



Community Building & Education Group of the
CAPE ANN
CLIMATE COALITION

TENANT'S GUIDE TO LOWER UTILITY BILLS

**How You & Your Landlord can
Save Money with Energy
Efficiency**

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Energy Efficiency: Benefits for Tenants

The average rental property consumes 15% more energy per square-foot than an owner occupied home, according to the American Council for an Energy-Efficient Economy.¹

When the landlord isn't the one paying the energy bills, it makes sense that they'd have little motivation to make energy efficiency improvements. This leaves tenants grappling with excessive energy bills that they have little control over.

Throughout this guide we will explore how you can engage your landlord on energy efficiency and motivate them to make improvements. We'll also outline what you can do to lower your energy bills on your own.



Benefits of energy efficiency for tenants include:

1. **Lower utility bills** – making energy efficient improvements to your home and improving habits will help lower energy bills and save you money every month as a tenant.

2. **A more comfortable home** – does your home have really cold spots and really hot spots? Or the heat runs constantly but the place doesn't stay warm? Improved air sealing, insulation, and efficient HVAC systems can keep the temperature in your home more comfortable and consistent.

3. **Improved safety & indoor air quality** – From gas explosions to indoor air quality, oil and gas have proven to be a health and safety hazard. Switching to electric appliances and HVAC systems eliminates the need for fossil fuels on the property.

4. **Less noise** – Insulation also helps with sound proofing. If you live on a busy street, more insulation could reduce noise.

5. **Less maintenance issues** – A well insulated property should keep the HVAC systems from overworking. This in addition to new, more efficient systems could result in less maintenance issues in your apartment and less stress for you.

Financial Incentives

There are various financial incentives available to support you in saving money on utility bills and energy efficient improvements.

[EnergyStar Rebate Finder](#)²

If you're buying a new product, check out this database to find EnergyStar products with rebates. They list everything from TVs and computers to appliances. In addition to the money in your pocket from the rebate, you'll save on energy bills every month as these products should be more efficient to run than non-EnergyStar alternatives.

Incentives from your utility: Mass Save

Mass Save is an energy efficiency program sponsored by the major electric and natural gas providers in Massachusetts. There are incentives for tenants and rental property owners. If your household is considered low or moderate income, you may qualify for enhanced incentives which are outlined on the next couple of pages.

You'll likely need your landlord's cooperation to pursue incentives but Mass Save may offer you/your landlord:

- A free energy audit (more about energy audits on the next page)
- Free air sealing and insulation, and funds to fix problems like knob and tube wiring or asbestos
- Rebates on home improvements and appliances

Learn more about Mass Save for tenants [here](#).³

What is an energy audit?

A professional energy audit will help you and your landlord understand how much energy your property is consuming and how much is going to waste. The auditor will also outline what energy-saving upgrades could improve your building's performance.

They'll start by examining a year's worth of utility bills. If you're analyzing this yourself, be sure to track the amount of energy units used (kWh of electricity, therms of natural gas, or gallons of oil) not just the cost. This is the most accurate way to measure improvement because of the volatility of prices in power markets.

Next your auditor will complete a walk through to analyze the efficiency of major systems and perform diagnostic tests to identify where and how much air leakage is occurring throughout the building. When complete you'll have a good understanding of where the property loses the most energy and what improvements would save the most energy and money.

Are you income eligible?

Enhanced Incentives

As a tenant, you can complete [this free income verification](#)⁴ to see if you qualify for any of the low or moderate income programs. If so, your landlord may have access to incentives empowering them to make energy efficient improvements to your apartment at little to no cost.

If the building you live in consists of 1 to 4 units and at least 50%+ of the apartments in your building qualify as low income, you may qualify for free improvements through a local CAP agency. If you live in Cape Ann, you can contact [Action Inc](#) (978) 281-3900. Find other local CAP agencies [here](#).

If you live in a building with 5+ units, [LEAN](#)⁵ offers a multifamily program that provides no-cost efficiency improvements to affordable buildings. Call 617-348-6425 to apply or ask questions on the program.

Moderate Income

If you qualify as moderate income rather than low income, you may still be eligible for additional savings. Click the links below to learn more about Mass Save's moderate income programs for 1 to 4 unit buildings.

[Enhanced Incentives for moderate income](#)⁶

[Enhanced Incentives for income-eligible](#)⁷

Home Energy Assistance Program

Massachusetts offers a Low Income Home Energy Assistance program (LIHEAP) to help income-eligible households pay for their heating bills. Learn whether you're eligible and how to apply [here](#).⁸

Cape Ann residents can learn more from [Action](#), a local CAP Agency.

Low income electric rate discount

If you qualify for the LIHEAP program or another qualified assistance program like food stamps, then you likely qualify for up to 32% off your monthly electric bill with the R2 discount. [Learn more and apply here](#).⁹

Community Electricity Aggregation

Gloucester has [Community Electricity Aggregation](#).¹⁰ This means that the city has purchased electricity in bulk that can be distributed to residents, usually at a more affordable rate than standard utility rates. National Grid will still deliver the electricity but by switching to the 'Gloucester Local Green' supply, residents save over \$0.07 per kwh (kilowatt-hour). Rates subject to change. For the average customer in Massachusetts using 500 kwh per month, this equates to hundreds of dollars in savings per year. The Local Green rate also contains renewable energy certificates to support clean energy.

Community Solar

With community solar, you benefit from solar without installing panels on the property. According to [EnergySage](#), subscribing to community solar typically saves customers between 5 and 20% of their annual electricity costs. National Grid will still remain the electric provider and the customer receives credits from a solar farm to cover a portion of their bill. You can find community solar options in your area through [EnergySage](#).¹¹



Don't leave money on the table. Take a look into these incentives and you may be able to save yourself a significant amount of money. Contact SaveGreen@CapeAnnClimateCoalition.org with any questions or for guidance in understanding your options.

How to Engage Your Landlord

If you'd like to encourage your landlord to make upgrades to your apartment, the key is to communicate how those improvements will benefit them too. The easiest way to do this, is to share our resource "Landlord's Guide to Resilient Rental Property" with them. Email Landlords@CapeAnnClimateCoalition.org to request a copy.



The goal of the Landlord Guide is to support property owners in implementing strategies that improve their business. If they're able to lower operating costs and take advantage of incentives, they may be in the position to pass savings along to their tenants. Ideally, avoiding large rent increases, so that your savings on energy bills surpass any increases in rent that may result from making upgrades to the property.

The guide outlines the following benefits to landlords:

- Financial incentives, tax credits and rebates that can reduce the upfront cost of improvements and shorten the payback period.
- Less maintenance and reduced operating costs.
- Increased tenant satisfaction may improve resident retention and decrease turnover costs.
- Potential for increased cash flow and property value.

The following steps are outlined to help landlords make a plan:

Step 1. Identify a base line – Start by noting the age of all major systems in the property and schedule an energy audit.

Step 2. Reduce – Tackle the low hanging fruit by taking advantage of low cost efficiency measures to reduce energy usage.

Step 3. Decarbonize – Electricity has been identified as the most sustainable path forward. Electric systems are becoming the most cost effective upgrades, especially with the current financial incentives.

Step 4. Produce – Once you've reduced energy usage, you're ready to explore clean, renewable options. Even if that just means switching your electric supplier.

It may also help to remind your landlord that energy efficiency is quickly becoming the norm. It's even a requirement in some cases, as the Commonwealth of Massachusetts moves towards our goal of net zero carbon by 2050. Landlords should take advantage of the financial incentives available to assist in this transition, before they're gone.

If your landlord is not responsive at first, stay persistent but in a positive and collaborative way. On the next page, we've included an email template that you can use to start the conversation with your landlord.



Example email to your landlord:

Hi there,

I hope you're doing well. I've learned that there are free energy assessments available for landlords and tenants through Mass Save, sponsored by our utility company. I would like to get one of the free assessments done on our apartment.

After getting the assessment done, you could qualify for free improvements to the property. It could help us save on energy costs but it could also help you increase property value, retain residents/reduce turnover costs, and save on maintenance and operating costs.

I've included a link to the program below and here are some of the incentives they offer after the assessment:

- No cost targeted air sealing
- Up to 100% off insulation improvements
- Rebates of up to \$25,000 on qualifying energy-efficient heating, cooling and/or water heating equipment
- 0% interest financing through the Mass Save HEAT Loan Program for eligible upgrades

<https://www.masssave.com/en/residential/for-renters>

We could start with the free assessment and once we get the results we can see what other free/low cost offers are available. Let me know what you think!

How to Lower Energy Bills on Your Own

Whether or not your landlord makes improvements to the property, there are many things that you can do on your own to save on energy bills. Don't let the temptation to be perfect and implement these all at once keep you from making a few good changes. Each new habit will make a difference in your energy usage.

Heating & Cooling

According to the U.S. Department of Energy, you can save as much as 10% a year on heating and cooling by turning your thermostat back 7°–10°F for 8 hours a day.¹³ They say it makes sense to adjust the thermostat if you'll be away from home for 4+ hours. Although in cold weather, always keep the home above 55 degrees to help prevent frozen pipes. If you have a programmable thermostat, you can set it to automatically adjust at certain times of the day.

According to Northeast Energy Efficiency Partnerships, fans use roughly 1/60th the energy of an air conditioner. Ceiling fans can cut back on air conditioning needs, saving up to 40 percent on electricity.¹⁴ If you are purchasing a new window air conditioner, Choose an ENERGY STAR certified model. According to Energy Star, they use 9% less energy than a standard model.¹⁵ Using a space heater as your primary heat source is not recommended, but when you're only using one room in your house a space heater may come in handy.

Rather than heating the whole house, it can be more efficient to turn down the thermostat and use a space heater in the room that you're using. Close the door to keep the heat in.

Insulated or thermal shades and curtains can help with air sealing. In the winter, close your curtains and shades at night to lessen cold drafts. Then open them during the day to let in sunlight which will help heat your home. In the summer, closing curtains and shades can help keep your home cool.

Other money saving tips include:

- Make sure none of the air vents are blocked or covered by furniture, but close vents in rooms that are not in use.
- Replace your furnace filter, or ask your landlord to replace it. Standard furnace filters can be replaced monthly during the heating/cooling seasons to keep the system efficient.
- If your home has a fireplace, close the flue and damper when not in use.

Kitchen

Using the dishwasher can be more efficient than hand washing each dish, as long as you're running a full load of dishes in the dishwasher. You can save energy by turning off your dishwasher's heated dry setting and letting the dishes air dry instead. If using a small amount of water, keep it cold. Turning on the hot water will heat much more water than you use, wasting energy.

Clean your cooktop often to keep the heat flow efficient. Match the size of the pan to the heating element to cook faster and save energy. When cooking small portions, use toaster/convection ovens, electric pressure cookers, microwaves, or air fryers instead of a large oven.



Small appliances will save energy and can save on cooling costs in the summer because they generate less heat. Keep your freezer full (but not overloaded), a full freezer keeps a consistent temperature better than an empty one.

Laundry

Wash your clothes with cold or even warm water instead of hot. This will decrease energy usage and save you money. If your washer is high efficiency (has the 'he' symbol), use an 'he' detergent. Cold water detergents can also be helpful. Try to wash full loads but if washing a small load, use the appropriate setting.

Your dryer uses a lot of energy. Air dry your clothes when possible. Using a high-speed or extended spin cycle on the wash can help remove as much water as possible so that your clothes dry quicker. Use the dryer on low heat settings. You'll use less energy even if it takes longer.

Electricity

Electricity used by electronics in 'off' mode costs the average U.S. household as much as \$100 per year according to the U.S. Department of Energy.¹⁶ Unplug electronics like the TV when not in use. You could also use an energy efficient power strip, just turn the strip off to stop the flow of power to multiple devices.

When replacing light bulbs, choose LED replacements. According to Energy Sage, LEDs that have the ENERGY STAR label use up to 90 percent less energy than an incandescent light bulb, while providing the same amount of light.¹⁷ Also, remember to turn off lights when leaving a room to save energy.

Implement these strategies and one by one, you'll start to make a significant dent in your energy usage.



Cape Ann Climate Coalition (CACC) is a collection of local action groups consisting of over 300 members. Together they are exploring efforts to mitigate and adapt to climate change. CACC's Community Building & Education Group was awarded an EmPower Grant from Massachusetts Clean Energy Center (MassCEC) to support Cape Ann landlords and tenants in decarbonizing their buildings. A special thank you to MassCEC for making this guide possible.

Cape Ann Climate Coalition is here to help support renters and landlords. Reach out to SaveGreen@CapeAnnClimateCoalition.org for guidance.

This guide may be updated periodically, email **SaveGreen@CapeAnnClimateCoalition.org** to request the most up to date version of the guide, and for any questions or guidance.

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 [LinkedIn.com/Company/Cape-Ann-Climate-Coalition](https://www.linkedin.com/company/Cape-Ann-Climate-Coalition)

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