

Word Cloud Goals: Access, Equity, Engagement

Weatherization

- IRA/DHCD programs can take a whole-home approach, meaning addressing other barriers, providing audits and electric load studies, covering “soft” or upfront costs such as panel upgrades, and facilitating weatherization-first approach. (For example, the Philadelphia and GHFI models)
- Provide incentives to contractors to serve LI market through improved rebates, reduced processing time, tax breaks, or similar

Prioritization and Target-Setting

- Prioritize funding new construction projects that serve the LI market and are energy efficient and all-electric
 - Examples: NYSEERDA Buildings of Excellence and Mass. Green Bank for Affordable Housing
- *Prioritize funding for affordable housing, including naturally-occurring affordable*
- Set a clear and transparent statewide minimum limited income decarbonization target (xx units decarbonized by xx date) that all departments and stakeholders can work towards
- Prioritize funding for decarbonization for LI MF owners at the time of property recapitalization

State Programs

- Given ongoing and expected increases in state program needs towards limited income housing programs that “leave no one behind” and related decarbonization efforts by a variety of state agencies, the Maryland Department of Budget and Management should evaluate whether sufficient staffing and planning is available to meet demands to the General Assembly and the Governor.
- Provide compliance staff to assist affordable housing with applying and completing energy efficiency/electrification programs in compliance with the BEPS compliance extension rules
- Allow the Hub under the Maryland Energy Administration to serve as a consolidated entry point for current and future programs to reduce market confusion and barriers to entry for building owners serving the Limited Income Housing sector (through partnerships with EmPower, DHCD, local community groups, CAP agencies for LIHEAP bill support, etc.)

Funding Avenues

- Allow Medicaid to fund decarb for health benefits
- Consider redirecting or phasing out subsidies that currently exist for gas equipment, projects, or infrastructure towards electrification needs of Limited Income communities
 - Example: STRIDE

Other

- *Make sure programs do not require up-front payment from residents (e.g avoid post-construction rebates)*
 - *Incorporate BEPS considerations into housing subsidy awards, such as the QAP process*
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Assumptions

- Limited Income sector will require majority of funding to be no upfront costs without having to leverage debt (i.e., not post-project rebates) - this is true for LI homeowners and NOAH housing and off-cycle subsidized housing
- Financing products must be flexible to align with property lifecycle (15 year refinancing periods for subsidized housing)
- Community and contractor partnerships will be key for outreach and enrollment
- Health and safety and other complementary projects will be common - eg removing mold before weatherizing, upgrading wiring before electrifying

General Reccs

- Consolidate info about ALL limited income programs (not just energy but also food, housing, etc)
- Work with community partners
- Multiple points of entry to programs
- Transparent pricing
- Wx first
- 1-1 consultation for owners
- Case studies and community ambassadors, ongoing monitoring of some example projects
- H&S improvements covered, measured
- Incentivize contractors to do the persuasion and to serve this sector
- Distribute state funds based on % of residents who meet income requirements
- Scale of MF resources matches % of I hhlds in MF housing
- Free audits and partnerships with engineering firms to do the work as a package deal
- Flexible funding mechanism that fit with financial structure
- Combine with Green and Healthy Task Force?
- Help tenants organize and encourage their landlords to participate
- Instant access based on simple intake forms
- Need funding that doesn't require leveraging debt
- Must be able to cover h&s and other existing conditions
- Make sure renters aren't harmed if going from centrally-paid heat to individual heat
- Education needed on resident operations
- Have centralized marketing and lead generation - fund a call center, have utilities provide leads, etc

- 'The state lacks a state-wide North Star target. Without a state low-income decarbonization goal (could be # of homes or #of units installed), it's difficult for agencies to plan."
- 100% of MD's IRA resources go to l-i hhlds
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