

Community **ENERGY** Navigator

**PRACTITIONER
TOOLKIT**



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This toolkit was assembled throughout 2024. Recent policy changes impact several of the programs throughout the toolkit. That said, it remains a relevant resource for affordable housing and economic development professionals who assist consumers to reduce their energy costs and live in affordable, healthy, sustainable homes.


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The Community ENERGY Navigator



A Community Energy Navigator is a trusted, independent advisor for consumers.



PURPOSE OF THE PRACTITIONER TOOLKIT

This Practitioner Toolkit supports professionals in various fields, including housing counselors, financial coaches, energy program specialists, community engagement practitioners and others involved in affordable housing and community development, to serve as Navigators.

WHO IS A COMMUNITY ENERGY NAVIGATOR?

A Community Energy Navigator is a trusted, independent advisor for consumers. Navigators are often housing counselors or financial coaches who help homeowners and renters access and understand the value of investing in home weatherization and energy efficiency, home electrification, electric vehicle adoption, ways to create safer and healthier homes, and how to utilize incentives like rebates and tax credits. Navigators help by simplifying these complex programs and connecting homeowners and renters with qualified energy auditors and weatherization contractors. Additionally, Navigators raise awareness about common scams.

WHAT IS AVAILABLE TO HOUSEHOLDS?

In order to save energy and live in healthier homes, Navigators may need to help consumers understand:

REBATES for products and technology.

TAX CREDITS for things like alternative generation, storage and electric vehicles.

SEALING AND INSULATING the home from leaks, cracks or drafty space.

ENERGY SOURCE CHANGES either through rooftop or community solar.

SCAM AVOIDANCE and how to recognize qualified contractors.



BARRIERS TO HOUSEHOLD ADOPTION

Many consumers will hesitate before pursuing home energy upgrades. Why might your customers hesitate?

Cost ➔ even with rebates and credits, these upgrades can be expensive!

Overwhelmed by Options ➔ there's so many products on the market, many folks don't know where to start.

Lack of Knowledge ➔ many are interested in reducing their environmental impact but don't really know what that involves.

Past Scams ➔ past experiences with scams or sub-standard products may make consumers wary.

Lack of Examples ➔ if a consumer is an early adopter, they are often nervous to try something they perceive as untested.

WHO'S WHO OF HOME ENERGY UPGRADES

Successful Navigators will need to work with a number of players. So, who is on the community energy team?

THE CUSTOMER

Homeowners and renters looking to save money and live in healthier, more sustainable and resilient homes.

THE COMMUNITY ENERGY NAVIGATOR

You! The Navigator helps the Customer connect to the best contractors, funders, and other partners for their home, and avoid fraudsters.

THE CONTRACTORS AND AUDITORS

Credentialed/validated professionals doing the work. Working with the best contractors and auditors can improve the quality of work and help protect against scams.

THE FUNDERS

Community lenders and other sources of consumer capital. These funders can provide the capital that the Customer needs to finance home energy improvements.

THE LOCAL UTILITY COMPANY

Home energy upgrades usually involve working with local utilities, especially for alternative energy installation and home electrification. In some cases, they offer their own energy efficiency and alternative energy incentives.

THE STATE ENERGY OFFICE

These offices regulate energy within their states and often issue rebates and manage other sustainability programs.

This toolkit will explore each of the above and detail their role in community energy navigation.



THE OPPORTUNITY

Recent legislative measures have introduced a series of tax provisions and other programs to alleviate energy cost burdens for families and accelerate the transition to alternative energy sources for transportation, buildings and manufacturing. These provisions prioritize grassroots economic growth, with many offering incentives for projects located in low-income communities.

Funding for home energy upgrades is allocated through grant and loan programs and other investments to support sustainable and resilient homes. These programs specifically target families and communities where resources are needed most. Some directives encompass Tribal lands, areas with historical environmental concerns, rural regions and legacy energy-producing communities.

Funding for organizations to support housing counseling and financial coaching staff who move into the Community Energy Navigator role, while limited, could include:

* **State Energy Offices** that will design and administer these programs through the Department of Energy (DOE) Home Energy Rebate program, allowing states to fund community organizations as part of their market-building strategy.

* **Greenhouse Gas Reduction Fund Technical Assistance:** Community lenders can receive up to \$1 million in TA funding, some of which could be used to support Navigator work.

* **EPA Thriving Communities Grantmakers Program:** The grantmakers will provide subgrants to community-based nonprofits and other eligible subrecipients for assessment, planning, and project development activities.

* **EPA Thriving Communities Technical Assistance Centers (TCTACs):** A collaborative initiative of the U.S. EPA and the DOE.

HOME ENERGY UPGRADE PROGRAM OPPORTUNITIES

Programs, Products, and Other Options for Homeowners and Renters:



REBATES: Income-based and non-income-based rebates are available for energy-efficient home improvements designed to make investing in alternative energy upgrades affordable for homeowners and renter households.



TAX CREDITS: Homeowners can receive tax credits for energy audits, electrical upgrades, appliance purchases, weatherization, energy-efficient windows and door installations, insulation, and heating and cooling systems.



GRANTS AND LOANS: Home weatherization initiatives, including income-based and Tribal-specific program assistance and enhanced financial support for alternative energy upgrades for homeowner and renter households.



UTILITY PROGRAMS: State, Tribal and local energy providers may provide incentives to homeowner and renter households.



ENERGY-EFFICIENT MORTGAGES: Financing options designed to help homebuyers or homeowners afford energy-efficient upgrades or purchase homes with energy-saving features by factoring in the potential energy savings from these improvements.



RESIDENTIAL ROOFTOP SOLAR ENERGY: Substantial tax credits are available for homeowners installing rooftop solar panels and battery storage systems.



COMMUNITY SOLAR PROGRAMS: Renters and homeowners who cannot install solar panels on their homes may be able to participate in a community solar program. In this program, they receive credits on their energy bills for supporting renewable energy projects.



ELECTRIC VEHICLES (EVs) TAX CREDITS: Tax credits are available for individuals purchasing new and used electric vehicles and homeowners installing home charging stations.



TRIBAL ALIGNED BENEFITS: Specific resources are designated and available for Tribal communities, promoting energy sovereignty and sustainability.

Important: The availability of the alternative energy and energy-efficiency programs described within this toolkit varies widely across the United States. In addition to federal programs, various programs exist at the state, local, Tribal or utility levels. Navigators should remain informed about local opportunities and program updates. Notably, most tax credit programs for homeowners are not refundable tax credits – to use the credits, a homeowner must owe some federal income tax against which they can apply the credit. Unused credits can be rolled over to future years.

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Role of the NAVIGATOR

The Community Energy Navigator's role is pivotal in empowering individuals and families, who are homeowners and renters alike, to embrace energy-efficient home improvements and alternative energy solutions.



A CATALYST FOR CHANGE

The Community Energy Navigator's role is pivotal in empowering individuals and families, who are homeowners and renters alike, to embrace energy-efficient home improvements and alternative energy solutions. As a trusted resource, the Navigator guides community members through the complexities of federal tax credits, rebates and other incentives, making these opportunities accessible and understandable.

Navigators help consumers understand how to evaluate various programs and products for quality, identify and avoid scams, and access legal support if they've experienced scams.

ROLE OF THE COMMUNITY ENERGY NAVIGATOR

There may be misconceptions about what a Navigator is and what is expected of someone in the role. Let's take a closer look:

Misconceptions	Reality
A completely new job	Builds on existing community outreach and education skills, generally within existing job descriptions
A required part of consumer-facing roles like housing counseling or community building and engagement	An emerging opportunity that practitioners and organizations may opt to implement
Must be an expert in climate science or energy policy	Focus is on practical, resilient and money-saving solutions, and connecting people with resources
Expected to know everything about energy-efficient homes	Continuous learning is part of the role, as is knowing when to provide referrals
Trying to sell a particular product or energy and housing choice	Provides unbiased information and guidance; doesn't push specific products or programs
Intended to increase workload or require learning all new skills	Integrates into existing work, leveraging existing strengths and knowledge

PROCESS OF BECOMING A NAVIGATOR

Much of the information in this toolkit will explore the skill set necessary to become a Navigator. It's helpful to think of the typical progression to get to this point:

Remember that this process isn't set in stone. Rather, it depends on the individual looking to become a Navigator, and their community's needs.





KEY RESPONSIBILITIES OF THE COMMUNITY ENERGY NAVIGATOR

EDUCATION: Raise awareness about opportunities for a safer, healthier, more comfortable home and how to save money on energy bills.

INFORMATION: Clearly explain available tax credits, rebates, incentives, and how to avoid scams and tailor communication to diverse audiences and income levels.

GUIDANCE AND SUPPORT: Help consumers recognize and identify the need for upgrades in their homes to address health or safety issues or high energy usage. Also, provide financial coaching and resources to help them make financially informed decisions when planning upgrades.

COMMUNITY BUILDING: Foster collective action and shared responsibility towards a sustainable future.

ADVOCACY: Communicate and collaborate with local and state officials to promote policies that support energy efficiency and alternative energy adoption.

IMPACTS

This work creates a ripple effect throughout the community, which can lead to:

Impact	Description
Reduced Energy Bills	Empowering families to save money and allocate resources more effectively.
Improved Well-Being	Creating healthier, safer, and more comfortable living environments for individuals and families.
Local Economic Growth	Stimulating the local economy through job creation and investment in the alternative energy and efficiency sector.
Reduced Carbon Footprint	Contributing to cleaner and healthier homes by reducing greenhouse gas emissions.
Support for Low- to Moderate-Income Persons, Tribes and Communities of Color	Reducing energy bills, improved well-being and reduction in carbon footprint can help to alleviate disproportionate negative climate and energy impacts on traditionally underserved communities, and help reduce existing wealth and health gaps.

OPPORTUNITIES BY ROLE

Some existing, trusted roles already share information with consumers to improve, maintain, and sustain their housing. Let's look at a few examples and consider how they could help consumers, communities and resident leaders move toward a more sustainable & resilient world.

ROLE: FINANCIAL COACH

Appliance Purchase Financing Option

Clients working with a financial coach generally have diverse goals that are driven by their own experience. They are almost always trying to save or better utilize money, increase savings, reduce debt or achieve a long-term goal. Like a housing counselor, a financial coach should never steer a client toward a partic-

ular decision but rather give them the necessary information to understand and evaluate their options. Still, a financial coach in a Navigator role can help identify potential savings in utility and energy costs.

EXAMPLE: Molly has been working with Terrence, her financial coach and Navigator, to pay down debt for over a year. She's almost paid off her last credit card when her gas range dies. Now, she needs to secure a loan to buy a new range. Molly finds a gas range she likes for \$750 at the local home improvement center. There is also a nice electric induction range for \$1,500. Terrence tells Molly about **the state's home energy rebate program, which is available since she is replacing a gas stove.** Molly meets the requirements for her state's program and is eligible for an upfront rebate of \$840, reducing the cost of the induction range to \$660. On top of that, Terrence recommends Molly look at multiple financing options. The home improvement center offers Molly a two-year loan at 5% interest. Molly is also offered a 2%, two-year loan to cover the cost of the induction stove by Mission Green Funds, a local community development finance institution (CDFI). Molly decides to go with the induction range and the 2% loan. Thanks to Terrence's assistance, she took advantage of a rebate and secured a very low-interest loan to finance only \$660.

Molly's Oven Options	Energy Source	ENERGY STAR Rated	Price	Financing	Net Cost including life-time interest
Gas Range (Home Improvement Store)	Natural Gas or Propane	No	\$750	5% loan over 2 years	\$750 + \$39.69 interest
Electric Induction Range (Financing from Home Improvement Store using Home Energy and Appliance Rebate Program (HEAR))	Electric	Yes	\$1,500	Rebate: \$840 5% loan over 2 years	\$660 after rebate + \$34.92 interest
Electric Induction Range (Financing from Mission Green Funds Financing using rebate)	Electric	Yes	\$1,500	2% loan over 2 years	\$660 + \$13.84 interest

Home Purchase Involving Solar Option

When a client works to achieve or sustain homeownership or manage a secure rental situation, it is essential to identify “secondary” housing costs such as heating and cooling, water heating, cooking and so on. Each element has a cost, be it financial, environmental or health-related. Housing counselors help clients understand the impacts of different home elements or choices, so why not look at the trade-offs associated with various energy scenarios, too?

EXAMPLE: Marla and Camila are looking for a new house to raise their five ferrets and are stuck between two great options in the same neighborhood: one on Locust Street and the other on Lilac Lane. Both are about 1,200 square feet, with two bedrooms and 1.5 bathrooms. The homes are about the same age and well-maintained. One difference is cost. The house on Locust Street costs \$315,000, while the house on Lilac Lane costs \$310,000. Their housing counselor and CEN, Tomas, points out that the last owners of Locust Street installed solar panels. As a result, monthly electricity bills fell from about \$100 to an average of \$30. In the summer, the utility sometimes provides billing credits on Marla and Camilla’s future electric bills for excess power sent to the grid. Marla and Camila aren’t planning on moving again anytime soon, but they realize they could make back the extra \$5,000 purchase price in six years – or sooner, with an average of \$840 in savings annually. They decided to purchase the home on Locust Street.

A financial coach in a Navigator role can help identify potential savings in utility and energy costs.



Identify Challenges and Solutions

Community builders and engagers are often the backbone of local action and comprehensive community development. They work with and support resident leaders to achieve the positive change those leaders have identified with their fellow community members. They bring resources but ultimately work to support the residents' vision, which often includes addressing environmental challenges. For example, urban heat islands pose

a greater threat to health because they don't have the tree cover that other neighborhoods enjoy. Also, respiratory issues are more common in areas adjacent to industrial areas and can be exacerbated by gas appliances in homes. A Community Building and Engagement (CBE) practitioner can help resident leaders identify these challenges and come up with a holistic approach.

EXAMPLE: Matteo has been an active community member since his family moved to the neighborhood 20 years earlier when he was only 5 years old. Unfortunately, asthma has become a big problem in his community, which is close to a highly polluting power station. A few years earlier, he and some friends worked with their local community-based organization's Community, Building and Engagement (CBE) team to improve respiratory health. The CBE team provided support and feedback and empowered Matteo and the other residents to make strategic decisions. The group was so successful at raising awareness and improving medical services that Matteo was hired as a member of the CBE team, working closely with the city government. Unfortunately, asthma is still a challenge.

Matteo hears about a grant program that a nonprofit and the city government applied for jointly. He and his city liaison apply and are awarded \$10 million to implement their action plan, plus get some technical assistance support. They use the funds to plant hundreds of trees, help low-income households switch to electric appliances, and raise awareness of the power station's effect. With the spread of rooftop solar and the awareness of the station's impact, the station eventually shuts down and is replaced with a new business. Furthermore, the CBE team implements the plan by using the technical assistance grant to bring workforce development training to community members, thereby creating jobs in the process.

Challenges	Solutions
Asthma rates high due to power plant pollution.	Partnered with CBE team to raise awareness and improve medical services.
Limited resources for residents to switch to more sustainable appliances.	Secured \$10 million dollar grant for community action plan.

Hopefully you now have a sense of how a Navigator role may fit within your own position. Keep an eye out for best practices and real-life examples throughout the toolkit that can help guide your own approach.

Comprehensive Energy Solutions Upgrade

A comprehensive home energy upgrade may do many things: seal duct leaks and window frames, insulate drafty walls and ceilings, and replace old windows, doors, ovens, stovetops, HVACs and dryers. There's a cost to each of these upgrades and potential savings. One of the most significant upgrade considerations is whether appliances and heating or cooling systems

run on natural gas or the cleaner and healthier energy choice, electricity.

A home energy advisor, who may be certified as an energy auditor, can help clients understand these costs and savings. A home energy advisor can help customers consider comprehensive energy solutions.

EXAMPLE: Isaac has lived in his house in a quiet, rural community for many years. When he purchased it, only the windows and floors had been upgraded. While he's been able to keep the house well maintained, he has never invested in weatherization that would make his home energy costs more manageable and living areas more comfortable during hot summers or cold winters. The attic and walls were never insulated, and he can see light coming in through cracks around the door and window frames. His appliances are old and inefficient, and his heat pump is old and expensive to maintain. Isaac hears about the Energy Crew, the energy retrofit program run by a local housing nonprofit. He learns that he meets specific income criteria to qualify for the program, and after a couple of years on the waiting list, Isaac's house is next for consideration.

The first thing his home energy retrofit advisor does is help him obtain an energy audit on his home. The advisor is also a certified Energy Auditor, so they made an appointment to conduct the home energy audit which:

- Evaluates various energy efficiency improvements.
- Calculates the costs of each improvement.
- Estimates potential energy savings.

With this audit information in hand, the advisor can then help Isaac:

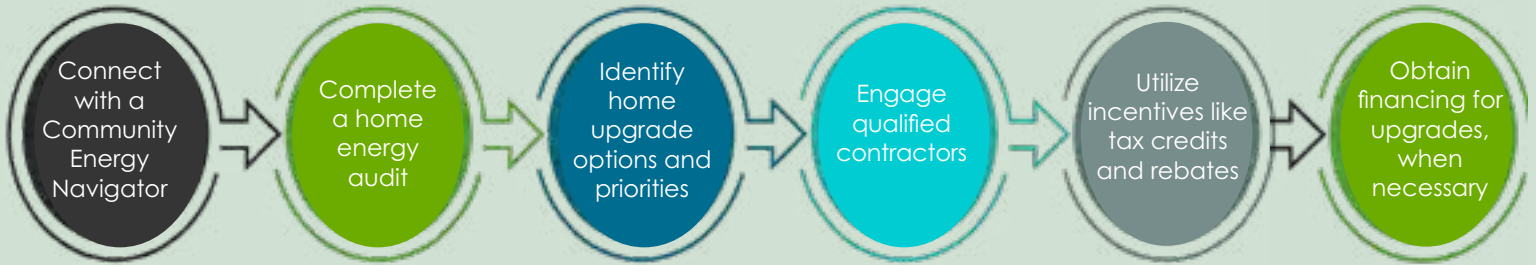
- Identify which Energy Crew program offerings, tax credits and rebates would apply to each recommended improvement;
- Calculate his total savings after accounting for these incentives; and
- Choose improvements that would maximize his financial benefits while enhancing his home's comfort, health and safety.

Based upon the audit, the Energy program weatherization contractor added insulation to the attic and walls, sealed cracks around the windows and installed a new exterior door. They also installed a new heat pump and all new electric appliances that Isaac obtained with rebates. Tanya, a member of the Energy Gang, tells Isaac about a new community solar project nearby and that he can join for no initial cost. He will have to pay a subscription to the community solar project's developer to cover their expenses. Still, even with the subscription, he calculates that he'll save 10-15% each month compared to grid electricity. He signs up right away. When completed, his improvements significantly improve the energy efficiency, health, comfort and safety of his home.

Option	Cost	Benefit
Energy Gang Weatherization	Free	Improved insulation (attic and walls); sealing and weatherization, new exterior door and heat pump; reduced heating and cooling costs increased comfort
Rebates	Varies by Income and State	Increased energy efficiency, improved air quality, comfort, health and safety
Community Solar Project	No upfront cost but monthly subscription fee	Saved 10-15% on monthly electric bills

CONSUMER HOME ENERGY UPGRADE PROCESS

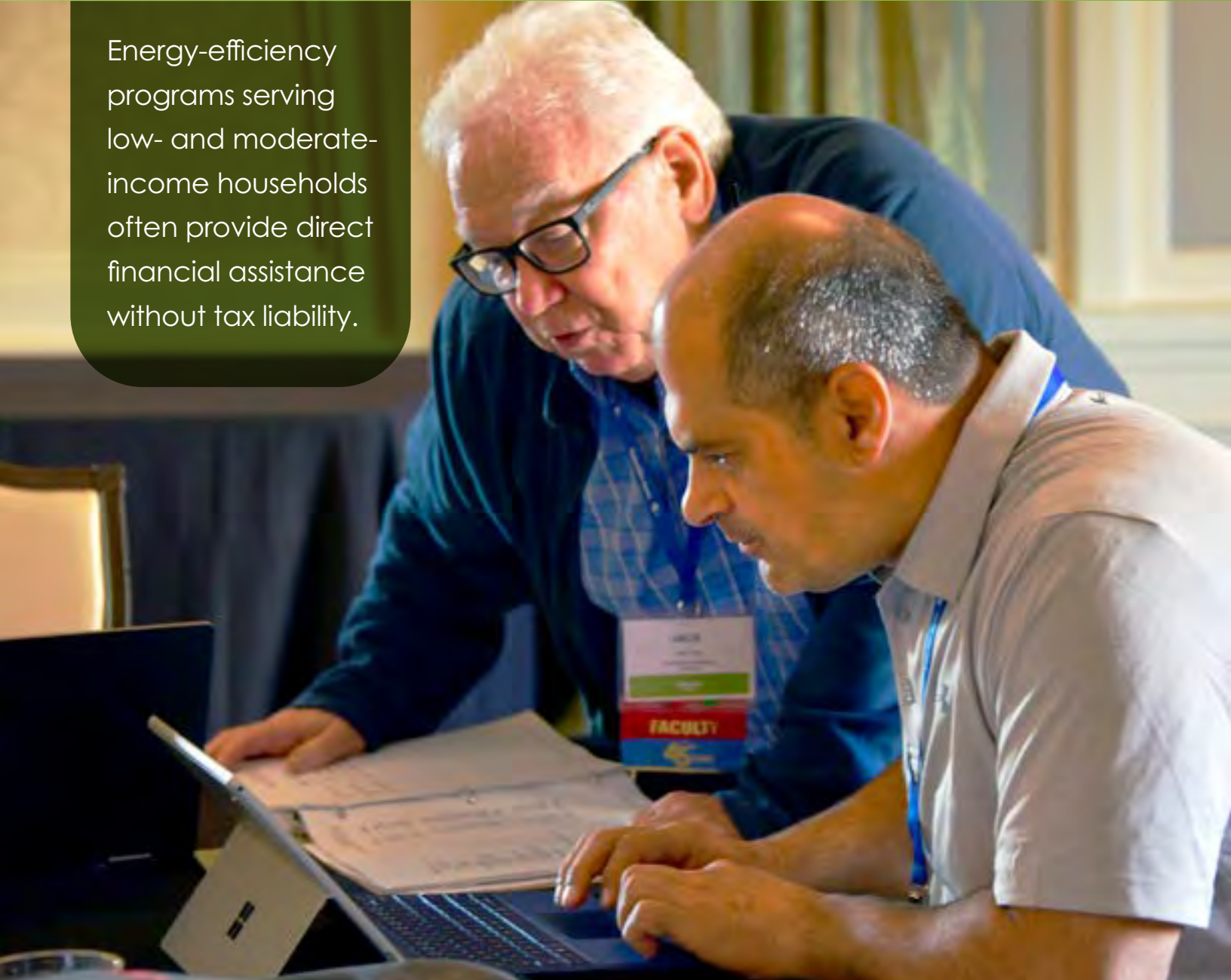
These scenarios help to illustrate what a consumer might experience when working with a Community Energy Navigator. While it will look a bit different from one person to the next, the process will look something like this:



3

ENERGY EFFICIENCY Programs and Products

Energy-efficiency programs serving low- and moderate-income households often provide direct financial assistance without tax liability.



Please note upfront that many of these programs may change over time. This may include changes to the terms, eligibility, or duration of programs. Relevant government and other partners will have the most current information. Web sources are noted in a later appendix but are also subject to change.

Navigators need an understanding of the key programs, expert resources and initiatives in this space, listed below.

PROGRAMS, PRODUCTS AND INITIATIVES



HOME ENERGY REBATES – Home Efficiency Rebate (HER) and Home Electrification and Appliance Rebate (HEAR), Manufacturer’s and Local Utility Rebate Programs



HOMEOWNER TAX CREDITS – Energy Efficient Home Improvement and Clean Energy Property



GRANT PROGRAMS – Local, State, Tribal, and Federal Energy Efficiency and Weatherization



UTILITY PROGRAMS – State, Tribal, and Local Energy Providers



ENERGY EFFICIENT MORTGAGES – Conventional, FHA, VA, and USDA RD



SOLAR PROGRAMS – Residential and Community Programs



ENERGY STAR Programs and Products and Manufacturer’s Rebates



ELECTRIC VEHICLES – New and Used Car Purchase Programs - Federal and State

A Navigator is not expected to be an expert in all these programs. Ideally, they should learn about them and develop rapport with trusted third-party experts and organizations for referrals and collaboration.

Key sources to consult often for updates include:

- Your State Energy Office
- Rewiring America
- The Department of Energy
- The Internal Revenue Service
- Database of State Incentives for Renewables & Efficiency (DSIRE)


For more information on resources, refer to the Practitioner and Consumer Resources section.

REBATES FOR HOMEOWNERS AND RENTERS

THE HOME EFFICIENCY REBATES (HER) for single and multi-family homes are designed for **energy efficiency retrofits that achieve verifiable minimum energy use reductions**. A retrofit is an upgrade that makes the home more energy efficient. Eligible retrofits will likely include weatherization, space heating and cooling, and water heating, among other measures.

Note: A home energy assessment is required to use this program.

How to Get a Home Efficiency Rebate



Home Efficiency Rebates provide discounts on household upgrades that can lower monthly utility bills while improving the comfort of your home.

Home Efficiency Rebates are recommended when you are installing multiple upgrades to meaningfully reduce your household's energy usage.*

You can save up to \$8,000* on upgrades such as:

- ENERGY STAR-certified heating and cooling
- ENERGY STAR-certified water heaters
- Insulation
- Air sealing
- Duct sealing
- Appliances
- Lighting

*Check your [state energy office's website](#) for more information. Rebate amounts vary depending on your household income and project's energy savings.

Sophia wants to save money on her energy bills.

Verify Eligibility
Sophia visits her [state's website](#) and enters her household details. (Renters must include owner's approval.)

Find a Qualified Contractor
Sophia visits her [state's website](#) to find a contractor who can provide a proposal.

Complete Home Assessment
The contractor completes a home assessment to capture Sophia's current energy usage and provides a list of recommended upgrades.

Plan Upgrades
Sophia works with the contractor to select upgrades to reduce her home's energy usage.

Install Upgrades
After receiving the state's approval on Sophia's rebate, the contractor completes the installation and subtracts the rebate amount from her invoice.

Enjoy Cost Savings
Sophia immediately enjoys the cost savings from her home's reduced energy usage.

Source: [Department of Energy](#)

Some states will implement their programs incrementally and may restrict program eligibility to a narrower set of households, existing home conditions, or technologies than the law outlines.

States are not required to offer home energy rebates for all technologies or all household types.

In addition to understanding a state's specific programming, a Navigator will want to identify a contact at the state energy office or other administrator to build a professional working relationship.

These rebates are available to homeowners at all income levels; however, rebates increase significantly for households with less than 80% of the area median income. States, territories, and Tribes are responsible for running this rebate program.

The program focuses on **whole-house** weatherization, electrification improvements, and energy-saving retrofits that achieve a defined energy savings threshold using a **Modeled or Measured Quantification Approach**, depending on the **option(s) that individual states select**.

For more on Modeled and Measured Approaches and the role of aggregators, visit [Appendix A](#).

HOME ELECTRIFICATION AND APPLIANCE REBATES (HEAR) are cash-back rebates for homeowners and renters for appliance purchases. Issued by States and Tribes, the rebate program is focused on efficient electrification projects for low-to-moderate income (LMI) households, defined as those with **incomes less than 150% of the area median**. This program:

Requires entities eligible to carry out projects on behalf of LMI households to apply rebates as a discount at the point of sale.

Allow installer incentives of up to \$500, equal to the scale of installed upgrades.

Maximum Rebate Amounts and Eligible ENERGY STAR Products: Home Electrification and Appliances Rebate Program* (HEAR)			
Applicability	Upgrade	Maximum Rebate Amount	ENERGY STAR Certification Required?
Appliance purchase carried out for single family home / multifamily building: <ul style="list-style-type: none"> As part of new construction To replace a non-electric appliance, o As a first-time purchase with respect to that appliance 	Heat pump water heater	\$1,750	Yes
	Heat pump for space heating/cooling	\$8,000	Yes
	Electric stove, cooktop, range, or oven	\$840	Yes
	Electric heat pump clothes dryer	\$840	Yes
Homeowners or Renters <ul style="list-style-type: none"> Up to 100% of cost for < 80% AMI Not to exceed 50% of cost for 80-150% AMI 	Insulation, air sealing, and ventilation	\$1,600	Yes
	Electric load service center upgrade	\$4,000	N/A
	Electric wiring	\$2,500	N/A

The maximum total amount in rebates a household can receive is \$14,000.



HOMEOWNER TAX CREDIT PROGRAMS

Many home energy upgrade programs are funded by tax credits. It is critical to know the “fine print,” so to speak, to confirm households are eligible. In most cases, these credits are **nonrefundable**, meaning the credit can only reduce the amount of tax owed. If it exceeds the tax liability, no refund is given for the difference.

ENERGY-EFFICIENT HOME IMPROVEMENT CREDIT PROGRAM

Available to homeowners when qualified energy-efficient home improvements are made to a home. The allowable annual credit and the amount of credit for certain types of qualified expenditures are limited. There’s no lifetime limit, but annual limits apply. The credit is available for qualifying property placed in service on or after Jan. 1, 2023, and before Jan. 1, 2033.

The following energy-efficient home improvements are generally eligible:

- ENERGY STAR exterior doors, windows, and skylights
- Insulation and air sealing meeting ICEE standards
- Home energy audits
- Heat pumps

The annual maximum credit is \$3,200. Check out Appendix B for a breakdown of eligible improvements and the associated credit amounts available. Some important tips to remember are also included.

RESIDENTIAL CLEAN ENERGY PROPERTY CREDIT PROGRAM



The Residential Clean Energy Credit equals 30% of the cost of new, qualified alternative energy property installed in your home from 2022 through 2032. The credit percentage rate phases down to 26% for property placed in service in 2033 and 22% for property placed in service in 2034.

Homeowners and renters may utilize the credit for energy-saving improvements to a primary home in the United States. Note: landlords cannot utilize this credit. It can be used in single family detached homes, condominiums, cooperatives, and Shared Equity Housing.

These credits are also nonrefundable, meaning households need tax liability to obtain the credit. However, carryover is allowed. Significantly, this differs from refundable tax credits such as the Earned Income Tax Credit.

Eligible expenses covered by the tax credit include:

- Solar panel
- Solar water heaters
- Fuel cell property
- Small wind energy property (wind turbines)
- Geothermal heat pump property
- Battery storage technology

Visit **Appendix C** for more on the specific technology requirements: **How to Apply the Federal Tax Credits for Energy-Efficient Upgrades**

The worksheet taxpayers need to use to apply for tax credits when they file their tax return is IRS Form 5965: Residential Energy Credits. Contact a tax preparer or the Internal Revenue Service (IRS) for more information.

GRANT PROGRAMS FOR HOMEOWNERS AND RENTERS

THE WEATHERIZATION ASSISTANCE PROGRAM (WAP)

The U.S. Department of Energy's (DOE) **Weatherization Assistance Program (WAP)** is a comprehensive program that improves the energy efficiency, safety, and health of older homes by taking a **whole-house approach and focusing on the well-being of occupants and workers**. WAP supports about 35,000 home weatherization projects a year, and DOE estimates that the average household saves \$372 or more annually. **WAP is administered at the state and local levels and interested applicants should contact their state weatherization agency for information.**

Unfortunate Fact: *Low-income households typically spend 13.9 percent of their total annual income on energy costs, compared to 3 percent for all other households.*

How to Apply:

WAP is administered at the state and local levels. To apply, consumers should contact their state weatherization agency.

<https://www.energy.gov/scep/wap/how-apply-weatherization-assistance>

THE LOW-INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)

The **Low-Income Home Energy Assistance Program (LIHEAP)** helps keep families safe and healthy through initiatives that assist with energy costs. LIHEAP provides federally funded assistance to reduce the costs associated with home energy bills, energy crises, weatherization, and minor energy-related home repairs.

States, federally recognized Tribes and Tribal organizations can apply for direct LIHEAP awards to assist households. Consumers can use local offices or search tools to find local providers.

LIHEAP (Low-Income Home Energy Assistance Program)	
Benefits	<ul style="list-style-type: none">• Financial aid for heating and cooling bills• Emergency assistance (i.e., utility shutoff prevention)• Weatherization services (in some states)• Minor energy-related home repairs (in some states)• Help paying for community solar subscriptions (in some states)
Eligibility	<ul style="list-style-type: none">• Varies by state• Generally, household income cannot exceed 150% of federal poverty guidelines OR 60% of state median income• Other factors like household size and benefits received may be considered

Visit Section 11. Support Material to access web resources for the LIHEAP Clearinghouse.

How to Apply?:

State and Territory Contact Listing:

<https://www.acf.hhs.gov/ocs/map/liheap-map-state-and-territory-contact-listing>

Note: The specific services offered and eligibility criteria can differ from state to state.



ENERGY EFFICIENT MORTGAGES (EEMS)

Energy-efficient mortgages are specialized loan programs that help homebuyers and homeowners finance energy-efficient home purchases and improvements. The basic premise is that energy-efficient homes have lower utility bills, which means homeowners have more money available for mortgage payments. This leads to lower default risk, which lenders can account for in their terms. Homebuyers and homeowners are eligible, and Income limits may apply.

These loan programs are available for energy-efficient home purchase and home improvement.

- Fannie Mae's HomeStyle Energy Mortgage
- Freddie Mac's GreenCHOICE Mortgage
- FHA Energy-Efficient Mortgage Program
- Veterans Affairs Energy Efficient Mortgage
- USDA Single Family Housing Guaranteed Loan Program

EEMs are generally available when purchasing a home or refinancing.

RESIDENTIAL ROOFTOP SOLAR



Solar panels, once a rare sight, have become mainstream, found atop millions of U.S. rooftops. Their surge in popularity stems from dual benefits: home sustainability and financial savings.

Over the decade to 2024, solar technology costs have decreased dramatically while electricity prices have soared. This shifting economic landscape and substantial incentives like the federal tax credit have transformed solar into an attractive investment for many homeowners.

Is Residential Rooftop Solar Suitable for A Particular Property?

Factor	Description	Impact on Suitability	Alternative
Climate	Solar panels work in all climates	Generally not a limiting factor	N/A
Roof Age and Condition	Old or damaged roofs may not be suitable	May require roof repair/replacement before solar installation	N/A
Shade	Excessive shade from trees reduces solar panel output	May make rooftop solar less efficient or impractical	Consider community solar or ground-mounted solar if space allows
Roof Size, Shape, and Slope	Ideal: South-facing, 15–40-degree slope, but other roofs may work	Affects efficiency and potential system size	Community solar or ground-mounted solar
Home Ownership	Required for rooftop solar installation	Renters or those with unsuitable roofs cannot install their own panels	Community solar

Rooftop Solar Net Metering

Net metering is a policy that allows rooftop solar panel owners to:

- Export excess electricity to the power grid.
- Receive credit for this exported electricity on their utility bills.
- Use these credits to offset electricity consumption when their panels aren't producing.

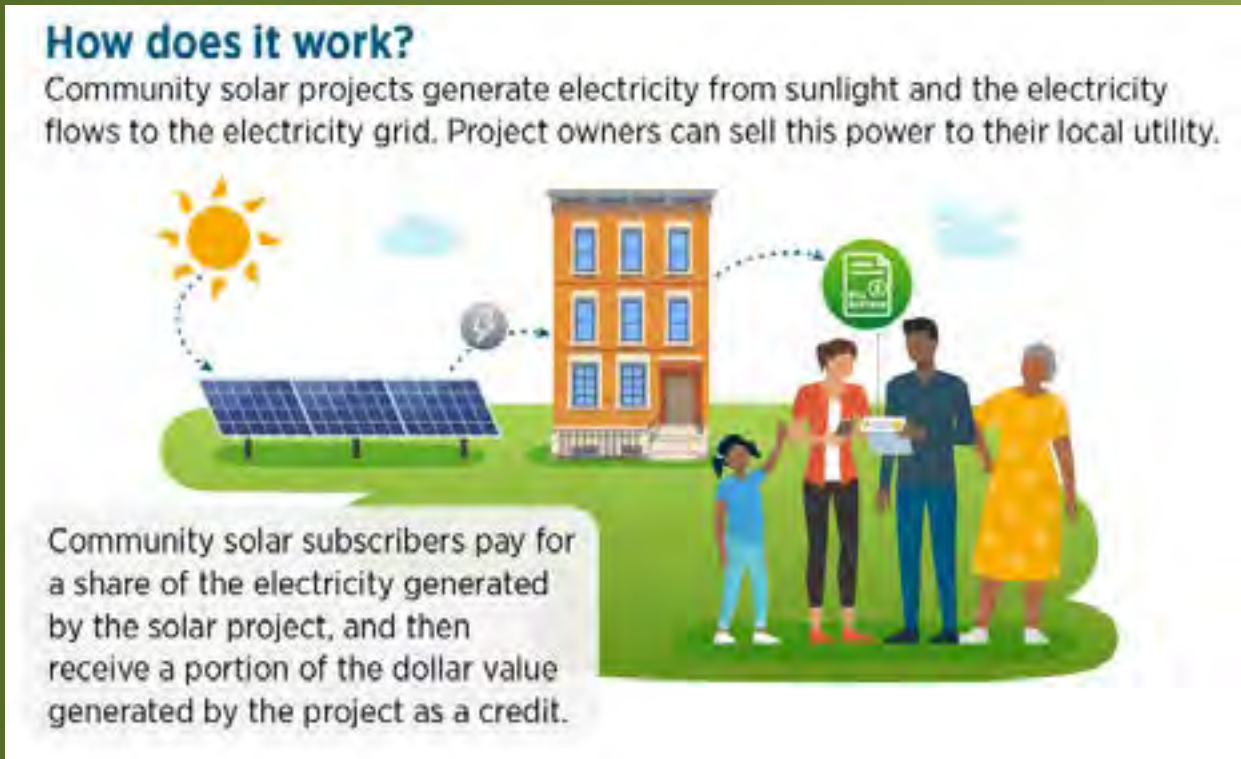
Remember:

- The price that utility providers pay to electric customers under 'net metering' arrangements varies.
- Net metering requires a bidirectional meter to measure the flow of electricity in two directions: consumption and excess that is exported.
- Net metering ensures fair compensation for all solar electricity produced.
- Credits apply to future electricity bills.

COMMUNITY SOLAR

Community Solar: Expanding Access to Alternative Energy

Community solar is expanding the solar energy landscape, offering a viable solution for those who want to embrace renewable energy but face barriers to installing solar panels on their property. By participating in a community solar project, subscribers can reduce their electricity bills, support local renewable energy development, and contribute to community resilience.



Source: Dept of Energy (DOE)

How it Works and How to Participate



Image source: GRID Alternatives

Community solar programs are an innovative approach to renewable energy gaining traction across the United States. These programs allow individuals, businesses, and organizations to benefit from solar power without installing panels on their property.

By subscribing to a portion of a more extensive, shared solar array, participants can reduce their electricity bills and support alternative energy initiatives. This model particularly appeals to those who can't install solar panels due to renting, unsuitable roofs, or financial constraints, plus anyone who wishes to save on their electricity bill.

Understanding Community Solar

What is Community Solar?	A shared solar power project where multiple households subscribe to a portion of a larger, centrally located solar array. Offers a flexible option for those unable to install their own panels.
How Does it Work?	<ol style="list-style-type: none"> 1. Shared solar array is built. 2. Participants subscribe to a portion of the array. 3. Energy generated is credited to their electricity bill, often at a lower rate than prevailing electricity prices.
Availability	Varies by state policies, utility offerings, and solar developer projects. More established programs exist in states like New York, Massachusetts, Minnesota, Colorado, and Maryland.
Eligibility	Typically, anyone paying an electric bill in the service area can participate. Some programs may have additional requirements.
Finding Programs	Resources include state/local programs, utility companies, online directories (i.e., DOE's Community Solar Project Locator, EnergySage), nonprofits, and solar developers.
Steps to Sign Up	<ol style="list-style-type: none"> 1. Research available programs. 2. Evaluate options (cost, terms, savings). 3. Sign subscription agreement. 4. Monitor savings on utility bills.

BENEFITS OF COMMUNITY SOLAR

Community solar programs offer many benefits that extend far beyond providing alternative energy. These programs are designed to create positive impacts across multiple fronts, from individual households to entire communities and the environment.

By participating in community solar initiatives, individuals and organizations can enjoy significant cost savings on their energy bills while contributing to local economic growth and increased grid resilience.

Key Benefits

Household Savings	Reduced electricity bills (target 20% reduction), particularly beneficial for low-income households
Economic Opportunities	Local job creation, improved grid resilience, and potential for community ownership of projects
Grid Resilience and Reliability	Increased reliability with battery storage, ability to deliver power during outages, faster power restoration, microgrid capabilities for continued operation during larger grid failures, supplementary resilience benefits when co-located with resilience hubs
Owning your Power Production	Enables households and communities without rooftop solar access to own their energy future, and opens the door to community ownership and decision-making in solar projects
Environment	Reduces reliance on traditional fuels, leading to decreased air pollution and greenhouse gas emissions

Visit Appendix D for a review of various other solar resources.

ENERGY STAR – RESIDENTIAL PROGRAMS AND PRODUCTS

ENERGY STAR is a voluntary program established by the EPA that helps businesses and individuals save money and protect the environment through superior energy efficiency. The program provides a trusted, government-backed symbol for energy-efficient products and practices.

- **Financial incentives** - Many utility companies, state programs, and federal initiatives offer rebates, tax credits, and other incentives for purchasing ENERGY STAR-certified products or implementing their recommended home improvements.
- **Lower utility bills** - ENERGY STAR-certified products use less energy than standard models.
- **Better home comfort** - ENERGY STAR-certified heating and cooling equipment and proper home sealing and insulation help maintain consistent temperatures throughout the home.
- **Increased property value** - Homes with ENERGY STAR-certified features and appliances often have higher resale values.
- **Environmental protection** - Choosing ENERGY STAR-certified products and following their recommended practices helps reduce greenhouse gas emissions and air pollution.

THE ENERGY STAR HOME UPGRADE

This comprehensive approach recommends key energy improvements in the following six areas of a home where efficiency improvements can be made:

1. Clean Heating and Cooling
2. Super-Efficient Water Heater
3. Smart Thermostat
4. Well-insulated and Sealed Attic
5. High Performing Windows and Storm Doors
6. Electric Ready

Gradual implementation of these upgrades is recommended, choosing what works best for the home. With the energy grid becoming increasingly renewable, making these changes now helps save money immediately while preparing for a more sustainable energy future.

Home Performance with Energy Star is a partnership to connect homeowners with qualified contractors. See **Appendix E** for more details.



Source: https://www.energystar.gov/products/energy_star_home_upgrade

ENERGY STAR RESIDENTIAL PRODUCTS:

Products earn the ENERGY STAR label by meeting strict energy-efficiency specifications. These standards are intended to help homeowners and renters save energy and money minimizing environmental impact and supporting the transition to a clean energy future.

- Products must meet strict energy efficiency criteria
- Independent third-party certification is required
- Regular testing and verification
- Most products must be 10-30% more efficient than standard models
- Annual review of specifications

Product Qualification:

Product Categories and Products

Category	Eligible ENERGY STAR Products
Appliances	Air purifiers, clothes dryers, clothes washers, dehumidifiers, dishwashers, electric cooking products, freezers, refrigerators
Building Products	Residential windows, doors and skylights, seal and insulation, storm windows
Heating and Cooling	Air-source heat pumps, boilers, central air conditioner, ductless heating and cooling, furnaces, geothermal heat pumps, room air conditioner, smart thermostats, ventilation fans
Lighting	Ceiling fans, decorative light strings, light bulbs, light fixtures
Water Heaters	Heat pump water heaters, high efficiency gas storage water heaters, solar water heaters, whole house tankless gas water heaters
Other	Electric vehicle chargers, pool pumps, smart home energy management systems, water coolers

<https://www.energystar.gov/products>



HOW TO READ THE ENERGY STAR LABEL

The ENERGY STAR label provides valuable information to help consumers make informed decisions:



ENERGY STAR Logo

The ENERGY STAR certification mark is used on products, homes, and buildings that have been verified to meet ENERGY STAR requirements

Energy Guide Label: Often accompanying the ENERGY STAR logo, this yellow label provides:



- Item Description (Dishwasher, Standard Capacity)
- Make and Model (XYZ Corp. Models G39, X88, Z33)
- Estimated yearly operating cost (\$21 with electric hot water heater, \$13 with natural gas water heater)
- Estimated yearly electricity consumption (150kWh)
- A scale showing energy consumption of similar models (\$28-\$43)

Product-Specific Information: Depending on the appliance, additional details may be included such as:

- Water usage for dishwashers and washing machines
- Capacity for refrigerators and freezers
- SEER (Seasonal Energy Efficiency Ratio) for air conditioners

QR Code: Some labels include a QR code that links to more detailed product information and comparisons.

By understanding the benefits of ENERGY STAR appliances, available incentives, and how to read the labels, consumers can make informed decisions that benefit their budget and the environment.

ENERGY STAR MANUFACTURER'S REBATES

Many major manufacturers offer rebate programs for ENERGY STAR-certified products. These rebates are for homeowners and renters purchasing weatherization or energy-efficiency products. There are no income limits.

To be claimed, rebates typically require:

- Proof of purchase.
- Model number verification.
- Installation documentation.
- Certification verification.

For certification documentation and verification, key resources are listed below. Current links can be found in Section 11. Support Materials.

- ENERGY STAR Product Finder
- Air Conditioning, Heating, and Refrigeration Institute (AHRI)
- EPA's ENERGY STAR Program Requirements State-specific programs and additional resources can be found through:
- Database of State Incentives for Renewables & Efficiency (DSIRE)
- DOE's Office of Energy Efficiency & Renewable Energy
- DOE Rebates

ELECTRIC VEHICLES

Adopting all types of electric vehicles (EVs) helps to improve fuel economy, lower fuel costs, and reduce emissions. EV tax credits and rebates are currently available to encourage purchasers of new and used electric vehicles. Income and purchase price limitations do apply. And not all EVs qualify. There are strict domestic content and manufacturing rules. Use this DOE site, [fueleconomy.gov](https://www.fueleconomy.gov), to search for approved EVs.

- All-electric, plug-in hybrid, and fuel cell electric vehicles purchased new in 2023 or after may be eligible for a federal income tax credit of up to \$7,500.
- Pre-owned vehicles purchased in 2023 or after are eligible for a tax credit of up to \$4,000.
- State and/or local tax incentives may also apply.
- The income limits for new EVs are \$150k for single filers, \$225k for heads of household, and \$300k for joint filers.
- The income limits for used EVs are \$75k for single filers, \$112,500 for heads of household, and \$150k for joint filers.
- There are also price limits. The credit only applies to EVs up to \$55,000 and SUVs, vans, and pickup trucks up to \$80,000.

The credit availability will depend on several factors, including the vehicle's MSRP, final assembly location, battery component and/or critical minerals sourcing, and the buyer's modified adjusted gross income (AGI).

New Requirement

Under IRS regulations, beginning Jan. 1, 2024, Clean Vehicle Tax Credits must be initiated and approved at the time of sale. This means that EV buyers can deduct the tax credit from the EV's purchase price when they buy the car, rather than waiting until they file taxes to receive reimbursement.

Buyers are advised to obtain a copy of the IRS's confirmation that the dealer successfully submitted a "time-of-sale" report.

Buyers should refer to IRS publication 5900 for additional information.

***See Community Housing Development Corporation (CHDC): Driving Clean Assistance Program Best Practice on [page 58](#) for example.**



4

Partnerships and Resources

Building strong partnerships is crucial for success.



▶ Building strong partnerships is crucial for success. It allows us to leverage each other's strengths, resources, and expertise, and achieve more significant results than working alone. Furthermore, funding applications are generally more competitive when strong partnerships are in place, and some sources and resources don't even allow organizations to apply without partners (for example, Community Change Grants). See our *best practice* with NeighborWorks Toledo on [page 62](#) to learn more about partnerships to help train potential and existing contractors.

One of the other benefits of building partnerships is that they can also function as a referral source. As noted in other sections of the toolkit, a Navigator isn't intended to be a whole new job responsibility. It's okay for the Navigator to identify trusted referral partners and help connect consumers to those resources.

In addition to federal options, the Navigator must be familiar with state, regional and local opportunities.

Below are a few places to search for local resources, partnerships and funding opportunities as well as some important questions to ask. We've provided a couple of worksheets to help you track what you find.

To identify potential resources and partnerships, contact the following agencies:

Office of State and Community Energy Programs

National Association of State Energy Officials

State Department of Environmental Conservation or Department of Environmental Quality

Local HUD Housing Counseling Agency

Local Housing Counseling Agency

County Government Offices

Town Board / Planning Department / Town Clerk

City government / Department of City Planning / City Clerk

Local Solar Companies

Local energy, heating, and utility companies

Other local assistance programs such as SNAP, HEAP, WAP, regional alternative energy hubs

Social Service Offices such as Office of the Aging

Local Cooperative Extension

Local community colleges, colleges, and universities – contact departments in environmental conservation, environmental technology, energy resources, climate resiliency, etc.

Questions to ask prospective partners:

- Do you have any special programs, resources or expertise to help with energy efficiency or electrification?
- What is the full name of that program(s)?
- Who is the best contact and what is their email?
- Is there a weblink or app for more information or to apply?
- Are there eligibility criteria and what are they?
- What sort of documentation is needed?
- Are there timeframes or deadlines to be aware of?
- How do we help clients take advantage of this option – what are the next steps?
- Do you charge for any services or are they all offered at no cost?
- What partnership opportunities or opportunities for collaboration exist? (webinars, marketing, guest presenters, etc.)



Funding-related questions:

- Do you have funding resources to help with energy efficiency or electrification?
- Are funds in the form of loans or grants?
- What can funds be used for?
- Is there a maximum loan or grant amount allowed?
- What is the interest rate, terms, etc.
- Is there a geographic requirement?
- What are the eligibility requirements for the household (income limits, etc.)?
- How do potential customers apply?
- Can funds be paired with other resources?



Community Energy Navigators do not need to know the intricacies of all funding sources but should have some basic knowledge of various community lenders in their area. A few potential examples are listed below. Use the ‘Resources’ tracking form to notate options in your area.

Lender Programs to Know within the Greenhouse Gas Reduction Fund	
Clean Communities Investment Accelerator	Funding and technical assistance to community lenders working to deploy funds in lower income and resource-scarce communities so they can implement net-zero buildings, zero-emissions transportation options, etc. Click the link to learn more about the entities responsible for distributing the funds: Opportunity Finance Network, Inclusiv, Justice Climate Fund, Appalachian Community Capital, and Native CDFI Network.
National Clean Investment Fund	Supporting financial institutions to help them deliver financing for clean technology so consumers can save on energy bills, plus benefit from cleaner air, job creation, etc. Click the link to learn more about the entities responsible for distributing the funds: Climate United Fund, Coalition for Green Capital, and Power Forward Communities.
Solar for All	\$7 billion for new or expanded solar programs for people living in low-income or disadvantaged communities. The 60 recipients will work to reduce climate and air pollution, deliver benefits for low-income and disadvantaged communities, and mobilize financing to support the creation of affordable solar energy options. For example: GRID Alternatives will serve approximately half the states and territories in the U.S.

Ongoing Recommendation: Schedule some time to complete this worksheet (below) to create a full list of resources, partnership and funding opportunities. Since the landscape is always changing, plan to do a scan and update the list regularly. Test all links during that update to keep your worksheet current.

COMMUNITY ENERGY NAVIGATOR RESOURCES


Take some time to think about the resources available in your community. That could include funders, government entities, non-profit programs, education opportunities and so on.

Name of Resource Type of Resource	Contact Name/ Email / Phone	Special Features (how/where to work together; how to access; next steps)

POTENTIAL PARTNERS

Some connections offer deeper opportunities for partnership. List ongoing partnerships below.

Category	Agency / Entity Name / Email / Phone	Details (capacity, partnership agreement needed, next steps, etc.)
<input type="checkbox"/> Funding <input type="checkbox"/> Guest speaker(s) <input type="checkbox"/> Training <input type="checkbox"/> Written materials <input type="checkbox"/> Supplies, equipment <input type="checkbox"/> Contractors, building support <input type="checkbox"/> Other:		



Identifying established, accredited professionals helps guarantee quality and protects against scams and unqualified contractors.

▶ LOCATING TRUSTED HOME ENERGY PROFESSIONALS

Investing in energy efficiency is a smart move for homeowners and renters. However, finding the right professionals can be challenging. This guidance is intended to help Navigators assist customers in navigating the process, whether they are looking for solar installers, energy auditors, or contractors for construction, electrical or plumbing upgrades.

Identifying established, accredited professionals helps guarantee quality and protects against scams and unqualified contractors. Scams can cause significant harm to consumers, and even when their intent is not fraudulent, inexperienced contractors may make mistakes that undermine the quality, experience, and cost of energy upgrades. Both scams and inexperienced contracts are a threat not only to individual consumers but to the reputation of the industry as a whole.

GENERAL RESOURCES FOR LOCATING ENERGY CONTRACTORS AND ENERGY AUDITORS

General Resources	
Online Directories and Tools for Contractors and Energy Auditors	<p>ENERGY STAR's contractor locator is specifically for identifying contractors participating in the ENERGY STAR program.</p> <p>Building Performance Institute's (BPI) locator tool locates certified professionals specializing in building performance and energy efficiency audits.</p> <p>Residential Energy Services Network's (RESNET) directory of certified Home Energy Raters identifies professionals who can conduct audits and provide ratings.</p> <p>North America Board of Certified Energy Provider's (NABCEP) identifies certified installers for solar professionals.</p>
Local Utility Companies	<p>Many utility companies maintain lists of approved contractors.</p> <p>Some offer energy audit services or recommendations.</p>
State Energy Offices	Have state-specific resources and lists of certified contractors.
Home Improvement Stores	Big box and local stores may partner with local contractors to provide installation services.
Online Marketplaces and Review Sites	Angi, HomeAdvisor, Yelp
Word of Mouth and Local Community	<p>Neighborhood associations, sustainability groups</p> <p>Online community forums (Nextdoor, Facebook groups)</p>
Local Government Resources	<p>City/County Sustainability Offices may have lists.</p> <p>Some municipalities run their own programs</p>
Local Trade Schools or Community Colleges	May have job boards or alumni networks of certified professionals.



WHO CERTIFIES ENERGY CONTRACTORS AND ENERGY AUDITORS?

The table in **Appendix F** shows certifying organizations specializing in home efficiency and performance training and certification. Some, like BPI and RESNET, take a more comprehensive approach to home energy efficiency. Others, like North American Technician Excellence (NATE) and Air Conditioning Contractors of America ACCA, focus specifically on heating, ventilation, and air conditioning (HVAC) systems.

When choosing a contractor, consider which certifications are most relevant to the project. For example, if a consumer is primarily interested in improving a home's insulation, a contractor certified by the Insulation Contractors Association of America (ICAA) might be relevant. Someone with BPI or RESNET certifications could be more appropriate for a whole-home energy retrofit.

GENERAL STEPS IN THE HOME IMPROVEMENT CONTRACTING PROCESS

Step	Action	Details
1	Assess Your Needs	Identify areas for improvement Consider budget and energy-saving goals
2	Research and Education	Learn about potential improvements and benefits Understand relevant certifications / licensing
3	Find and Vet Contractors	Use resources to list potential contractors Verify certifications / licensing Check reviews and contact references
4	Get Energy Audits	Request audits from 2-3 certified professionals Identify cost-effective improvements
5	Collect and Compare Quotes	Get detailed, written estimates from at least three contractors Ensure quotes cover the same scope
6	Check for Incentives	Research federal, state, and local incentives Ask contractors about rebates and application process
7	Verify Credentials and Insurance	Double-check licenses, insurance, and bonding Confirm they'll obtain necessary permits
8	Plan the Project	Discuss timeline and potential disruptions Discuss payment terms and schedule
9	Get It in Writing	Ensure all details are in a written contract Include specifics about materials, timeline, payment, and warranties
10	Prepare for the Work	Clear areas where work will be done Make arrangements for pets or sensitive items
11	Monitor Progress	Stay involved during the project Address concerns promptly with the contractor
12	Final Inspection and Testing	Ensure all work passes required inspections Consider a follow-up energy audit
13	Maintain Improvements	Follow maintenance recommendations Monitor energy bills to track savings

6

The Community ENERGY Navigator Training Opportunities

As you begin the Navigator journey, training can help.



As you begin the Navigator journey, training can help. This includes formal, online and in-person training, on the job skill-building, and more. Remember too, learning does not end when we leave a class; it's important to connect with technical assistance, peer learning, and/or coaching opportunities when you can.

TRAINING BY NEIGHBORWORKS AMERICA

NeighborWorks America's Training Division offers professional learning and credentialing across eleven key tracks, many of which deal with sustainability. Below you'll find a list of several courses, but you should also visit www.NeighborWorks.org/CourseCatalog for the full list of available course offerings.

Course	Modality / Length	Relevant Line of Business
Sustainability & Resilience: A Toolkit for Community Developers (NR235)	2-day in-person	All; foundational
Investment Playbook for High-Performance, High-Efficiency Multifamily Buildings (AH230)	2-day in-person	Affordable Housing Developers
Taking Sustainable Action in Your Community (CB245)	2-day in-person	Community Building and Engagement
Counseling Clients to Maximize Energy Savings (HO290)	2-day in-person	Housing Counselors, Financial Coaches, Weatherization
Counseling Clients to Maximize Energy Savings (HO290el)	2 – 3 hours, self-guided	Housing Counselors, Financial Coaches, Weatherization
Revitalizing Communities through Sustainability & Alternative Energy (NR010)	Webinar	All; foundational
Manufactured Housing as a Climate Resilience Solution (HO062)	Webinar	Housing Counselors, Financial Coaches
Sustainable and Resilient Design in Affordable Housing (AH235)	2-day in-person	Affordable Developers
Introduction to Sustainable Building (CP141)	2-day in-person	Construction and Rehab
Sustainable and Resilient Materials and Methods of Construction (CP212)	2-day in-person	Construction and Rehab



OTHER FOUNDATIONAL TRAINING

There are a number of other training opportunities available, depending on your agency's specific needs, work focus, and community. Below is a small selection. Included in the list are some trainings that may be more appropriate to partners like community lenders or housing developers. But there is great overlap with the work of consumer-focused Navigators.

Training Title	Green Home Lending
Organization:	University of New Hampshire – Carsey School of Impact Finance
Purpose:	To provide community lenders with information about financing and developing various energy-related initiatives to include solar on home rooftops, community or commercial solar, and other resilient home improvements such as energy upgrades, weatherization, and electrification.
Content:	Consumer lending; utilizing tax credits and rebates; working with qualified contractors; electrification; etc.
Website:	https://carsey.unh.edu/center-impact-finance/education-trainings/unh-inclusiv-solar-green-lending

Training Title	Housing Counseling Energy Efficiency Essentials
Organization:	U.S. Department of Housing and Urban Development (HUD)
Purpose:	To provide housing counselors with information about improvements and opportunities to reduce energy costs over time.
Content:	Energy saving investments; resources for consumers; financial incentives; utility benefits; energy audits; etc.
Website:	https://www.hudexchange.info/trainings/courses/housing-counseling-energy-efficiency-essentials-series/4865/

Training Title	Electric Coaches by Rewiring America
Organization:	Rewiring America
Purpose:	Free training that teaches individuals how to advance alternative energy products and programs in their communities and effectively promote the switch to electric.
Content:	Four-week training session includes information on electrification, coaching strategies, decarbonization and electrification strategies, heat pumps, and ways to integrate the knowledge and promote programs locally.
Website:	https://homes.rewiringamerica.org/learning/electric-coaches

Training Title	IRA Bootcamps
Organization:	National Housing Trust
Purpose:	DOE Home Energy Rebates; Electrification, Decarbonization, and Energy Efficiency; Resiliency and Solar Opportunities in Affordable Housing; Engaging and Centering Residents; etc.
Content:	Market assessment; product development; working with installers and developers, underwriting; deal structuring; asset management; etc. Other training options available.
Website:	https://nationalhousingtrust.org/ira-bootcamps

Training Title	Various Topics Related to Energy Efficiency
Organization:	The American Council for an Energy-Efficient Economy (ACEEE)
Purpose:	To educate on how we can transform and optimize how energy is used in the economy.
Content:	Energy efficiency policy, energy efficiency in buildings, hot water and hot air forums, etc.
Website:	https://www.aceee.org/

Training Title:	ENERGY STAR Training Center
Organization:	ENERGY STAR
Purpose:	A training resource to help counselors convey to their staff, customers and partners the value of using ENERGY STAR to protect the environment while saving energy and money.
Content:	Training resources available on multiple specific topics such as a consumer messaging guide, televisions, A/V Equipment, utilities, and more
Website:	https://www.energystar.gov/partner-resources/energy-star-training-center

Training Title:	Training for Residential Energy Contractors
Organization:	Dept. of Energy Office of State and Community Energy Programs
Purpose:	Contractors get trained and certified through this program and are then able to work doing home energy retrofits, energy-saving appliance upgrades and electrification projects that are funded by the Dept of Energy's Home Energy Rebates Programs .
Content:	Heat pump installation; heat pump water heater installation; home energy audit; envelope retrofit program
Website:	https://www.energy.gov/scep/training-residential-energy-contractors-grants-formula

Training Title:	Renewable Energy and Sustainability Conference
Organization:	Native Learning Center
Purpose:	Attendees learn more about Tribal opportunities for alternative energy deployment. This includes small scale energy, opportunities for Tribal housing agencies, and utility-scale energy.
Content:	Tribal-private partnerships; funding and tax credits; financing opportunities for Tribally-Designated Housing Entities (TDHEs)
Website:	https://www.nativelearningcenter.com/

Training Title:	Resilience Academy
Organization:	Enterprise Community Partners
Purpose:	Cohort based training for multifamily housing owners. Primarily developer focused but with attention on avoiding tenant and resident displacement.
Content:	Using IRA funds for multifamily projects; tenant resilience; new and retrofit home standards and elements.
Website:	https://www.enterprisecommunity.org/impact-areas/resilience/climate-risk-reduction/resilience-academy

Training Title:	HomeStyle Mortgages Unlocked
Organization:	Fannie Mae
Purpose:	Help lenders and underwriters understand how to use Fannie Mae's proprietary EEM.
Content:	Energy Efficient Mortgages; lending; underwriting.
Website:	https://singlefamily.fanniemae.com/originating-underwriting/mortgage-products/homestyle-energy-mortgage

ADDITIONAL PROVIDERS

Take some time to add additional training providers that are most important to your community. You'll also find a spreadsheet [here](#) that allows you to build a detailed training plan.

Training Title:	
Organization:	
Purpose:	
Content:	
Website:	

Training Title:	
Organization:	
Purpose:	
Content:	
Website:	

Training Title:	
Organization:	
Purpose:	
Content:	
Website:	

Training Title:	
Organization:	
Purpose:	
Content:	
Website:	

PRACTITIONER AND CONSUMER RESOURCES

In addition to extensive training, many practitioner and consumer resource guides and tools are available. Some address specific networks, such as the **NeighborWorks Solar for All Resource Hub** developed by GRID Alternatives. Others provide a broad overview of national programs, case studies, etc.

Below is a selection of just some of the resources available to Navigators and consumers:

Resource:	a. IRA Calculator b. Personal Electrification Planner c. Find Contractors
Organization:	Rewiring America
Purpose:	Resources including high level and personalized home electrification and renewable energy calculators and locating qualified contractors.
Content:	IRA savings calculator; personal electrification planner; locating contractors; homeowner and renter resources; API tool integration; etc.
Website:	https://homes.rewiringamerica.org/ https://homes.rewiringamerica.org/calculator https://homes.rewiringamerica.org/personal-electrification-planner https://homes.rewiringamerica.org/contractor-networks

Resource:	ENERGY STAR Home Improvement Savings
Organization:	ENERGY STAR
Purpose:	Provide consumers with a searchable list of energy efficiency and electrification incentives by zip code.
Content:	Incentive search engine; income-based assistance information; product type eligibility; etc.
Website:	https://www.energystar.gov/homesavings

Resource:	NeighborWorks Organizations' – Solar for All Resource Hub
Organization:	GRID Alternatives and NeighborWorks America
Purpose:	Provides NeighborWorks organizations with information about the Solar for All program and information on solar energy.
Content:	Case studies; Solar for All awardee map; solar program webinars; etc.
Website:	https://sites.google.com/gridalternatives.org/nw-solar-for-all-resource-hub

Resource:	Fannie Mae Energy Savings Program Finder
Organization:	Fannie Mae
Purpose:	Provides a list of incentives for alternative energy and efficiency programs based on four criteria: state, county, household size, and household income.
Content:	Incentives search engine; additional related resources.
Website:	https://yourhome.fanniemae.com/calculators-tools/energy-savings-program-finder

Resource: CFPB Scam Reporting tool	
Organization:	Consumer Financial Protection Bureau (CFPB)
Purpose:	Offers a centralized location for consumers to report scams and fraudulent behaviors, including solar and energy efficiency programs.
Content:	Scam reporting tool; CFPB contact information.
Website:	https://www.consumerfinance.gov/complaint/

Resource: Consumer Solar Awareness	
Organization:	Dept. of the Treasury
Purpose:	Offers a centralized location for consumers to learn about various solar options.
Content:	Scam reporting; Before You Buy resource; rooftop and community solar; power purchase agreements; etc.
Website:	https://home.treasury.gov/policy-issues/consumer-policy/consumer-solar-awareness

Resource: Energy Efficiency and Renewable Energy for Low-Income Communities: Case Studies and Program Profiles	
Organization:	Environmental Protection Agency (EPA)
Purpose:	Highlight successful programs for reaching low-income and disadvantaged communities (LIDAC), particularly those programs that are replicable and sustainable and serving a variety of diverse communities.
Content:	Case studies; webinar recordings; workforce development; efficiency, weatherization, and renewable energy; etc.
Website:	https://www.epa.gov/statelocalenergy/bringing-benefits-energy-efficiency-and-renewable-energy-low-income-communities

Resource: Cultural, Relevant and Effective: Proven Practices for Successful Outreach to Communities of Color	
Organization:	NeighborWorks America
Purpose:	A holistic guide on creating and updating outreach and marketing for communities of color, applicable to Community Energy Navigator efforts.
Content:	Culturally relevant outreach; message design; audience cultural specificity; materials, tools, and template suite; etc.
Website:	https://www.neighborworks.org/research/cultural-relevant-effective-proven-practices-for-successful-outreach-to-communities-of-color

Resource: Residential Retrofits for Energy Equity Playbook	
Organization:	Residential Retrofits for Energy Equity (R2E2)
Purpose:	Equitable home retrofit and renewable energy program design for community-based organizations (CBOs).
Content:	Equitable engagement; program design; best practices and case studies; checklist for program design; etc.
Website:	https://r2e2playbook.org/

Resource: ENERGY STAR Marketing Materials for Products	
Organization:	ENERGY STAR
Purpose:	Resource guide for various ENERGY STAR products including marketing materials by product type.
Content:	Outreach plan; certified products quick reference guide; home savings tool; fact sheets and FAQs; information by product type; etc.
Website:	https://www.energystar.gov/products/tools_resources

Resource: ENERGY STAR Six High Impact Energy Efficiency Programs	
Organization:	ENERGY STAR
Purpose:	Highlight the six highest impact home energy upgrades.
Content:	Clean heating and cooling, home and attic insulation; super-efficient water heaters; high performance windows; smart thermostats; electric ready; etc.
Website:	https://www.energystar.gov/products/energy_star_home_upgrade

Resource: ENERGY STAR Home Upgrade Service Provider Partnership	
Organization:	ENERGY STAR
Purpose:	Partnership program with CBOs to serve as a third-party consumer resource for ENERGY STAR products, including eligibility and application process.
Content:	Partnership guidelines; Service Provider Partnership application; etc.
Website:	https://www.energystar.gov/partner_resources/products_partner_resources/eshuspp

Resource:	Build for the Future Funding Navigator
Organization:	U.S. Dept of Housing and Urban Development
Purpose:	One-stop-shop for open resilience funding opportunities for affordable housing across federal departments, as well as more on rebates and tax credits.
Content:	Repository of grants; tax credits; rebates; etc.
Website:	https://www.hudexchange.info/programs/build-for-the-future/funding-navigator/

Resource:	CESA Resource Library
Organization:	Clean Energy States Alliance (CESA)
Purpose:	CESA provides a Resource Library as well as case studies, newsletters, blogs, webinars and other public-facing events.
Content:	Case studies; Tribal-state collaboration; equitable outcomes; etc.
Website:	https://www.cesa.org/ https://www.cesa.org/resource-library/

Resource:	Database of State Incentives for Renewables and Efficiency (DSIRE)
Organization:	DSIRE – North Carolina Clean Energy Technology Center
Purpose:	Provides a detailed, periodically updated list of incentive programs offered by different state, local, Tribal, and utility providers; be aware that recent changes and new programs may take time before they show up on this website
Content:	State, local, and utility incentives; tax credits; SRECs; regulatory and permitting requirements; etc.
Website:	https://www.dsireusa.org/

Resource:	IRA Toolkit
Organization:	National Housing Trust
Purpose:	Detailed toolkit on IRA provisions intended for affordable housing developers and state housing finance agencies (HFA). Complements IRA Bootcamp training provided by National Housing Trust.
Content:	Case studies; resident engagement, funding opportunities; etc.
Website:	https://nationalhousingtrust.org/ira-toolkit

ADDITIONAL RESOURCES

There are many climate resilience toolkits, resource guides, and other new resources available to Community Energy Navigators. Take some time to identify some not indicated above, especially those that may be relevant to your community:

Resource:	
Organization:	
Purpose:	
Content:	
Website:	

Resource:	
Organization:	
Purpose:	
Content:	
Website:	

Resource:	
Organization:	
Purpose:	
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Website:	

Resource:	
Organization:	
Purpose:	
Content:	
Website:	

7 Marketing and Outreach



Consumers and residents are interested in more affordable, healthier homes, but practitioners must engage the community to raise awareness.



Marketing and outreach are very important to the success of efficient home upgrade programs. Consumers and residents are interested in more affordable, healthier homes, but practitioners must engage the community to raise awareness. Comprehensive marketing tools will help you reach your intended audience.

MARKETING AND OUTREACH SUITE

NeighborWorks America prepared a free suite of customizable marketing and outreach materials that Community Energy Navigators may utilize when building their programs. This suite includes:

- Marketing and Event Templates
- Newsletter/Bulletin Blurb
- Elevator Pitch
- Flyer (2 versions)*
- Door Hanger
- Text Campaign*
- Social Media Copy
- Social Media Images
- Radio Ad Script*
- Email Campaign
- Email Campaign Images
- Digital Ads
- Digital Ads Images
- Media Release Template

**Also available in Spanish.*

To access the marketing and outreach suite, please visit nw.org.

RESULTS ANALYSIS

Is this marketing and outreach working?

For many organizations, answering this question can be challenging, especially when trying to connect with multiple market segments. However, with advanced analytics tools now available, organizations can evaluate their marketing efforts to determine what's working. Why is this so important? When trying to reach varied audiences with a limited budget, knowing which channels deliver the best return on investment is crucial. It ensures resources are spent wisely and goals are met. Without this insight, dollars can be wasted, and key objectives may go unachieved.

For instance, an organization runs an in-language ad on a popular radio station. Despite having a significant budget, the campaign underperforms, generating fewer calls and web visits than expected. What happened? After analyzing the results, they discover the ads aired during the morning drive, which had a broad audience but not the right one. Their target audience preferred listening after the evening drive during a significant, tailored music segment. By shifting their ads to that time slot, they not only stretched their budget but also achieved their goals faster. Without this analysis, they might have continued spending money on less effective times.

In an era of tightening budgets and increasingly sophisticated marketing, organizations must focus on analyzing their campaign performance. This ensures that every dollar works hard to reach and impact the communities they are meant to serve.



BEWARE OF SCAMS

Energy efficiency scams are on the rise! When a national or local energy efficiency program is launched that offers products, services, or money, scam activity increases. Scammers target consumers who have a desire to save cash and be environmentally conscious. The Internal Revenue Service, FTC, AARP, and others have issued alerts about these scams. The good news is you can protect and empower consumers with information from a source they can trust.

SIGNS OF A SCAM

Scammers can assume many roles using multiple tactics. To steer clear of scams, know the signs. The top signs of a scam are when someone:

1. Asks for payment in full upfront.
2. Guarantees a tax credit or rebate when the consumer may not qualify.
3. Pressures a consumer to take advantage of a special that expires “today.”

PREVENTING A SCAM

Knowing how to prevent a scam is essential to success. The steps you can take to prevent energy efficiency scams are:

1. Suggest consumers contact the Navigator for the best options.
2. Tell consumers to get three estimates from licensed companies or contractors.
3. Create a local program in collaboration with local officials and partner agencies.
4. Develop a marketing and outreach plan with toolkit resources to educate consumers about energy programs and raise awareness of scams.
5. Ensure the consumer website highlights legitimate programs and tips for spotting scams.

REPORTING A SCAM

Unfortunately, consumers may get scammed or engage with a scammer unknowingly. Tell them reporting the scam is key to protect others.

1. Gather details from the consumer and assist them with submitting the complaint to ensure the report is made.
2. Contact the Federal Trade Commission.
[Federal Trade Commission \(FTC\)](#)
3. Contact the State Attorney General.
[Your State Attorney General](#)
4. Contact the Consumer Financial Protection Bureau. [Submit a complaint | Consumer Financial Protection Bureau \(consumerfinance.gov\)](#)

STAY ALERT ABOUT SCAMS

Scams change often. To stay alert and informed about scams:

5. Sign up for the AARP [Scam Alert](#) Newsletter
6. Get FTC [Consumer Alerts](#)
7. Read the Federal Bureau of Investigation (FBI) [Alerts and Report](#)
8. Keep a record of scam reports from your customers.



8

Targeting the Message for Your Market



A one-size-fits all approach will not work.



COMMUNICATION AND CONTEXT ARE IMPORTANT TO ENSURE NAVIGATORS REACH THEIR TARGET MARKETS.

Simply put, a one-size-fits all approach will not work. Luckily, Community Energy Navigators, NeighborWorks organizations, and the larger affordable housing and community development field are well-positioned to tailor their messages, channels, and approaches to effectively communicate with a range of audiences.

TARGETED OUTREACH STRATEGIES

Research and experience by NeighborWorks America and its broad assembly of affiliates informed many best practices in targeted community outreach. Their collective experience lays out a number of outreach design fundamentals for working with and in a community.

Effective outreach requires a purposeful upfront investment. This should involve or culminate with the creation of an outreach plan. A basic plan should include the following:

AUDIENCE – the people or community you want to reach

MESSAGE – what information you hope to share

DELIVERY – the way that message is shared

CALL TO ACTION – what you are asking of the community or household

AUDIENCE SUPPORT – how you will aid the community to heed the call

RESULTS ANALYSIS – whether you're meeting your outreach and activation goals or how you might shift to do so

BUDGET – the financial and people resources it will take

LIAISONS - the partners who help build trust and connect to communities



Let's look at some examples of how these relate to targeted messaging for varied market segments.



AUDIENCE. Affordable housing and community development organizations usually know their audiences through and through. Whether your organization is dedicated to serving a community with a common background or multiple populations with different market needs, knowing those nuances is key to successfully providing excellent service.

MESSAGE. The message you develop should resonate with the population you hope to reach. For example, in San Francisco, Chinatown CDC is steeped in their local community. When the agency began its sustainable living project, it characterized it as an extension of long-established sustainable living traditions. With dense urban living, use of public transportation, and lower consumption, sustainability just made sense.

DELIVERY. These methodologies will be very different across market segments. Newspaper and radio promotions may not make as much sense in a large metropolitan area, but in towns, rural areas, and Tribal lands in particular, these may be the most effective. “We use lots of brochures and local newspapers, and radio presence is really the lifeline of communications to these communities,” said Chrystal Cornelius, the CEO of Oweesta, a NeighborWorks organization that serves Native American, Alaska Native, and Native Hawaiian communities.


CALL TO ACTION. Success in targeted messaging often depends on connecting the message with a straightforward call to action. A focus group of randomized consumers held in August 2024 found that most consumers were motivated by a call to action when it focused on making homes healthier for families or making the community more sustainable for their grandchildren.

RESULTS ANALYSIS. Analysis of results is key to any program, and targeted programming is no exception. A successful marketing and outreach campaign will need to regularly analyze the message, approach to connecting with the audience, and the methods for making these connections.

BUDGET. Funding and resource limitations are often among the biggest hurdles to accomplishing positive community change. However, small amounts can go a long way. Finding space in your budget to translate marketing materials to predominant languages in the community is both practical and shows consideration. Food and shared meals are at the center of much community outreach. Providing food at events not only provides an incentive to attend but also signals respect for neighborly norms and traditions. Inevitably there will be trade-offs in the budgeting process. But targeted investments in your outreach strategy can pay dividends in the future, greatly increasing your reach and impact.

LIAISONS. In order to become a trusted partner within a community, practitioners need to understand people, institutions, and traditions that shape those communities. Liaisons could simply be the means of meeting community members or serve as translators or regular partners. Trust is important and takes time to earn, so Navigators may want or need to partner with established community liaisons to help build this trust. Look to liaisons like local leaders, houses of worship, associations, other nonprofit organizations, etc., to help make connections, share information, and serve as a conduit between you and the consumer.

The key takeaway is that the most successful organizations take the time to understand and build trust in the markets they serve and develop outreach that's specific to those markets' needs and experiences.



Best Practices are meant to shine a spotlight on established methods of work that consistently produce better results.

▶ Best Practices are listed below and linked throughout the toolkit. They are meant to shine a spotlight on established methods of work that consistently produce better results. These proven approaches are based on experience and analysis and can help organizations and their partners improve efficiency, effectiveness and overall success.

SHOWCASING PROVEN STRATEGIES

Below is a glance at several Best Practices, with more detailed information within each one. Following the Best Practices are a few “Tips and Tricks” for moving forward as a Community Energy Navigator.

Improving Energy Efficiency for Renters (Plus Landlord Verification Form)	Centro Campesino (Florida)	Renters deserve a break on energy costs too and have additional factors to consider such as getting landlord permission to do improvements.
Working with Governments for a Sustainable Environment	Codman Square Neighborhood Redevelopment Corp. (Massachusetts)	CSNDC is working to create connections between residents and local government officials to help them advocate for policies that promote climate-resilient housing, renewable energy sources, and reduced carbon emissions to protect residents from environmental risk.
Climate Focused Community Culture	Chinatown Community Development Corp (California)	San Francisco's Chinatown is proof that community engagement strategies can directly enhance and boost the longevity of comprehensive sustainability strategies while effectively supporting energy and climate goals.
Driving Clean Assistance Program	Community Housing Development Corporation (California)	CHDC's Driving Clean Assistance Program helps people purchase or lease a new or used battery electric, plug-in hybrid electric or fuel cell vehicle.
Building Partnerships for Improved Energy Strategy	Housing Resources for Western Colorado (Colorado)	To facilitate its energy and climate goals, HRWC continuously explores programs and potential alliances to help build existing resources, knowing that partnerships are the key to success.
Community Solar in Manufactured Home Communities	Lakeville Village ROC (New York)	Manufactured housing is a natural fit with energy and climate resiliency work. In 2019, Lakeville Village (ROC) developed a sustainable solar energy farm that now provides energy to approximately 800 homes and businesses in the surrounding area, while helping the community to reduce its carbon footprint and increase revenue.
Fun and Effective Ideas for Energy Training	NeighborImpact (Oregon)	To increase engagement, NeighborImpact in Redmond, Oregon works weatherization themes into various events in fun ways.
Providing Training for Contractors	NeighborWorks® Toledo Region (Ohio)	Weatherization and energy retrofits are a growing industry in the U.S., with high demand for skilled contractors. NeighborWorks® Toledo Region in Ohio offers weatherization, energy efficiency, Healthy Homes, and related industry training for new and existing contractors to build a strong contractor pool in the area.
Better Outreach for Better Energy Efficiency	PathStone (New York)	PathStone has employed a comprehensive outreach campaign to reach both households and businesses and promote energy efficiency solutions and building improvements.

CENTRO CAMPESINO

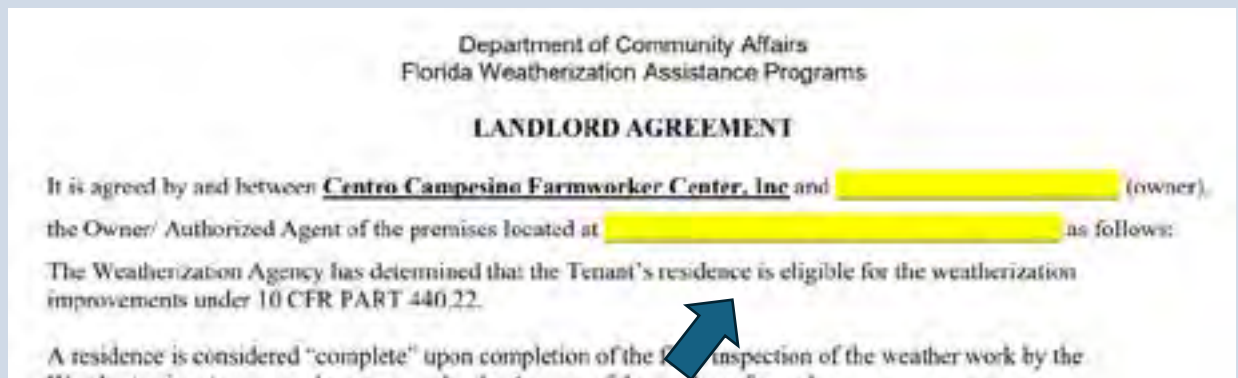
Improving Energy Efficiency for Renters (Plus Landlord Verification Form)

Renters deserve a break on energy costs too and have additional factors to consider such as getting landlord permission to do improvements. Centro Campesino's concerted weatherization program for older and factory-built homes and rental units includes options for insulation, weather stripping, air conditioning, appliances and more. The work is generally done by contractors from within the county being served by the Weatherization Assistance Program.

Applying for the program can be complicated and there are extra steps to take if the client is a tenant. To help, Centro Campesino provides a **landlord verification form**, which any renter can use if they want to take advantage of weatherization program benefits. The form is linked on the agency's webpage and gives the organization permission to do the work that will benefit the tenant.



Centro Campesino (Florida City, Florida) was founded as a farmworker advocacy organization and works to strengthen families in Central and South Florida. The agency offers recovery efforts after hurricanes or other climate events plus offers homeownership solutions, workforce development, housing development leadership developing and community revitalization in Central and South Florida in addition to its weatherization program.



VISIT: <https://centrocampesino.org/>

Link to Landlord Agreement: https://centrocampesino.org/wp-content/uploads/2015/10/images_pdf_Landlord-Agreement.pdf

CODMAN SQUARE

Best Practice: Working with Governments for a Sustainable Environment

Codman Square NDC is part of the Massachusetts Association of CDCs (MACDC), which prioritizes the creation of healthy communities. This includes building healthy homes by tackling issues like lead paint abatement, indoor air quality concerns, structural problems and other housing conditions that create health and safety hazards to residents.

As part of the initiative, CSNDC is working to build climate-resilient housing, incorporate renewable energy sources, help residents reduce carbon emissions and protect residents from environmental risk. The agency works to create connections between residents and local government officials to help them advocate for policies that promote these goals.

Community involvement is key to creating sustainable environmental policies, so CSNDC offers programs and workshops to help residents build leadership skills and work more closely with government officials to address local concerns. These programs – such as “Donuts for Delegates” – help raise awareness, plus help residents identify issues alongside decision makers who can enact change. Such opportunities allow residents to voice their opinions to local delegates and strengthens the bond between community and environmental action to promote a sustainable future.



Codman Square Neighborhood Development Corp works with local residents, businesses, and organizations to foster a healthy, thriving and equitable community through safe and affordable housing, economic opportunity, community engagement and promoting environmental sustainability.



VISIT: <https://www.csndc.com/>

CHINATOWN COMMUNITY DEVELOPMENT CENTER

Sustainability as Part of Community Culture

Chinatown CDC is proof that community engagement strategies can directly enhance and boost the longevity of comprehensive sustainability strategies while effectively supporting energy and climate goals. The sustainability priorities that exist in the Chinatown neighborhood of San Francisco, California have long centered around community engagement and are directly built upon the needs and desires of the people who live there.

Sustainable Chinatown is a partnership between CCDC and the Department of Energy (DOE) and is funded through Enterprise Community Partners. The initiative implements sustainability efforts in Chinatown, focusing on improving access to parks, public transportation, and green spaces. Key strategies include upgrading public housing projects, upgrading alleyways, and advocating for a new subway station, which aim to create a more sustainable and livable neighborhood. The resident component of the initiative greatly impacts lifestyle in the community.

What makes this community truly innovative is its unique definition of sustainability. Rather than adopting a one-size-fits-all approach, residents and partners have tailored their sustainability goals to leverage existing assets. After exploring different sustainability metrics, they aligned their values with sustainable practices and are successfully accessing IRA funding.

In addition, CCDC knows that large-scale sustainability initiatives can be difficult for smaller organizations to access due to ongoing funding requirements. To address this challenge, CCDC works collaboratively to share information and assets. Despite any obstacles, the goal is to help others navigate the process and make use of available resources. CCDC is exploring opportunities to share equipment as well as tasks related to building management by sharing information, benchmarking, prioritizing communication, resource sharing and potential group funding opportunities. As CCDC works to build energy efficiency into its buildings and operations, the usual limitations in funding and logistical constraints exist, but by addressing multifaceted issues associated with building rehabilitation and alternative energy use, a more sustainable and resilient environment can be created.



Collaborative approaches, such as the regional coalition in the Bay Area (San Francisco, Oakland, etc.), can be instrumental in tapping into funding opportunities and driving collective action.

Tips for Success:

- **Prioritize community needs and build from those needs**
- **Form relationships and go forward as a united front**
- **Identify collective challenges and assets and develop action steps**
- **Work collaboratively to increase opportunity for joint funding applications**



VISIT: <https://sfplanning.org/resource/strategies-sustainable-chinatown>

COMMUNITY HOUSING DEVELOPMENT CORPORATION (CHDC)

Driving Clean Assistance Program

The Driving Clean Assistance Program (DCAP) helps people purchase or lease a new or used battery electric, plug-in hybrid electric, or fuel cell vehicle. The program aims to build reliable transportation options for consumers and improve their financial security while reducing emissions, protecting consumers from predatory lenders, and empowering individuals to maintain their purchase through financial coaching.

Recognizing transportation as a significant barrier to upward mobility, the program began as a pilot in 2015 to help lower-income families. CHDC secured funding from California Air Resources Board to provide up to \$5,000 in grants to those wishing to purchase an alternative fuel source vehicle. The remainder of the purchase was covered by a loan with a modest interest rate (as compared to the prevailing rates). This rate is offered regardless of the individual's credit history and score, which helps to increase accessibility and combat predatory lending practices. The program also provided \$2,000 for in-home charging installation or public charging. The pilot was well received, and the program shifted to statewide, serving every low-income and disadvantaged community in the state. The program is open to applicants who have no vehicle to scrap and those who do.

Eligible applicants with a gasoline vehicle can scrap it and receive a grant of \$9,500 to purchase a clean vehicle or \$12,000 if they live in a disadvantaged community. If the participant does not have a car to scrap, they receive a \$7,500 grant. The grant buys down the cost of the vehicle which decreases the loan amount needed, making it more feasible for the individual to get a loan and decreasing risk for the lender. The consumer participates in financial education and counseling, which focuses on enhancing credit and better budgeting, so participants are prepared for ongoing insurance, car payments, maintenance costs and gas.

The loan amount is not based on the consumer's credit history but rather on affordability and ability to repay. It is available to households at or below 300% of the federal poverty level and the individual must be at least 18 years old and a California resident.

The long-term impacts of the program are positive! While the goal is to help those residing in disadvantaged communities to obtain safe loans to purchase an alternative fuel source vehicle, the financial education and coaching translate to other areas of life as well.



Community Housing Development Corporation (CHDC) is an affordable housing organization that works to help residents find secure housing and financial stability. DCAP is a key program in helping families achieve financial stability.

Tips for Success:

- **Create a grant opportunity to buy down the total price**
- **Include a lower interest rate for the remainder of the loan**
- **Partner with many lenders**
- **Plan to work on credit blemishes**
- **Help participants build a working budget**
- **Explain the program to car dealers to get buy in**
- **Be ready for technical questions about electric vehicles**



VISIT: <https://drivingcleanca.org/>

HOUSING RESOURCES OF WESTERN COLORADO

Building Partnerships for Improved Energy Strategy

For over 40 years, Housing Resources of Western Colorado (HRWC) has been committed to expanding its services and strategic objectives to include more climate resilient housing. To facilitate this goal, they continuously explore programs to help build existing resources, knowing that partnerships are the key to success. Below are some creative examples of working partnerships:

Financing Partnership with Utilities. A new program is under development with a local utility company in partnership with a local CDFI. Once finalized, the CDFI will make loans for weatherization and energy work, though customers will apply through the utility company. The loans will be evaluated through an in-house underwriting system (via the CDFI) that includes the customer's utility payment history and the loan payment will become part of the customer's monthly utility bill. This strategy will help expand financing options for energy improvements to those with limited credit options, making it easier and more accessible.

Community and Cooperative Solar. Community and cooperative solar projects create an opportunity for consumers to tap into alternative energy at a lower cost. In addition, it decreases risk and cost for the lender and allows them to help more people while maintaining a worthwhile investment. Community solar provides lower energy costs to those who cannot afford upgrades like new heat pumps but come with their own challenges – like not enough subscriptions to cover all who want to participate. HRWC was a silent financial partner and brought grant funding to the solar project, plus made referrals.

Free E-Bikes. HRWC helped support a free E-Bike program through the City of Grand Junction that helped lower income residents living and working in the city to obtain eBikes. HRWC helped secure grant funds, did income certifications and helped with marketing.

Energy Audit Info. Energy audits conducted by HRWC create significant savings for consumers. Visit this resource for more info: <https://nascsp.org/wap/waptac/wap-resources/home-energy-audits/weatherization-assistant/>

“Our programs show the success of doing many small improvements for collective big gains,” says Executive Director Emilee Powell. “Improving existing homes with simple measures has a huge collective impact.”



Housing Resources of Western Colorado's successful weatherization program has been in place for over 40 years, with over 7,000 homes served with home energy tests and energy audits. Homeowners experience as much as 35% improvement in efficiency and energy costs.

Remember:

- Support services related to energy work are needed for all income levels
- Renters need help with energy efficiency too
- Energy work can be a source of revenue for the organization
- Options exist for energy improvements that are low cost and high reward – not every upgrade needs to be expensive
- Provide support for contractor's skill and career development
- Rural areas may have fewer resources and may need additional support
- Home improvement loan programs are an opportunity for funding – do the research and provide details on what's available in your area

VISIT: <https://hrwco.org/>

LAKEVILLE VILLAGE (ROC)

Community Solar in Manufactured Home Communities

In 2019, Lakeville Village – a Resident Owned Community (ROC) in upstate New York – developed a sustainable solar energy farm with [RER Energy Corporation](#). Completed in 2022, the farm now provides energy to approximately 800 homes and businesses in the surrounding community, while helping the ROC to reduce its carbon footprint. It also provides important revenue of about \$17,000 a year (with a 1.5% increase each year) for the term of the lease, which is 25 years. After that, the ROC will have the option to renew for 10 years. In addition, they negotiated a reclamation bond in the contract to ensure the company removes equipment and returns the space to its natural state once the agreement ends. In addition to annual revenue for the community, each resident gets a 10% discount on their individual resident energy bills.

To create a successful and effective community solar project, Lakeville found it was key to have a 'community champion,' who could provide information and support within the community, connect with technical assistance providers, and build relationships with contractors, policy experts and local government. Education was key to getting buy in and outreach included efforts to connect with community members, local elected officials, businesses, residents, the municipality, utility companies and others. The communication strategy must be comprehensive and it's best if the community champion is willing to participate for the duration of the project, including planning and development phases.

A few things to be ready for:

Direct Problem Solving – Installation of a solar farm can bring unexpected challenges that need to be solved. For example, Lakeville realized the need for a new road, so worked with the community and local government to solve that issue. Be prepared to take on challenges with direct solutions; this will help everyone be more comfortable with the project.

Lakeville Village A RESIDENT-OWNED COMMUNITY

Manufactured housing is a natural fit with energy and climate resiliency work. HUD code for manufactured housing puts newer homes at high energy efficiency and many communities that have space for solar farms can benefit from energy savings and revenue.

Community Involvement – Education and communication are critical for success. Lakeville went door to door, using a tablet to gather input and obtain signed agreements from all residents. Be ready for difficult conversations and opposition; gathering facts related to value and the bigger picture helps. Prepare your messaging!

Government involvement – Education and communication plans must also include local government. This may take time and require specific skills but is worth the effort. Be ready to present details about the solar array as well as tax implications, impact on the community overall, etc.



VISIT: <https://lakevillevillage.coop/>
Ron Palmer, President: rdp0614@yahoo.com

NEIGHBORIMPACT

Fun and Effective Ideas for Energy Training

To increase engagement, NeighborImpact in Redmond, Oregon, works weatherization themes into various events in fun ways, including staff training. During one internal event, the weatherization team set up a “Tools of the Trade” activity so co-workers could check out cool gadgets, poke around a work truck (from one of their primary energy contractors) and enjoy energy-themed snacks like cotton candy “insulation” and cheese and crackers “air sealing.” They also provided take-home tips and other materials. In the future, this event will be open to the public and will include specialty contractors and a media presence.



AGENCY MISSION: to support people and strengthen communities, NeighborImpact offers a variety of programs and services related to climate resiliency and energy efficiency including home energy assistance and weatherization including heat pump rebates.



Demo House



“Edible” Insulation



Air Sealing Demo

VISIT: <https://www.neighborimpact.org/>

NW TOLEDO REGION

Providing Training for Contractors

NeighborWorks® Toledo Region in Ohio offers weatherization, energy efficiency, Healthy Homes, and related industry training for new and existing contractors to build a strong contractor pool in the area. These programs are open to both new and existing contractors and prepare them for various roles in the field. The training teaches them to recognize energy inefficiencies and health or safety hazards and how to implement solutions for repair or replacement. Although the program aligns with positions available at the agency, it's also valuable for workers looking for career opportunities beyond Toledo. Participants gain skills to become crew technicians or crew leaders, energy auditors, quality control inspectors, or to pursue growth in their careers in related energy efficiency or healthy homes industries.

Weatherization and energy retrofits are a growing industry in the U.S., with high demand for skilled contractors. The program is supported by funds from the U.S. Department of Energy and offered in partnership with IREC-Accredited training from the Corporation for Ohio Appalachian Development, helping to address the workforce gap. NW Toledo also offers one-on-one financial coaching, homebuyer education and housing counseling to individuals at the training center to support their career development and financial growth.

Weatherization activities include:

- Repair/replace heating units
- Repair/replace hot water tanks
- Improved ventilation
- Insulation in attics, sidewalls, basements
- Air sealing
- Minor plumbing/electrical repair
- Health and safety hazard interventions
- Replacing inefficient light bulbs and power strips



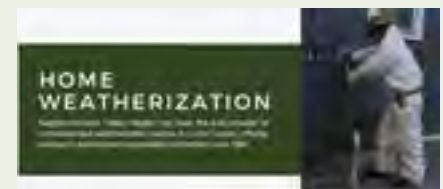
For the past 47 years, NeighborWorks® Toledo Region has prioritized restoring and revitalizing neighborhoods throughout its city by providing services and programs which renew pride, stimulate reinvestment, and restore confidence and trust. The weatherization program targets health and safety, increased comfort and financial and energy savings.

Related Courses, offered in partnership with the Corporation for Ohio Appalachian Development

Courses You Might Take

01 Lead Remediation, Repair, and Paint Learn to identify, control, and work safely around lead-based paint hazards.	02 OSHA 10 Learn about your rights as a worker and how to stay safe with fall protection, scaffolding, and power-line jobs. Receive 10 hours of instruction.	03 Shower Door Use Learn how to use a Shower Door Seal to reduce a home's air leakage and improve water for recreation.
04 Basic Weatherization Tactics Learn the fundamentals of weatherization techniques and best practices in the secondary sector.	05 Crew Leader Operations Learn how to manage, train, and supervise the activities of a crew of weatherization workers in a work of week.	Consumer Energy Education Learn to identify and identify energy-related issues and other weatherization issues that help them successfully in the process.
07 Heating Unit Inspection Learn how to inspect a heating unit to determine whether it's healthy and safe. Also, learn how to determine if a unit should be replaced.	08 Initial Inspection Learn the ins and outs of performing a home energy audit. You'll find out how to use the data you collect and how to develop a plan of work every 10 minutes.	09 National Energy Audit Test Learn how to use the NHERF to determine whether energy conservation efforts will generate a positive energy savings program.

Bus Placard



Green Building Career Map
<https://greenbuildingscareermapping.org/>



VISIT: <https://www.nwtoledo.org>

PATHSTONE

Better Outreach for Better Energy Efficiency

PathStone brings over a decade of experience to alternative energy initiatives. Its efforts began with a NYSERDA grant under the Green Jobs / Green NY program about 10 years ago and later, the agency secured funding under NYSERDA's Clean Heating and Cooling campaigns. These programs promote beneficial electrification, primarily through heat pumps but also through energy efficiency upgrades to prepare homes for clean heating and cooling systems. In addition, PathStone partners with NYSERDA's Regional Clean Energy Hub, the Climate Solutions Accelerator, and the Weatherization Assistance Program in the city of Rochester. PathStone also operates the Weatherization Program in Monroe County outside the city of Rochester, NY.

PathStone has employed a comprehensive outreach campaign to reach both households and businesses and promote energy efficiency solutions and resilient building improvements. This strategy included items like the standard poster and informational brochure but also yard signs, bus signs, radio spots, door hangers, tear-off fliers and more.



PathStone is a community development corporation offering a variety of energy efficiency programs for income eligible homeowners including heating system repair and replacement, home energy audits, weatherization, etc. PathStone provides a range of services designed to promote and enhance lifelong learning and healthy living.



Graphic for flier, door hanger, etc.



Yard Sign



Tear off for Flyer



Bus Placard

VISIT: www.pathstone.org



TIPS AND TRICKS

Below is a list of “tips and tricks” including best practices, important facts to remember, and other key items to consider as you build your plan to take on tasks as a Community Energy Navigator.

TAX LIABILITY – Tax credit programs such as the solar Investment Tax Credit (ITC) are only available for households that owe taxes. If a household does not have tax liability, then that household cannot take advantage of the tax credits. Additionally, if the size of the credit exceeds the tax liability, the credit can only reduce taxes to zero, even if that means that the household cannot fully take the credit.

SHARE EXPECTED SAVINGS, BUT DO NOT PROMISE SAVINGS – While energy upgrades, electrification, and solar installation are proven money savers, we cannot account for all eventualities. In some instances, the expected savings may not materialize. While unlikely, we should only project savings, not promise them.

IRS AUDITS – Many of the tax credits involve self-reported improvements. While the IRS doesn’t generally require the taxpayer to submit proof of the credits claimed, they can request these documents in the event of an audit. Navigators should recommend community members retain this documentation.

NO COST PROGRAMS – Practitioners consistently find that calling a program “free” turns off consumers. Many don’t trust the source, or wonder if there’s a catch, even if they’re told there are no strings attached. Others may feel a sense of shame for taking advantage of such an offer or be reminded of fraudulent programs that claimed to be free. Use the language of “no cost” instead.

MANUFACTURED HOUSING – Older manufactured homes (MH) often need energy upgrades, while newer models are efficient and electric-ready. Before exploring upgrades, solar, or electrification, there are some unique considerations. Manufactured homes installed on a permanent foundation, on land owned by the homeowner and classified as real property, qualify for most of the same programs as site-built homes. However, those on non-permanent foundation, or on leased land (such as in parks), are generally considered personal property and may be ineligible. Assess the prevalence of these homes in your community, especially those in MH communities and resident-owned communities (ROC).

MODELED VS. MEASURED SAVINGS – States may decide whether to require proof of modeled (estimated) or measured (exact savings) from products covered by their rebate programs. Navigators should check with their state energy offices for clarity, as needed.

MAINTENANCE AND INSURANCE – A bad hailstorm or fallen tree branch that causes damage to new solar panels can leave households with unexpected costs. Many of the most reliable solar providers will include a maintenance and/or warranty program. Additionally, homeowners and landlords will want to contact their insurance company to make sure they extend coverage to their solar panels.

WORKING WITH UTILITIES – Installing solar usually requires working with the local utility companies. Some are experienced in rooftop and community solar, while others are not or are even hostile. Navigators who understand the policies and procedures of local utilities are well-positioned to aid their clients and residents.



ACTION PLAN

When it's time to start thinking about applying these steps in your community, use the action planning steps below to help you get started and get connected with interested partners.

Name _____ Date _____

Action Plan	
Energy / Project Goal: What is the specific action or result you hope to achieve?	
Ideal Start Date: Now? Six months from now?	
30-Day Goal/s: Include actions, numbers, and outcomes – both realistic and ambitious	
60-Day Goal/s: Include actions, numbers, and outcomes – both realistic and ambitious	
90-Day Goal/s: Include actions, numbers, and outcomes – both realistic and ambitious	
Related Training: What training is needed and for whom?	
Potential Partner/s: What are your needs that other partners could fill? Who else is doing this work already?	
Inclusive Engagement: Plan for reaching individuals and groups who may be impacted by the result. Identify specific groups, goals and strategies	
Fairness: Describe plan to make sure resources are fairly distributed and available to as many individuals as possible.	

<p>Referrals for Client/s:</p> <p>What else might clients need that your organization cannot provide? Who are potential partners that can help?</p>	
<p>Funding Needed:</p> <p>What part of this plan needs funding? Who/what are potential sources?</p>	
<p>Potential Contractors:</p> <p>Are there local contractors who are ready to do this work who can help with installation, training, guidance, etc.?</p>	
<p>Potential Challenges:</p> <p>What could get in the way of success?</p>	
<p>What else is needed for success?</p> <p>What might be missing?</p>	
<p>Measuring Success:</p> <p>What are the ideal numbers that would quantify success? How will this be tracked?</p>	
<p>Next Steps:</p>	



ENERGY SPECIFIC GLOSSARIES

Understanding climate-related risks, electrification, and sustainability terms will be an essential part of the Navigator role. Below are sources for online and downloadable glossaries.

LINK	SOURCE	CATEGORY	DESCRIPTION
Climate Change Terms	United States Environmental Protection Agency	Climate Change Terms	In addition to information on alternative energy programs, including funding opportunities and technical resources for home energy upgrades, the EPA provides basic information on climate including a comprehensive glossary. The glossary is easily searchable by alphabetical listing of terms.
Weatherization Glossary	United States Department of Energy	Weatherization Glossary	This 36-page glossary is a deep dive into weatherization.
Sustainable Building Terms	Bluegill Energy	Energy Efficiency/ Sustainable Building Terms	There is a lot of confusing technical terms and jargon associated with the energy efficiency and the sustainable building industry. Check out Bluegill's glossary, online and available as a pdf.
Energy-related Terms	Clean Energy Resource Team	Energy Terms	Provides helpful definitions for common energy-related terms.
Energy Upgrade Terms	ENERGY STAR	Common Energy Upgrade Terms	Common terms defined around upgrading energy in your home.
EV Terms	myEV.com	Electric Vehicles and Charging	Electric vehicle terminology.
Solar Terms	SunPower	Solar	Solar energy doesn't have to be confusing or complicated. If you've been looking at solar systems for your home , business or school, you've probably heard some unfamiliar industry jargon. Simplify your solar experience with this A-to-Z glossary, helping you learn more about this source of clean renewable power.
ENERGY STAR Tax Credit Definitions	ENERGY STAR	Energy and upgrade tax credits	A detailed look at various tax credits for home energy and efficiency upgrades.

SUPPLEMENTAL RESOURCES AND SOURCE LINKS

Included here is a link to several of the programs noted throughout this toolkit.
 Note many of these links are subject to change or discontinuation.

Sustainable Programs and Products	
DOE Information on Rebates	https://www.energy.gov/save/rebates
CCE Directory of Efficient Equipment	https://www.ahrinet.org/certification/cee-directory/cee-directory
National Electric Code standards	https://www.necanet.org/programs/codesandstandards/the-nec
IRS fact sheet with detailed FAQs on utilizing Home Efficiency and Residential Clean Energy tax credits	https://www.irs.gov/pub/taxpros/fs-2022-40.pdf
Information on certifications and standards for solar products, which must be met in order to qualify for the Residential Clean Energy tax credits	https://solar-rating.org/
DOE information and graphic on community solar	https://www.energy.gov/eere/solar/community-solar-basics
U.S. DOE Community Solar Basics	https://www.energy.gov/eere/solar/community-solar-basics#:~:text=National%20Renewable%20Energy%20Lab%20State,their%20low%2Dincome%20financing%20structures
Fannie Mae's HomeStyle Mortgages Unlocked course on utilizing their EEMs	https://singlefamily.fanniemae.com/originating-underwriting/mortgage-products/homestyle-energy-mortgage
Freddie Mac's GreenCHOICE EEM program overview	https://sf.freddiemac.com/working-with-us/origination-underwriting/mortgage-products/greenchoice-mortgages
Overview from HUD of the EEM program and requirements and eligible upgrades	https://www.hud.gov/program_offices/housing/sfh/eem/energy-r
Information on the VA's EEM	https://va.org/energy-efficient-va-home-loans/
General information on USDA's Section 502 Single Family Housing Guaranteed Loan Program	https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-guaranteed-loan-program
The U.S. Department of Energy's National Community Solar Partnership	https://www.energy.gov/communitysolar/community-solar
Office of Indian Energy Policy and Programs	https://www.energy.gov/indianenergy/office-indian-energy-policy-and-programs
Electric Vehicle tax credit eligibility	https://fueleconomy.gov/feg/tax2023.shtml
Solar for All	https://www.epa.gov/greenhouse-gas-reduction-fund/solar-all

Sustainable Programs and Products

EnergySage	https://www.energysage.com/solar/
EnergySage Community Solar Marketplace	https://www.energysage.com/community-solar/
Shared Renewables HQ	https://www.sharedrenewables.org/
Groundswell Low Income Financing and Transactions for Solar Access Everywhere Toolkit	https://lift.groundswell.org/
Rewiring America's personal electrification planner, used to help consumers plan for home costs and identify programs for home electrification	https://homes.rewiringamerica.org/personal-electrification-planner
Solar United Neighbors	https://solarunitedneighbors.org/individuals/
Solar Energy Industries Association (SEIA) consumer protection resources	https://seia.org/customers-consumer-protection/
SEIA initiative on community solar	https://www.seia.org/initiatives/community-solar
Low-Income Solar	https://www.lowincomesolar.org/
GRID Alternatives, a leading partner of NeighborWorks America and a Solar for All recipient	https://gridalternatives.org/
DOE's Weatherization Assistance Program (WAP), which assists low- to moderate-income households to access weatherization opportunities	https://www.energy.gov/scep/wap/weatherization-assistance-program
WAP background and further information	https://www.energy.gov/scep/wap/about-weatherization-assistance-program
WAP directory and information on applying through state offices	https://www.energy.gov/scep/wap/how-apply-weatherization-assistance
Qualification and contact information for LIHEAP heating assistance for low-income households	https://liheapch.acf.hhs.gov/search-tool/
LIHEAP search engine by region	https://www.acf.hhs.gov/ocs/map/liheap-map-state-and-territory-contact-listing
LIHEAP funds can cover community solar subscription fees	https://www.energy.gov/eere/solar/articles/new-federal-guidance-says-liheap-funds-can-cover-community-solar-subscription
LIHEAP – Policy Guidance for Community Solar and LIHEAP Considerations	https://www.acf.hhs.gov/ocs/policy-guidance/liheap-im-2023-04-community-solar-and-liheap-considerations
ENERGY STAR information	https://www.energystar.gov/products

Partnerships, Resources, and Funding

Office of State and Community Energy Programs	https://www.energy.gov/scep/office-state-and-community-energy-programs
Locating a HUD Housing Counseling agency	https://answers.hud.gov/housingcounseling/
The Extension Foundation's repository of extension programs	https://extension.org/find-cooperative-extension-in-your-state/
EPA's Greenhouse Gas Reduction Fund's (GGRF) Clean Communities Investment Accelerator (CCIA) program	https://www.epa.gov/greenhouse-gas-reduction-fund/clean-communities-investment-accelerator
EPA's GGRF National Clean Investment Fund (NCIF) program	https://www.epa.gov/greenhouse-gas-reduction-fund/national-clean-investment-fund
EPA's GGRF Solar for All program	https://www.epa.gov/greenhouse-gas-reduction-fund/solar-all
National Association of State Energy Officials	https://www.naseo.org/members

Contractors

Advanced Energy	https://www.advancedenergy.com/
Air Conditioning Contractors of America (ACCA)	https://www.acca.org/home
Building Performance Institute (BPI)	https://www.bpi.org/
Insulation Contractors Association of America (ICAA)	https://www.insulate.org/
National Comfort Institute (NCI)	https://www.nationalcomfortinstitute.com/
North American Board of Certified Energy Practitioners (NABCEP)	https://www.nabcep.org/
North American Technician Excellence (NATE)	https://natex.org/
Passive House Institute US (PHIUS)	https://www.phius.org/
Residential Energy Services Network (RESNET)	https://www.resnet.us/

Training Resources⁶

NeighborWorks America Training	https://www.neighborworks.org/Training-Services/Training-Professional-Development
NeighborWorks America Course Catalog	https://www.neighborworks.org/Training-Services/Training-Professional-Development/Course-Catalog
University of New Hampshire's Carsey School of Impact Finance solar and climate training courses	https://carsey.unh.edu/center-impact-finance/education-trainings/unh-inclusiv-solar-green-lending
HUD Office of Housing Counseling's Energy Efficiency Essentials and Energy Audit training for housing counselors	https://www.hudexchange.info/trainings/courses/housing-counseling-energy-efficiency-essentials-series/4865/
Rewiring America's Electric Coach training program	https://homes.rewiringamerica.org/learning/electric-coaches
National Housing Trust's IRA Bootcamp	https://nationalhousingtrust.org/ira-bootcamps
American Council for an Energy-Efficient Economy (ACEEE), provider of training and free webinars	https://www.aceee.org/
DOE's ENERGY STAR practitioner and business focused resource and training page	https://www.energystar.gov/partner-resources/energy-star-training-center
DOE's training hub for energy efficiency contractors, who are often required to have specific training and credentials in order for consumers to qualify for rebates	https://www.energy.gov/scep/training-residential-energy-contractors-grants-formula
Native Learning Center, a training academy for Native American, Alaska Native, and Native Hawaiian entities, which offers resilience training and an annual alternative energy conference for Tribes	https://www.nativelearningcenter.com/
Climate Reality Project's Leadership Corps training, which is suited for community building and engagement practitioners	https://www.climaterealityproject.org/training
Enterprise Community Partners' Resilience Academy, primarily aimed at affordable developers but with a focus on consumer engagement:	https://www.enterprisecommunity.org/impact-areas/resilience/climate-risk-reduction/resilience-academy
Fannie Mae's training on their Energy Efficiency Mortgage options	https://singlefamily.fanniemae.com/originating-underwriting/mortgage-products/homestyle-energy-mortgage
NeighborWorks Community Energy Navigator Training Planner spreadsheet	

Practitioner and Consumer Resources

GRID Alternatives' Solar for All resource library for NeighborWorks network organizations	https://sites.google.com/gridalternatives.org/nw-solar-for-all-resource-hub
CFPB's Scam Reporting tool	https://www.consumerfinance.gov/complaint/
Dept. of Treasury's Consumer Solar Awareness resources	https://home.treasury.gov/policy-issues/consumer-policy/consumer-solar-awareness
EPA's Energy Efficiency and Renewable Energy for Low-Income Communities library of information, case studies, and program profiles	https://www.epa.gov/statelocalenergy/bringing-benefits-energy-efficiency-and-renewable-energy-low-income-communities
R2E2's holistic playbook on residential retrofits targeted for community-based organizations	https://r2e2playbook.org/
ENERGY STAR's free marketing materials for various certified products	https://www.energystar.gov/products/tools_resources
ENERGY STAR's consumer search engine on various efficiency and electrification incentives by zip code	https://www.energystar.gov/homesavings
ENERGY STAR's information page on their 6 highest impact energy efficiency programs	https://www.energystar.gov/products/energy_star_home_upgrade
NeighborWorks America comprehensive publication on marketing and outreach to communities of color	https://www.neighborworks.org/research/cultural-relevant-effective-proven-practices-for-successful-outreach-to-communities-of-color
ENERGY STAR's Home Upgrade Service Provider partnership with CBOs	https://www.energystar.gov/partner_resources/products_partner_resources/eshuspp
Rewiring America's suite of consumer resources:	https://homes.rewiringamerica.org/
Homepage	https://homes.rewiringamerica.org/calculator
IRA Savings Calculator	https://homes.rewiringamerica.org/personal-electrification-planner
Personal Electrification Planner	
Find Contractors	https://homes.rewiringamerica.org/contractor-networks
HUD's Funding Navigator for clean energy opportunities	https://www.hudexchange.info/programs/build-for-the-future/funding-navigator/ https://www.hudexchange.info/programs/build-for-the-future/funding-navigator/
North Carolina Clean Energy Technology Center's DSIRE database of national, state, local, Tribal, and utility alternative energy and efficiency incentives	https://www.dsireusa.org/
Clean Energy States Alliance (CESA)'s resource library with case studies, webinars, blogs and newsletter:	https://www.cesa.org/ https://www.cesa.org/resource-library/
Homepage	
Resource Library	
National Housing Trust's IRA Toolkit, which complements their IRA Bootcamp training	https://nationalhousingtrust.org/ira-toolkit

Marketing and Outreach

NeighborWorks America's suite of free customizable marketing and outreach tools for Community Energy Navigators	https://www.NeighborWorks.org
Federal Trade Commission (FTC) scam reporting	https://reportfraud.ftc.gov/
Federal database of states attorneys general	https://www.usa.gov/state-attorney-general
Consumer Financial Protection Bureau's (CFPB) site for filing fraud or scam complaint	https://www.consumerfinance.gov/complaint/
AARP's Scam Alert network, resources, and newsletter	https://www.aarp.org/money/scams-fraud/about-fraud-watch-network.html
FTC Consumer Alerts	https://public.govdelivery.com/accounts/USFTCCONSUMER/subscriber/new?topic_id=USFTCCONSUMER_8
Federal Bureau of Investigation's (FBI) Internet Crime Complaint Center (IC3)	https://www.ic3.gov/Home/ConsumerAlertsChoice

Best Practices

Centro Campesino (FL)	https://centrocampesino.org/
Chinatown CDC (CA)	https://www.chinatowncdc.org/
Codman Square Neighborhood Redevelopment Corp. (MA)	https://www.csndc.com/
Community Housing Development Corporation (CA)	https://communityhdc.org/
Housing Resources of Western Colorado (CO)	https://hrwco.org/
Lakeville Village Resident Owned Community (NY)	https://lakevillevillage.coop/
NeighborImpact (OR)	https://www.neighborimpact.org/
NeighborWorks Toledo Region (OH)	https://www.nwtoledo.org/
PathStone (NY)	https://pathstone.org/

Energy Specific Glossaries	
EPA Climate Change Terms	https://19january2017snapshot.epa.gov/climatechange/glossary-climate-change-terms_.html
DOE Weatherization Glossary	https://www.energy.gov/sites/prod/files/2016/06/f32/glossary.pdf
Bluegill Energy's Green Building Terms	https://www.bluegillenergy.com/knowledge-center/glossary-of-energy-efficiency-green-building-terms/
Clean Energy Resource Team's Energy-related Terms	https://www.cleanenergyresourcetteams.org/glossary
ENERGY STAR's Energy Upgrade Terms	https://www.energystar.gov/saveathome/improvements/how-it-works/glossary
myEV.com's EV Terms	https://www.myev.com/research/ev-101/ev-terminology
SunPower's Solar Terms	https://us.sunpower.com/solar-resources/what-solar-energy-glossary-common-solar-terms
ENERGY STAR's Tax Credit definitions	https://www.energystar.gov/about/federal_tax_credits_consumer_energy_efficiency_definitions

Acknowledgements	
Gail Oring, GO! Creative, LLC	https://go-creative.net/



APPENDIX A.

Modeled vs. Measured Savings for Rebate Programs

As described in Section 3, the HER program focuses **on whole-house** weatherization, electrification improvements, and energy-saving retrofits that achieve a defined energy savings threshold using a **Modeled or Measured Quantification Approach**, depending on the **option(s) that individual states select**.

Understanding the difference between Modeled (estimated) and Measured (exact) can be confusing. Navigators don't need to be experts on these details, but should know which approach their state uses, and how to connect consumers to the right resources in their state energy office.

The program requires a single **Registered Primary Contractor** to oversee the successful completion of the work, maintain high-quality standards, and complete invoices. Also, an Aggregator is involved.

An Aggregator is typically a company that:

- Collects and combines (aggregates) energy savings or reductions from multiple customers.
- Submits these combined savings to utilities on behalf of those customers.
- Helps customers access rebates or incentives they might not be able to get individually.

To assist homeowners and renters in finding an aggregator for energy rebates:

- Contact your local utility company and ask about aggregators they work with for rebate programs.
- Search online for “energy rebate aggregators” or “demand response aggregators” in your area.
- Check with your state's energy office or public utilities commission for a list of approved aggregators.
- Consult with local energy efficiency contractors, as they often partner with aggregators.

APPENDIX B.

Homeowner Tax Credit Programs – Energy Efficient Home Improvement Credit

Capped at \$3,200, the following energy-efficient home improvements are generally eligible:

Home Improvements	Credit Amount	Yearly Credit Limit
Building Envelope Components		\$1,200 Combined
Exterior doors - ENERGY STAR	30% of costs (up to \$250 per door, max \$500 total)	
Exterior windows and skylights – ENERGY STAR	30% of costs (up to \$600)	
Insulation materials, systems, and air sealing meeting ICEE standards set two (2) years before installation	30% of costs	
Home energy audits annually	30% of costs (up to \$150)	
Residential Energy Property (For all of the following energy property and equipment: See ICEE Directory of Efficient Equipment to ensure efficiency tier) <ul style="list-style-type: none"> • Central air conditioners • Natural gas, propane or oil water heaters • Natural gas, propane or oil furnaces, and hot water boilers • Electrical panel upgrades, sub panels, branch circuits or feeders (if done with other eligible improvements); must meet the National Electric Code (NEC) and load capacity of 200 amps or greater 	30% of costs including labor (up to \$600 per item)	
Heat Pumps, Biomass Stoves and Biomass Boilers <ul style="list-style-type: none"> • Electric or natural gas heat pump water heaters • Electric or natural gas heat pumps • Biomass stoves and biomass boilers with thermal efficiency rating of at least 75% 	30% of costs (including labor)	\$2,000 Combined
Maximum Total Annual Credit:		\$3,200

THINGS TO REMEMBER:

Nonrefundable: The credit can only reduce the amount of tax owed. If it exceeds the tax liability, no refund is given for the difference.

No Carryforward: Unused credit cannot be carried forward to future tax years.

Always consult a tax professional or refer to official IRS documentation for accurate information regarding tax credits.

The “two years before” rule for insulation and air sealing means that if improvements are made in 2024, for example, they must meet the 2022 IECC standards.

The ICEE tiers are updated periodically, so checking the current requirements is essential.

Home’s Envelope: Includes the outer walls, windows, doors, and other openings. Upgrades need a Manufacturer’s Certification Statement but not ENERGY STAR products.

Air sealing products reduce home air leaks and must come with a Manufacturer’s Certification Statement.

What is a Manufacturer’s Certification Statement? A document from the manufacturer certifying a product qualifies for a tax credit.

Where can I find a Manufacturer’s Certification Statement?

1. Check the manufacturer’s website
2. Contact the manufacturer directly
3. The EPA does not maintain copies of these statements
4. Taxpayers don’t need to submit the statement with their tax return but should maintain a copy in the event of an audit by the IRS.

APPENDIX C

Residential Clean Energy Property Credit – Energy Efficiency Requirements

The following energy efficiency requirements must be met to qualify for the Residential Clean Energy Property Credit:

- Solar water heating property. Must be certified for performance by the nonprofit Solar Rating and Certification Corporation or a comparable entity endorsed by the state government in which such property is installed.
- Geothermal heat pump property. Must meet the requirements of the ENERGY STAR program, which are in effect when the expenditure for such equipment is made.
- Battery storage technology property. Must have a capacity of 3 kilowatt-hours or greater.

APPENDIX D

Other Solar Related Resources

Resource Provider	Resources	Description
Federal, State, and Local Government	U.S. DOE Community Solar Basics The U.S. Department of Energy's National Community Solar Partnership Office of Indian Energy Policy and Programs Solar for All State and Local Energy/Sustainability Departments	Official government websites and databases offering information on community solar programs at the national, state, and local levels.
Local Utility Energy Efficiency Programs	Local Public Utility	Rebates and incentives, energy Audits
Online Directories and Marketplaces	EnergySage EnergySage Community Solar Marketplace Shared Renewables HQ Groundswell Low Income Financing and Transactions for Solar Access Everywhere Toolkit Rewiring America Solar United Neighbors	Online platforms to search, compare, and learn about community solar projects and policies.
Nonprofit and Advocacy Groups	Solar Energy Industries Association (SEIA) SEIA Community Solar Low-Income Solar GRID Alternatives	Organizations dedicated to promoting solar energy, including community solar, that provide resources and information.
Other	Neighbors Community Events	Additional avenues to explore for information on local community solar initiatives.

APPENDIX E Home Performance with Energy Star

The **Home Performance with ENERGY STAR®** program is a partnership between the U.S. Department of Energy (DOE) and the Environmental Protection Agency (EPA). The program connects homeowners with qualified contractors who can improve their homes' energy efficiency. In 2024, over 40 utility companies and nonprofit organizations sponsored the program, working with a network of 1,500 certified home improvement contractors nationwide.

Since 2001, the program has served as the gold standard for home energy improvements. It works by having qualified contractors perform comprehensive home evaluations and complete recommended upgrades. These improvements make homes more energy-efficient while enhancing safety and indoor air quality. As more states adopt the program, the network of contractors continues to expand.

ENERGY STAR CERTIFIED HOMES PROGRAM is designed for properties built with energy-efficient measures and specifications.

Home Performance with ENERGY STAR®
GET MORE FROM YOUR HOME

When you take ENERGY STAR's **pathway to performance**, you'll discover improvement opportunities throughout your home that together can make it more comfortable and affordable to own.

GETTING STARTED IS EASY

- Click** (1) *Click on the program's website to schedule a home energy evaluation.*
- Schedule** (2) *Schedule a home energy evaluation.*
- Prioritize** (3) *Prioritize and schedule high-energy improvements with your contractor.*
- Experience** (4) *Experience the difference!*

WHAT IS YOUR HOME TELLING YOU?

"I didn't know just how uncomfortable my house was until I improved it under Home Performance with ENERGY STAR!"
— Cassandra R., Davidsonville, MD

Problems like these could mean your home isn't working as it should. A contractor participating in a local Home Performance with ENERGY STAR program can turn it around.

- HOT OR COLD SPOTS
- DRAFTS
- MOISTURE ON WINDOWS
- ICE DAMS
- HIGH UTILITY BILLS
- EXCESSIVE DUST
- MOLD
- SINUS PROBLEMS
- INCONVENIENT NOISE

FEATURES AND BENEFITS

Home Improvement Done Right

- Air sealing and insulation
- High efficiency heating, cooling and ventilation systems
- Efficient lighting, appliances, and water heating equipment
- Window replacement
- Renewable energy systems
- Smart controls

Quality You Can Trust

- More Comfort:** Fewer drafts and a safer, healthier home
- More Savings:** Utility bills savings up to 20% and sometimes more
- More Quality & Value:** Work performed by specially trained contractors and backed by third-party quality insurance
- A Cleaner Environment:** Less energy use means fewer greenhouse gas emissions that contribute to climate change

BY THE NUMBERS

Over **half a million** happy homeowners have saved enough energy to power more than **128,000** homes for one year.

Projects can save **\$500** per year.

Supported by over **40** local programs and **1,500** home improvement contractors.

ENERGY STAR® is the simple choice for energy efficiency. For more than 20 years, people across America have looked to the ENERGY STAR program for guidance on how to save energy, save money, and protect the environment. Home Performance with ENERGY STAR is a systematic approach to improving energy efficiency and comfort in homes, while reducing the greenhouse gas emissions that contribute to climate change. Today, ENERGY STAR is the most widely recognized symbol for energy efficiency in the world, helping families and businesses save \$280 billion on utility bills, while reducing carbon pollution by 7.5 billion metric tons since 1992. Join the millions who are already making a difference at energystar.gov.

ENERGY STAR HOME PERFORMANCE WITH ENERGY STAR

www.energystar.gov/hpwes

APPENDIX F

Certifying Energy Contractors and Energy Auditors

Who certifies energy contractors and energy auditors? The following table shows certifying organizations specializing in energy efficiency and home performance training and certification.

Certifying Organization	Areas of Focus	Certification Types
Advanced Energy	HVAC system design, installation, and maintenance	Quality Assured Contractor Advanced Energy's Quality Assured Professional
Air Conditioning Contractors of America ACCA	HVAC system design, installation, and maintenance	Residential Service and Installation (RSI) Commercial Service and Installation (CSI) HVAC System Design
Building Performance Institute (BPI)	Whole-home performance, energy efficiency, health, and safety	Building Analyst Envelope Professional Heating Professional AC/Heat Pump Professional Multifamily Building Analyst
Insulation Contractors Association of America (ICAA)	Insulation installation best practices and standards	Certified Insulation Installers
National Comfort Institute (NCI)	HVAC system performance testing and optimization	Air Balancing Combustion Performance and CO Safety HVAC System Performance
North American Board of Certified Energy Practitioners (NABCEP)	Renewable energy technology installation and sales	PV Installation Professional PV Design Specialist PV Commissioning and Maintenance Specialist Solar Heating Installer
North American Technician Excellence (NATE)	HVAC and refrigeration technician certification	Air Conditioning Air Distribution Heat Pumps Gas Heating Oil Heating Hydronics Gas Hydronics Oil
Passive House Institute US (PHIUS)	Ultra-low energy building design and construction	Certified Passive House Consultant (CPHC) Certified Passive House Builder Certified Passive House Rater
Residential Energy Services Network (RESNET)	Home energy ratings and efficiency improvements Whole-home performance, energy efficiency, health, and safety	Home Energy Rater (HERS Rater) Energy Smart Contractor Home Energy Survey Professional Building Analyst Envelope Professional Heating Professional AC/Heat Pump Professional Multifamily Building Analyst



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