

February 20, 2012, aah, PACE case study

Is getting a PACE loan to have energy upgrades installed in your home a difficult process? Not according to Scott Tirrell, who had an energy audit completed in March, 2011 and the resulting energy upgrades were completed in June. "There is very little paperwork," says Scott Tirrell, "and it was a quick and easy process."

Mr. Tirrell lives in Scarborough with his family of four in a two-story house with 2,600 square feet of heated space that was built in 2003. He did not know about the PACE loan program through Efficiency Maine when he decided to have an energy audit completed because of some concerns about the indoor air quality of the home. His initial interests were to fill voids in insulation to lower energy bills and to address indoor air quality issues including high humidity and condensation on windows on the second floor winter and summer. His auditor told him about the PACE program and he decided to apply.

After the completed energy audit and discussion with the advisor, the following upgrades were decided upon. The audit also revealed other projects that can be completed over time.

- Air sealing and adding insulation to achieve an R-60 rating in the attic
- Seal the rim or box joist that sits on top of the basement wall to form the first floor system – an often uninsulated area where there is a large amount of heat loss
- A new smaller more efficient propane boiler was installed
- A range hood was installed in the kitchen that vents to the outside
- A whole house heat recovery/ventilation system was installed.

The Tirrells are very pleased with the upgrades and with the process they experienced through the PACE program. They don't have a whole year of energy data to compare yet, but they reported that last summer the increased attic insulation and the ventilation system kept the upstairs cooler so that room air conditioners were not needed. The upstairs is also warmer this winter. In addition, the general air quality in the home is much better. Mr. Tirrell feels that the services of a professional energy advisor are very important to the homeowner's satisfaction about the process. The energy advisor can make sure that new problems aren't created as the home is upgraded.

Following are the steps that resulted in the Tirrell family enjoying a more comfortable home this winter.

1. Check eligibility requirements at Efficiency Maine
2. Choose an energy advisor – There are approved companies on the Efficiency Maine Website.
3. Fill out the pre-audit questionnaire where basic information about the building is gathered and also about your concerns.
4. Review the audit report with the energy advisor and discuss priorities and costs. Note: There are some advisors who are also either construction managers or contractors themselves. In the PACE program the homeowner decides whether to have an advisor who is separate from the construction phase or not.
5. Apply for PACE loan either on line or by downloading the application.

6. Develop a work scope based on the agreed upon priorities and cost.
7. Get bids from approved contractors, if not the same as the energy advisor.
8. Sign the loan documents and begin construction.
9. Once construction is complete the energy advisor verifies that all work is completed correctly before final payments are made.

Complete information about this process as well as the eligibility requirements is available in a brochure offered at Scarborough Town Hall or online from the Scarborough Energy Committee web page or directly from Efficiency Maine <http://www.energymaine.com/pace>.

There is still money available for loans through the PACE program – up to \$ 15,000 per loan, 4.99% interest over 15 years. Consider making your home more energy efficient and comfortable by taking advantage of this program.