was still operational, I knew that it would not last forever; and that because of its age it wasn't very efficient. It made sense to me to consider replacing it before it failed on a cold winter night. Your HVAC guy is much more likely to give you a reasonable quote for a replacement mid-summer with flexibility on when he can install the unit as compared to an emergency replacement during heating season that needs to be done tomorrow. When I first met with my HVAC contractor, he told me that MassSave was offering significant (\$650) rebates for high efficiency furnace installations.

I contacted MassSave and scheduled a home energy assessment. The auditor went through the house assessing current insulation in the attic and walls. He looked at my current furnace, hot water heater, appliances, and lighting. He provided me with a written report with recommendations, as well as information about the various rebates available. He also provided me with free compact fluorescent light bulbs for many of the lighting fixtures in my home. No high pressure sell here, he left it to me to decide if I wanted to move forward with any or all of the recommendations. He also discussed some of the funding mechanisms available including a 7-year zero-interest loan (more on that later). I committed to the air sealing and insulation work on my second floor. It has two bedrooms and a bath that were typically much colder than the rest of the house during the heating season (and hotter than the rest of the house during cooling season). The air-sealing work cost about \$900 and was paid for entirely by my gas company. The insulation work cost \$3,200. The first \$2000 was paid for by my gas company and my share was \$1,200. I installed a high efficiency furnace for about \$5,000. I received a \$650 rebate on the furnace. I also installed a \$2,700 tank less hot water heater. I received a \$700 rebate on the water heater.

In total I made improvements to my home costing almost \$12,000. I received about \$4,150 in rebates – for air sealing, insulation, heating and hot-water systems. I took out a zero-interest loan for the balance. With the balance spread over 7 years, my monthly payment is \$88/month. These expenditures were eligible for the federal Energy Efficiency tax credit. I received a \$1,500 tax credit that paid for the first eighteen months of my loan payment. I expect that after the first 18 months my accumulated gas savings will pay for the balance of the loan.

This is a **Win** because I've made significant capital improvements to my home while creating a positive cash flow. It is a **Win** because my family's quality of life is improved. Our second floor is much warmer this winter, and I anticipate it will be cooler and more comfortable when the hot weather arrives. And finally it is a **Win** for the environment. I have lowered my carbon footprint and reduced combustion related emissions (like oxides of nitrogen that are precursors to smog formation and fine particles that cause respiratory problems). My improvements aren't by themselves environmental game changers, but if half the households in America were to do the same, impacts would be significant. So I urge you to look under your own roofs for improvements you might make. With the state and federal incentives currently available it may make sense for you. You will also be putting people to work – don't forget that green economy thing!"

Bill Lamkin, Congregational Church of Topsfield