# **Sustainability Resource Guide for Affordable Housing**

# City of Saint Paul, MN

**DISCLAIMER:** The City of Saint Paul is providing this document as a list of other existing resources. The City does not recommend or endorse any of these resources. Property owners are responsible for confirming program eligibility prior to incurring related project expenses. The City is not an administer of these programs and cannot confirm eligibility. The City encourages property owners to conduct their own due diligence prior to working with any contractor or consultant.

# **Contents**

Programs for All Housing Types	.2
Programs Specific to Rental Properties	
Programs Specific to Owner-Occupied Properties	5
Contractors/Partners	
Educational Resources	

# **Programs for All Housing Types**

#### **Energy Assistance Program (EAP)**

**Organization:** Community Action Partnership of Ramsey & Washington Counties (CAPRW)

**Program Details:** CAPRW can help with bill payment assistance, home energy crisis intervention, outreach to vulnerable populations, energy advocacy, information about utility consumer rights, and referrals to the Energy Conservation service and other community agencies.

Financing Type: Tenant Support

#### **Energy Conservation and Weatherization Program**

**Organization:** Community Action Partnership of Ramsey & Washington Counties (CAPRW)

**Program Details:** Community Action;s Energy Conservation services can help you and your family live

comfortably, while keeping your home's energy efficient and affordable.

**Service/Product Type:** Building Envelope, Heating/Cooling, Energy Efficiency, Consulting Services

**Financing Type:** Tenant Support

#### **Home Energy Squad**

**Organization:** Center for Energy and Environment (CEE)

Program Details: CEE will perform a low cost in-home visit to assess for energy saving opportunities and

help navigate next steps as a result of the visit or related to their other programs as applicable.

Service/Product Type: Energy Efficiency, Lighting, Building Envelope

Financing Type: Discount for Income-Qualified

#### <u>Insulation and Air Sealing Rebate</u>

**Organization:** Xcel Energy

**Program Details:** Poorly insulated and/or sealed buildings can lose up to 25% of heating or cooling energy. Find a contractor to better fix these issues and receive money back on associated costs.

**Service/Product Type:** Building Envelope, Energy Efficiency

Financing Type: Rebate

#### LED Home Lighting Rebate

**Organization:** Xcel Energy

**Program Details:** Find a store using the tool, go to the store and find the lightbulbs with the Xcel Energy

discount sign. Select your LED bulbs and check out at the store, no coupon needed.

**Service/Product Type:** Lighting, Energy Efficiency

Financing Type: Rebate

#### Water Heater Rebate

**Organization:** Xcel Energy

**Program Details:** Receive money back on upfront costs when installing a new natural gas or electric heat

pump water heater. You'll continue saving by the increased energy efficiency of these systems.

Housing Type: Owner-Occupied Residential, Residential Rental (1-4 units), Multifamily Rental (5+ units)

**Service/Product Type:** Heating/Cooling

# **Programs Specific to Rental Properties**

## 179D Commercial Buildings Energy-Efficiency Tax Deduction

**Organization:** U.S. Department of Energy

**Program Details:** The 179D commercial buildings energy efficiency tax deduction primarily enables

building owners to claim a tax deduction for installing qualifying systems in buildings. **Service/Product Type:** Lighting, Building Envelope, Heating/Cooling, Energy Efficiency

Financing Type: Tax Deduction

#### Affordable Solar Program

**Organization:** Cooperative Energy Futures (CEF)

Program Details: CEF will plan and install rooftop solar on rental properties with income-qualified

residents with no upfront cost to the owner. **Service/Product Type:** Renewable Energy **Financing Type:** Discount for Income-Qualified

#### **Business Energy Assessments**

**Organization:** Center for Energy and Environment (CEE)

Program Details: CEE provides affordable whole-building energy assessments to identify low/no-cost

solutions and practical capital improvements to reduce energy waste.

**Service/Product Type:** Energy Efficiency

Financing Type: Free, Discount for Income-Qualified

#### **Energy Design Assistance**

**Organization:** Xcel Energy

**Program Details:** Xcel will provide no-cost energy modeling for new construction. They will share three

different bundles of energy designs, showing the difference in short-term and long-term costs.

**Service/Product Type:** Energy Modeling, Consulting Services

Financing Type: Free

#### **Free Smart Thermostats**

**Organization:** Xcel Energy & Center for Energy and Environment (CEE)

**Program Details:** Reduce energy costs and earn bill credits with Xcel by upgrading to smart thermostats.

**Service/Product Type:** Heating/Cooling, Energy Efficiency

**Financing Type:** Free

#### **Green Resilient Retrofit Program (GRRP)**

**Organization:** U.S. Department of Housing and Urban Development (HUD)

Program Details: GRRP provides owners of HUD-assisted multifamily housing with capital resources and

contractor support to make properties more resilient against climate hazards.

Service/Product Type: Consulting Services, Building Envelope, Renewable Energy, Heating/Cooling,

Energy Efficiency, Lighting **Financing Type:** Loan, Grant

## **Lighting Upgrades**

**Organization:** Center for Energy and Environment (CEE)

Program Details: CEE will assess your building to determine specific lighting needs and provide options

for different kinds of upgrades. CEE will help you work with the contractor and submit all rebate

paperwork on your behalf.

**Service/Product Type:** Consulting Services, Energy Efficiency, Lighting

Financing Type: Free, Rebate

#### **HVAC Upgrades**

**Organization:** Center for Energy and Environment (CEE)

**Program Details:** CEE will assess your HVAC system and consult you on upgrade options. CEE will install free smart thermostats and help you access other financing. CEE will help you work with the contractor

and submit all rebate paperwork on your behalf.

**Service/Product Type:** Heating/Cooling, Energy Efficiency, Consulting Services

Financing Type: Rebate

#### Income-Qualified Multifamily Energy Savings Program

**Organization:** Xcel Energy

**Program Details:** The Xcel Energy Multifamily Energy Savings program provides qualifying building owners and managers with select energy saving services and appliances. The program includes assessments, direct installs, and equipment upgrades to lower energy use.

Service/Product Type: Consulting Services, Energy Efficiency, Heating/Cooling, Lighting, Building

Envelope

Financing Type: Discount for Income-Qualified

#### **MinnPACE**

**Organization:** St. Paul Port Authority

**Program Details:** MinnPACE finances energy efficiency upgrades through 100% financing (including hard and soft costs) with payments rolled into property taxes through a special assessment. Payments are lower than typical loans and the loan runs with the property.

Service/Product Type: Energy Efficiency, Lighting, Building Envelope, Renewable Energy, Heating/Cooling

Financing Type: Loan

#### Multifamily Building Efficiency Program

**Organization:** Xcel Energy & CenterPoint Energy

**Program Details:** If your multifamily building receives natural gas service from Xcel or CenterPoint, consider participating in the Multifamily Building Efficiency program, which has rewarding incentives. Earn a 30% bonus incentive to rebates earned on market rate buildings. Income qualified multi-family housing can earn a 200% bonus incentive (or three times the standard rebate amount) to rebates earned.

Service/Product Type: Consulting Services, Energy Efficiency, Heating/Cooling, Lighting, Building

Envelope

Financing Type: Rebate, Discount for Income-Qualified

## **Multifamily New Construction Consulting**

**Organization:** Center for Energy and Environment (CEE)

Program Details: CEE will provide guidance on new multifamily construction to help the development

team achieve their sustainable building goals.

Service/Product Type: Consulting Services, Energy Modeling, Building Envelope, Energy Rating

Financing Type: Rebate

# **Programs Specific to Owner-Occupied Properties**

#### Credits and Deductions Under the Inflation Reduction Act of 2022

**Organization:** U.S. Internal Revenue Service (IRS)

**Program Details:** Review IRS guidance for taxpayers on all energy-related credits and deductions from

the Inflation Reduction Act.

**Service/Product Type:** Energy Efficiency **Financing Type:** Rebate, Tax Deduction

#### **Home Energy Loans**

**Organization:** Center for Energy and Environment (CEE)

**Program Details:** Statewide home energy loans empower Minnesota homeowners to make energy

efficiency improvements.

**Service/Product Type:** Energy Efficiency

Financing Type: Loan

#### **Solar Loans**

**Organization:** Center for Energy and Environment (CEE)

**Program Details:** Statewide loans for solar empower Minnesota homeowners to install solar panels.

**Service/Product Type:** Consulting Services

Financing Type: Loan

### Single-Family New Construction Consulting

**Organization:** Center for Energy and Environment (CEE)

**Program Details:** CEE will provide guidance on new single-family construction to help the development

team achieve their sustainable building goals.

Service/Product Type: Consulting Services, Energy Modeling, Energy Rating

# **Contractors/Partners**

## <u>Directory of Ground Source Heat Pump Contractors</u>

**Organization:** Minnesota Department of Commerce

**Program Details:** A comprehensive list of contractors who are equipped and willing to install ground

source heat pumps.

**Service/Product Type:** Energy Efficiency, Heating/Cooling

#### <u>Trade Partners Resource Guide</u>

**Organization:** Xcel Energy

**Program Details:** Contractor list for installation of central air conditioners, air source heat pumps, ground source heat pumps, whole home efficiency, insulation, natural gas furnaces, natural gas boilers,

water heaters.

**Service/Product Type:** Energy Efficiency, Heating/Cooling

## 8<sup>th</sup> Fire Solar

**Details:** 8th Fire Solar is a Native-owned and operated solar thermal company located in Osage, MN. They are dedicated to expanding simple, affordable energy solutions with solar thermal panel systems that can offset typical heating costs.

**Service/Product Type:** Heating/Cooling, Energy Efficiency

#### Phius

**Details:** Phius is a non-profit 501(c)(3) organization committed to decarbonizing the built nvironment by making high-performance passive building the mainstream market standard.

Service/Product Type: Consulting Services, Energy Rating, Energy Modeling

# **Educational Resources**

#### Minnesota's Energy Transition

Organization: State of Minnesota - Our Minnesota Climate

**Details:** Learn about what the state has done thus far in the transition towards clean energy, and what the next steps are.

### What is Minnesota's energy efficiency policy?

**Organization:** Conservation Minnesota

**Details:** Learn more about the state's guidelines and programs to make our energy use more efficient and sustainable.

#### How do heat pumps work?

**Organization:** U.S. Department of Energy

**Details:** These products provide cool air in the summer, just like standard air conditioners, but also provide heat in the winter. But how exactly do they do both?

#### What does heat pump maintenance look like?

**Organization:** U.S. Department of Energy

**Details:** Learn about how to maintain your heat pump system.

## How do heat pumps work in cold climates?

**Organization:** Yale Climate Connections

**Details:** Learn about technology improvements to ensure heat pumps work in cold weather, and how to make the transition to a heat pump system.

## Heat Pumps: A Practical Solution for Cold Climates

**Organization:** Rocky Mountain Institute

**Details:** As electric utilities across North America continue to decarbonize by adding renewable energy sources to their grids, heat pumps have gained popularity as an effective, low-carbon heating solution.

#### Federal Income Tax Credits and Incentives for Energy Efficiency

**Organization:** ENERGY STAR

**Details:** The Inflation Reduction Act of 2022 provides federal tax credits and deductions that empower Americans to make homes and buildings more energy-efficient to help reduce energy costs while reducing demand as we transition to cleaner energy sources.

#### Fact Sheet about 179D

**Organization:** The Real Estate Roundtable

**Details:** Learn more about the eligibility of multifamily buildings for the 179D tax deduction.

#### Keeping your home comfortable in the winter while saving energy

**Organization:** Hennepin County

**Details:** Staying comfortable in your home this winter isn't as hard as you may think. In fact, by taking a few simple steps to make your home more energy efficient, you can stay cozy and save money, even in the coldest months.

#### **Benefits of Trees**

**Organization:** Arbor Day Foundation

**Details:** Trees can add value to your home, help cool your home and neighborhood, break the cold winds to lower your heating costs, and provide food for wildlife.

#### **Benefits of Urban Trees**

**Organization:** City of Great Falls, Montana

**Details:** Explore the many positive returns from planting trees in urban areas.

#### 6 Ways Trees Benefit All of Us

**Organization:** The Nature Conservancy

**Details:** From a city park to a vast forest, trees deliver for us when we help them thrive. Trees benefit

mental health, lower greenhouse gases, and more.