NHSaves 2025 ButtonUP Workshop

How to Improve the Energy Efficiency of Your Home

For energy cost savings, improved comfort, and lower carbon footprint

NHSaves ButtonUP
your home | your comfort | your savings

NHSaves Your Source for Energy Efficiency | EVERSOURCE | Liberty | New Hampshire Electric Co-op | Unitil

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NHSaves ButtonUP Overview

- Energy Use and Savings Tips
- Insulation and Air Sealing A-B-Cs
- What to Do?
- NHSaves Programs

NHSaves Your Source for Energy Efficiency | EVERSOURCE | Liberty | New Hampshire Electric Co-op | Unitil

Presented by:

Plymouth Area Renewable Energy Initiative

Plymouthenergy.org

NHSaves ButtonUP presentation PDF available from PAREI at:
plymouthenergy.org/button-up/

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The Greenest Energy

What is the
"GREENEST"
Energy?

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The Greenest Energy

What is the "GREENEST" Energy?

Negawatts

Energy that you don't use!

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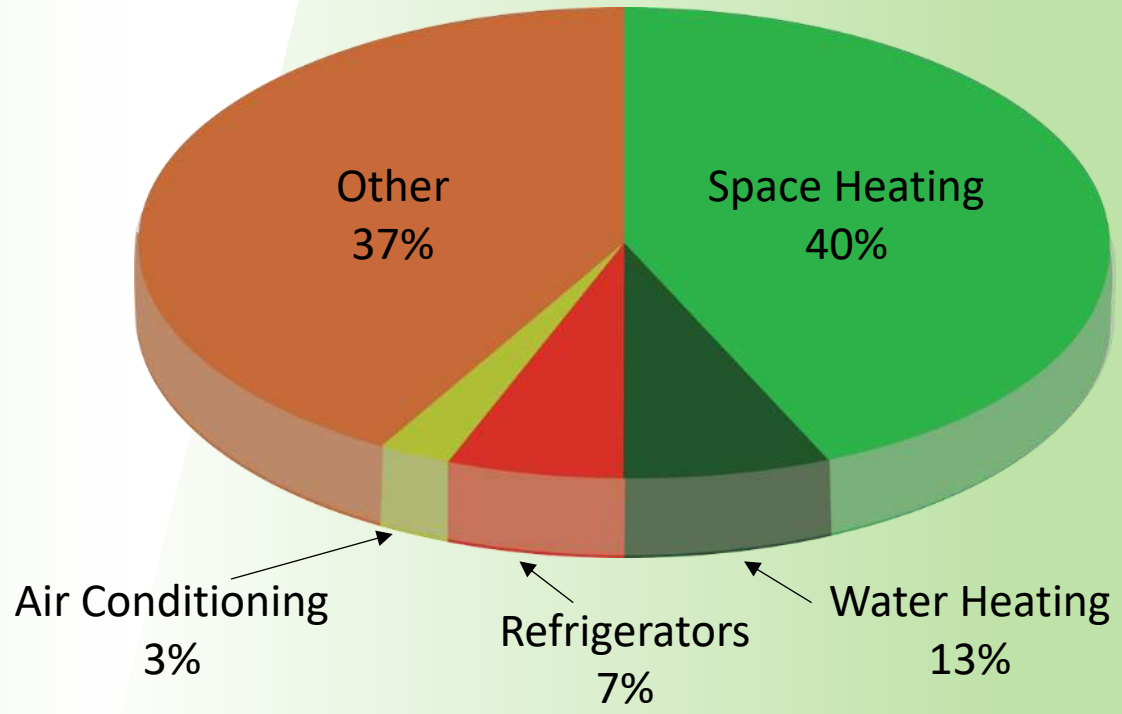
High Energy Costs in NH

New Hampshire Residential Energy Costs per Household: ~$3,000 in 2020

NH: 9th most energy-expensive state in the U.S.

-WalletHub 7/23



Current NH energy fuel prices: www.energy.nh.gov/energy-information/nh-fuel-prices

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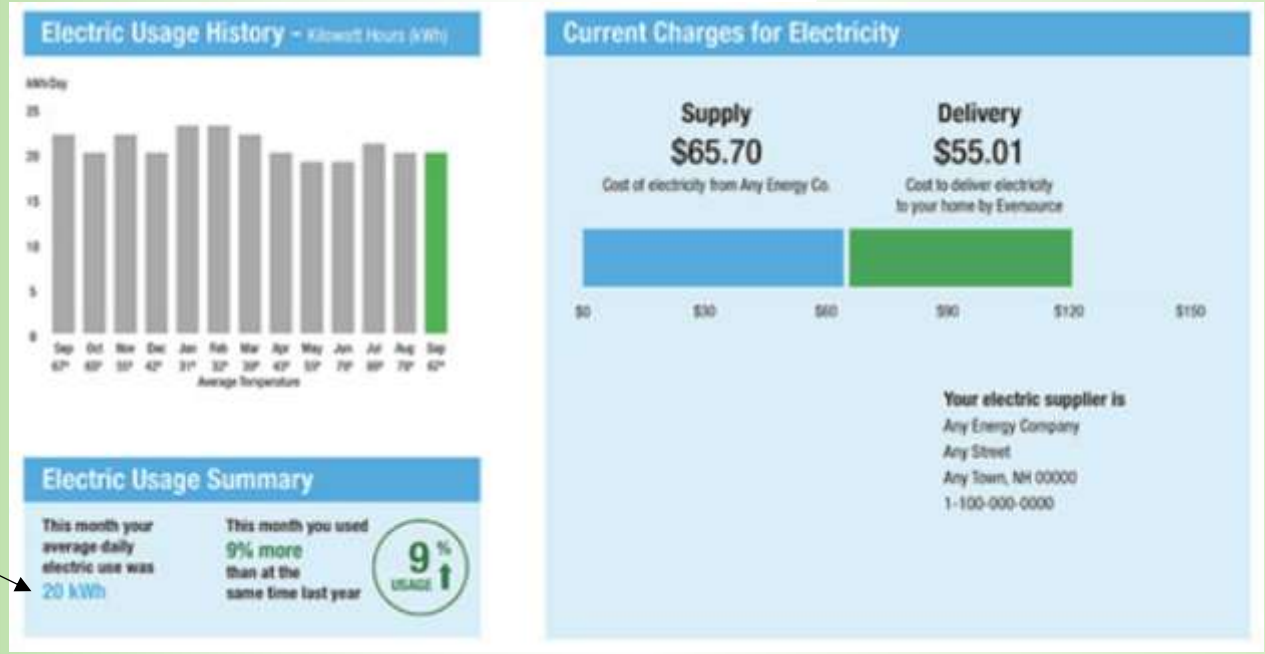
Get to Know Your Energy Bills

Know how much electricity you are using



Daily Average
~20 kilowatt-hours
(kWh)

Monthly: 600 kWh

Annually: 7,200 kWh

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Major Household Electrical Uses

Where are you using electricity?

Residential Electricity Use	Approximate Annual Kilowatt-hours	Potential for saving energy
Electric Water Heater	2,100	***
Refrigerators & Freezers	1,050	***
Lighting	1,000	**
Dehumidifiers	900	***
Electric Clothes Dryers	800	**
Entertainment Centers	650	*
Furnace or Boiler	400	**
Dish and Clothes Washers	350	**
Cooking	300	*

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Electricity consumption varies widely from household to household. Energy savings come from efficiency and/or conservation.

Measuring Electricity Use

How much electricity do plug-in devices use?

Use a watt meter

- Available from many NH public libraries
- Measures watts, time, and kilowatt-hours

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Whole House Electricity Monitors

Provides:

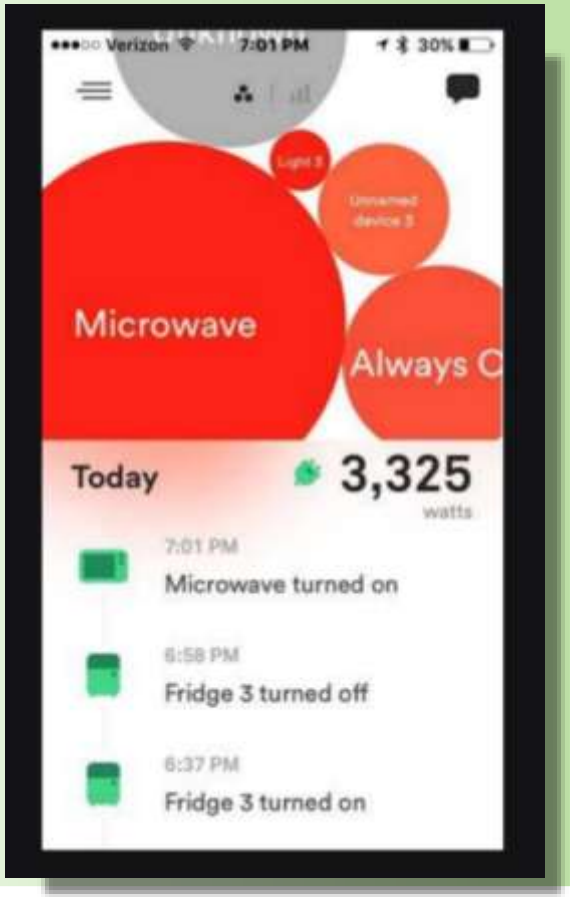
- Current electrical use
- Total consumption by day, week, etc.

May also provide:

- Usage by circuit
- Individual device use

Brands:

- Sense, Smappee, Engage, TED, Vue Smart, etc.
- $100 - $300
- Electrician install



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Energy Saving Tip: Conservation

Shut things off when not in use

And eliminate phantom loads when possible

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Lighting Efficiency

The LED Lighting Revolution

Any existing 60+ watt light bulbs?

- Low LED prices
- Easy $$ savings

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Lighting Efficiency

The LED Lighting Revolution

Any existing 60+ watt light bulbs?

- Low LED prices
- Easy $$ savings

Lots of opportunities

- Screw-in light bulbs
- Outdoor lighting
- Holidays lights
- Can lights and linear lighting

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Lighting Efficiency

The LED Lighting Revolution

Any existing 60+ watt light bulbs?

- Low LED prices
- Easy $$ savings

Lots of opportunities

- Decorative light bulbs
- Outdoor lighting
- Holidays lights
- Can lights and linear lighting

Look for:

- Light color (2700° K = “warm white”)
- Dimming and dimmer capability
- “Suitable for enclosed fixtures”
- “Suitable for damp locations”

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Domestic Hot Water Energy Savings

Actions to save on hot water heating costs

Install low-flow shower-heads & faucet aerators	
Install hot water & heating pipe insulation: R-3+	
Turn down hot water aquastat to 120° at tap	
Wash clothes in cold water	

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Other Energy Conservation Tips

Actions you can do around the house

Set dehumidifiers at 60-70% humidity	
Line dry clothes *outside,* if possible	
Purchase ENERGY STAR appliances	ENERGY STAR

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NHSAVES Rebates on ENERGY STAR Appliances

Rebates include:

energystar.gov
lists appliance efficiency

nhsaves.com/nh-rebates
appliance rebate forms & updates

2nd refrigerator: Free haul-away + $75 for an OLD refrigerator or freezer

Electric Clothes Dryers	$40 - $200
Clothes Washers	$25 - $50
Dehumidifiers	$25
Refrigerators	$40 - $50
Room Air Conditioners	$20

Also pool pumps, room air purifiers & other efficient appliances

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Staying Warm in Your Home

Fact: We have to heat our homes to live in New Hampshire and stay warm

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Staying Warm in Your Home

Fact: We have to heat our homes to live in New Hampshire and stay warm

Goal: Use less energy to heat our homes and still stay warm and comfortable

(not just turn down thermostat!)

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Heating Energy Savings Tips

No or low-cost options to use less heat:

- Turn down heat when not in a room or in the house

- Use programmable or smart thermostats

- Remove window A/Cs in winter

- Close storm windows

- Latch closed windows

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Staying Warm in Your Home

Heat always moves from Hot to Cold

Fact: Winter warmth inside our homes seeks to "escape" through the building shell to outdoors.

Goal: Slow this process down

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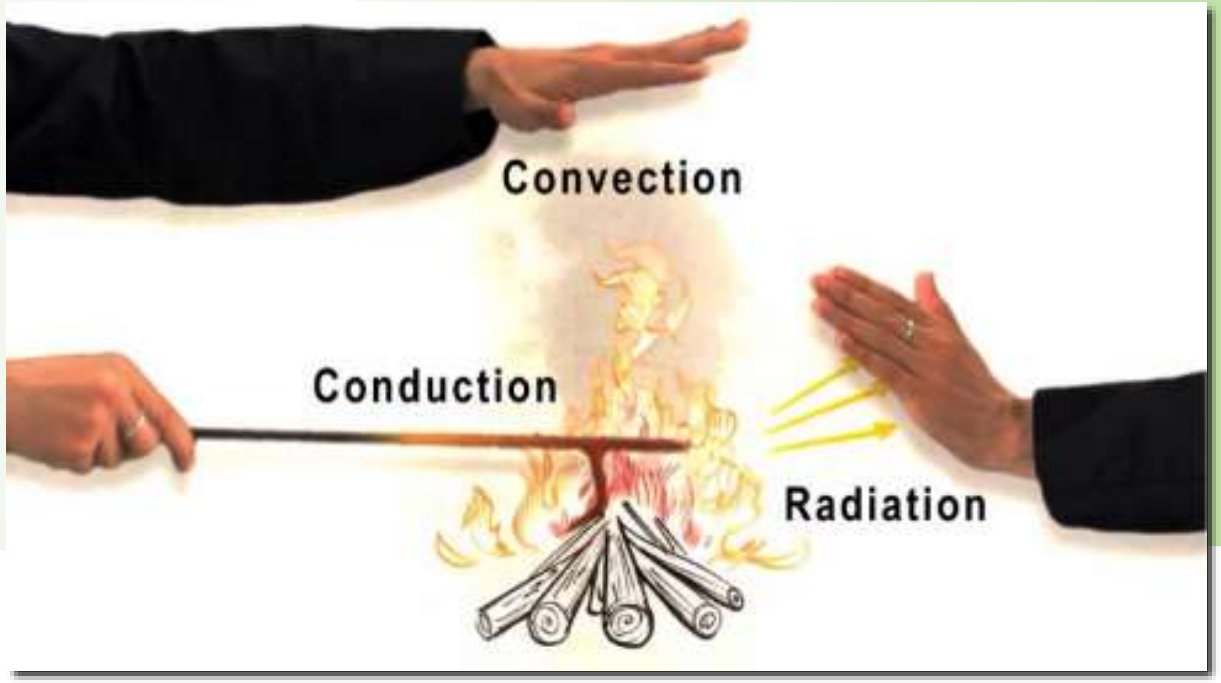
Building Science and Heat Transfer

Heat moves via three methods:

- Conduction
- Convection
- Radiation



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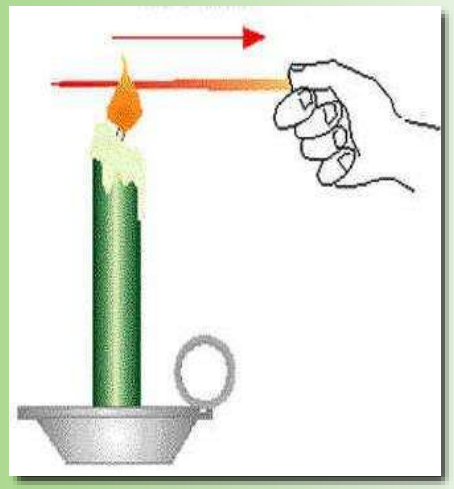
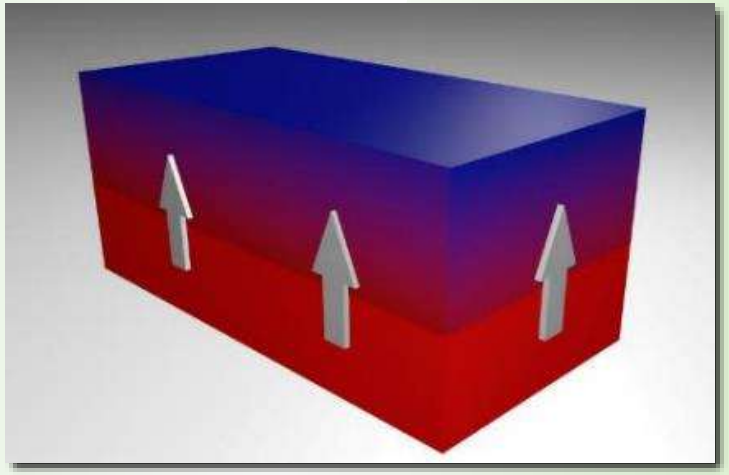
Building Science – Conduction & Insulation

Thermal Conduction:

The movement of heat through materials





Insulation is a poor thermal conductor: GOOD!

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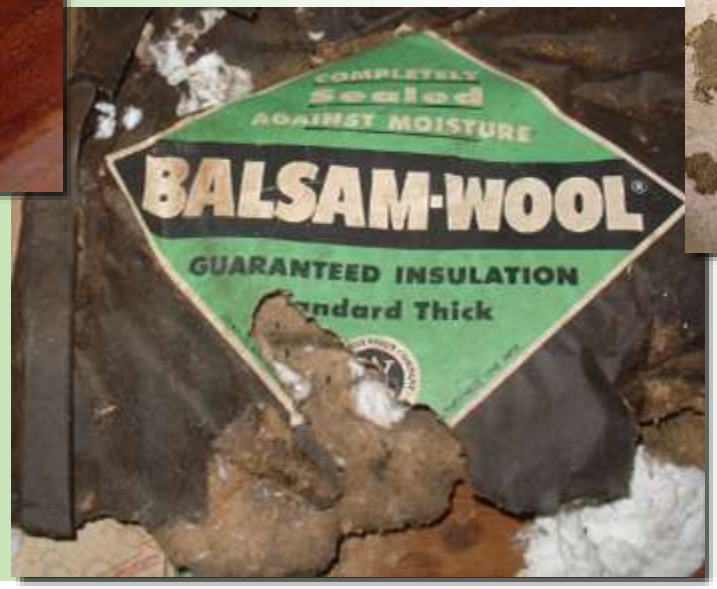
Lots of Materials Can Be Insulation…



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Insulation & Building Materials R-Values

R-Values: The higher the R-value the better the insulation

Functional R-values may be affected more by install quality than the material used.

Approximate R-values: (per inch, if installed properly)

Fiberglass	R-3.7
Cellulose	R-3.6
Rigid foam board	R-4 to R-7
Spray foam	R-6 to R-7
New double pane window	R-3.5 Whole Window
Softwood	R-1.3
Concrete, stone, or brick	R-0.14 !

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Installed Insulation R-Values

NEW house built to the NH Energy Code:

Attic	R-38-49
Walls	R-20
Basement walls	R-15 to R-19
Doors and windows	R-3.1 (U≤.32)

puc.nh.gov

Average NH House functional R-Values:

Attic	R-10 to R-30
Walls	R-3 to R-16
Basement walls	R-1 to R-5

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Installed Insulation R-Values

Quiz: What is the average R-value of an attic with R-38 insulation covering 95% of the area?

Hint: It's less than R-30…

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Insulating Thermal Barriers May Be:

Insufficient
(not enough R value)

Incomplete
(low R value in spots)

Missing
(where?)

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Quiz:

Heat rises:
true, or false?

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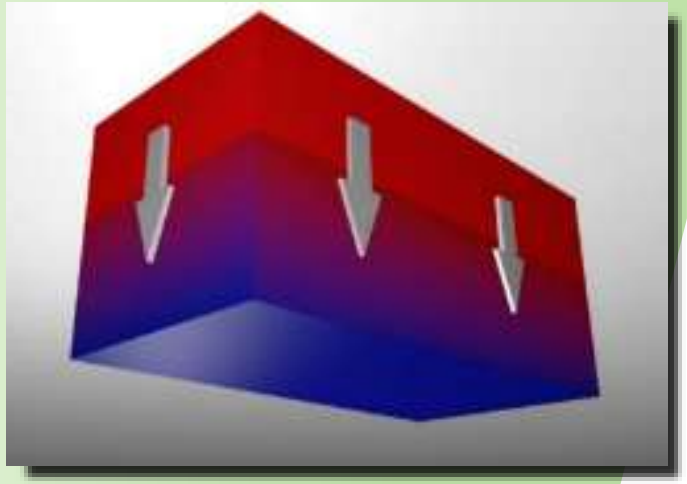
Quiz:

Heat rises: true, or false?

Answer: FALSE! Heat conduction can move in any direction from hot to cold!



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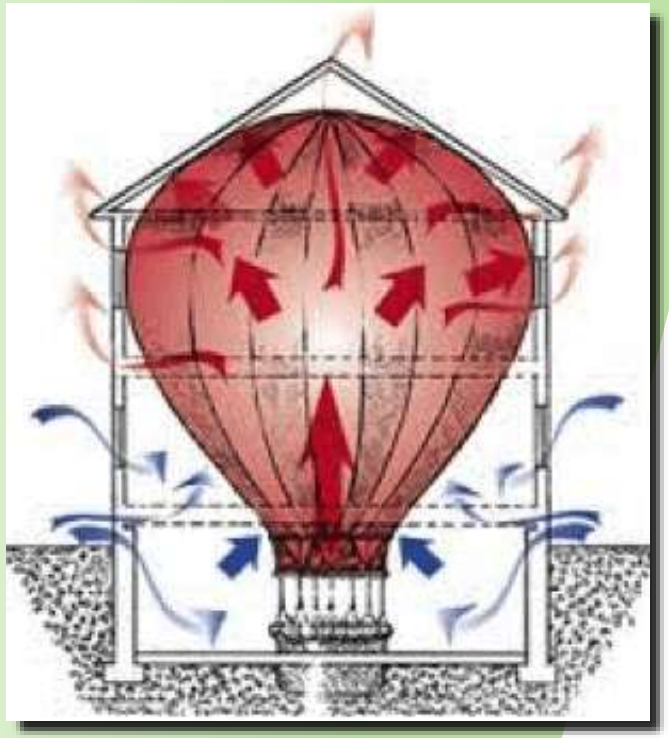
Quiz:

Heat rises: true, or false?

But… Warm AIR rises (making it seem like heat is rising)



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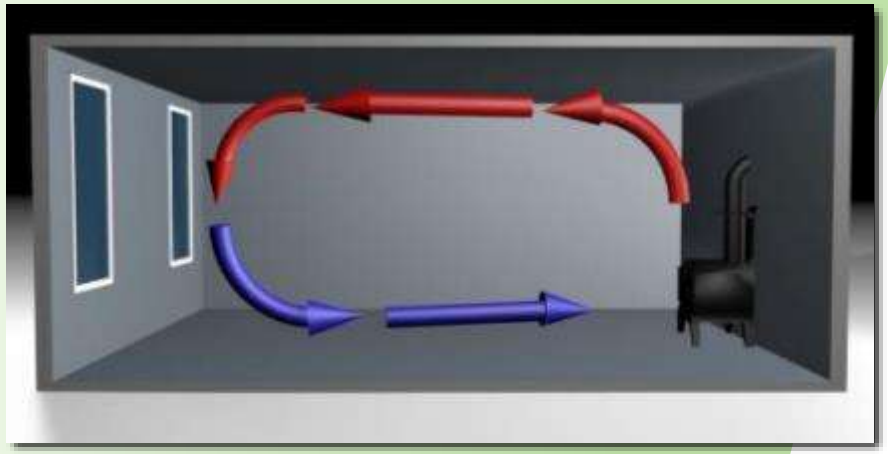
Convection Causes Winter Air Leakage

Warm air is more buoyant – rises and leaks out the **top** of a building

Cold outside air leaks in down low

Convective air currents = "Stack Effect"

Stronger with big temperature differences



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Ranking of Air Leakage Areas: “A – B – C”

1st priority: A - Attic

2nd: B - Basement

3rd: C - Center

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A - Lots of Air Leaks in the Attic (and insulation opportunities)

Common air leaks at the top of a building:

Ceiling lights & bath fans

Pipe & electrical penetrations

Chimney chases

Tops of interior walls

Ducts & registers

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Is this Good?

This pegboard attic hatch with 16” fiberglass insulation?

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A - Moisture in Attics and Air Leakage

Attic air leaks can lead to condensation, mold and rot

Warm, moist air leaks into the attic
where it hits cold surfaces and condenses.

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A - Moisture in Attics and Air Leakage

Attic air leaks can lead to condensation, mold and rot

Warm, moist air leaks into the attic where it hits cold surfaces and condenses.

NOT a leaky roof.
An (air) leaky ceiling!

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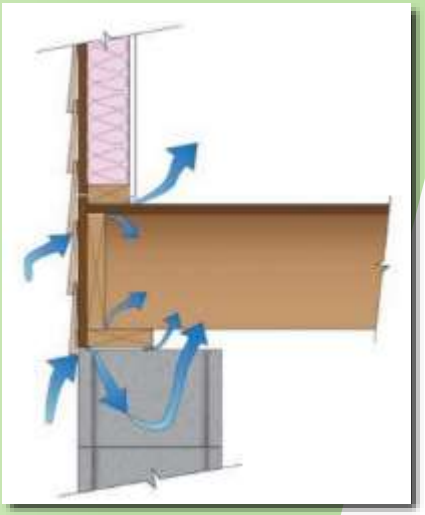
B - Basement Air Leakage & Air Sealing Opportunities

Exterior doors

Around old basement windows

Stained “filter-glass” from air leakage



Box sill (rim joist) area

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C - Center of the House Air Leakage

More visible, but fewer air sealing opportunities

Cracks around exterior doors

Old pulley-hung windows

Most windows <u>don't</u> leak much air.

Fireplace & woodstove flues

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C - Air Leakage from an Unsheathed Condo Overhang

No sheathing!? Just vinyl over fiberglass- VERY LEAKY!

(Outer vinyl siding removed)

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Air Sealing and Fresh Air

Fresh Air is needed for a healthy home

- For a typical home, about 1/3 of the home's air should be exchanged every hour
- Many NH homes are 2 – 4 times too leaky!

(Leaky homes are "nosebleed dry" in winter)

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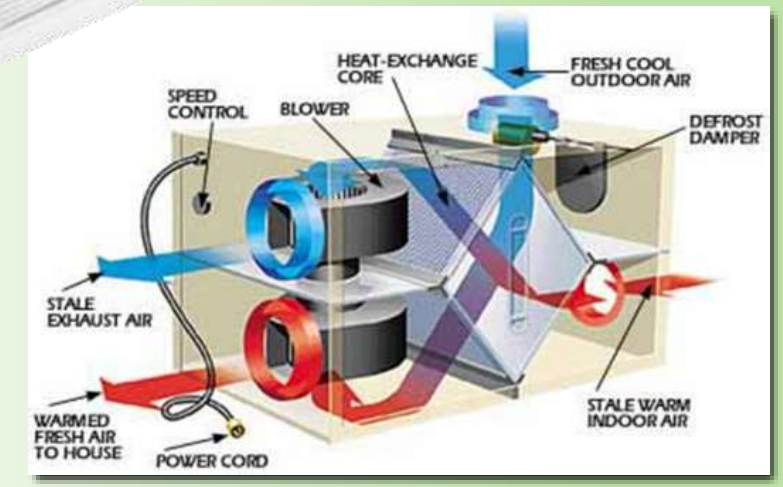
“Seal Tight and Ventilate Right” Mechanical Ventilation

Control air leakage, and…
Provide measured fresh air & stale air exhaust

- As simple as a high-quality bathroom fan
- Or a heat recovery ventilator (HRV)

With controllability

- High and low air flow settings
- Timers, occupancy sensors, CO2 sensors, etc.



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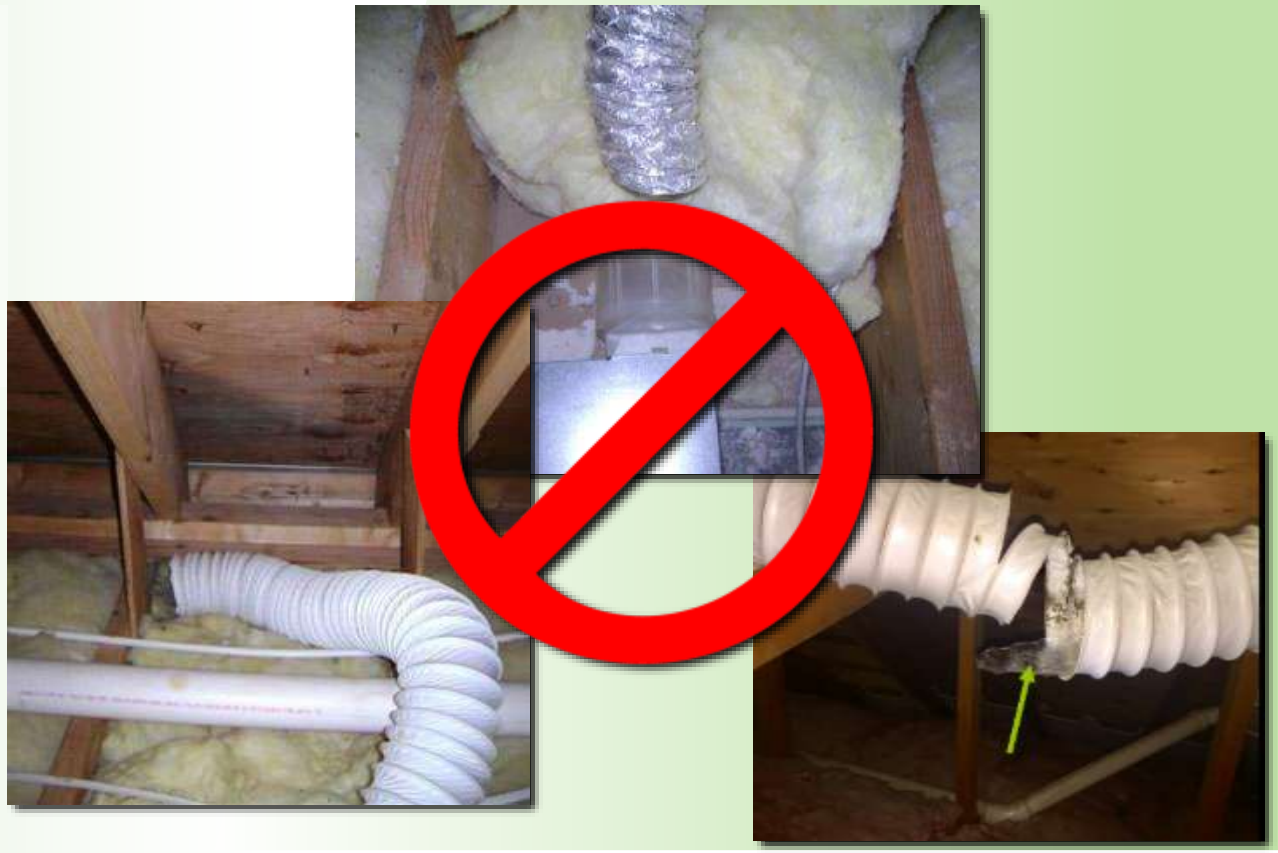
Bath Fan Venting

Vent fans to Outside with insulated rigid vent pipe

NOT into attic!



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Health & Safety - Indoor Moisture

Eliminate, Isolate, or Control sources of indoor moisture:

- Wet or dirt floor basements/crawlspaces
- Bath fans venting into attics
- Bathrooms without bath fans
- Disconnected clothes dryer vents

Other indoor moisture sources: Plants, humans, pets, open sump pits, cooking, leaky pipes, new construction materials, open basement windows in summer

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Quiz

What is the biggest factor causing these ice dams?

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The Solution?

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Remember “ABC”-- Attic, Basement, Center

Air Sealing and Insulation - Cover attic with 12” – 16” of blown insulation

***AFTER** air sealing!*

Attic **before** and **after** air sealing & insulation

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A - Attic Air Sealing -- Prior to Insulation

Air sealed chimney chase
w- fire-rated materials

“Can covers” over
recessed lights

Spray foam “skim coat” attic
air seal, prior to insulation

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A - Attic Insulation, Floors, and Hatches

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A - Cape / Kneewalls Air Sealing & Insulation

Spray foam prior to drywall fire barrier

Metal-faced “Thermax” brand foam board is fire-rated for kneewalls

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B - Basement Air Sealing and Insulation

BEFORE

AFTER

Insulated and air-sealed custom door

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B - Basement Wall Insulation

Thermax

Spray Foam

Fix basement water issues first

Uncovered foam needs a fire barrier.
Professional installation advised.

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C - Air Sealing in Center of House

Chimney flue blocker

Exterior door “Q-lon” style weatherstripping

Fire-rated air sealing around an exposed chimney chase

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C - Densepack Insulation in Framed Walls

Densepack insulation air seals & insulates empty cavities

During installation, tube is inserted *into* each cavity.

ADVANCED Professional installation recommended.

Image courtesy of Vermont Dept. of Children & Families

Best after attic and basement are improved

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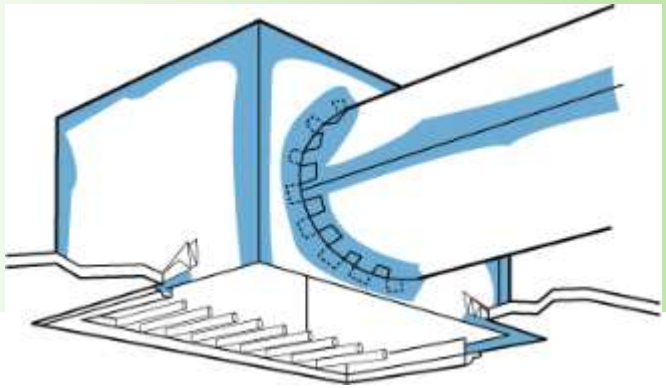
Seal Leaky Attic and Basement Ducts

Mastic!

- Goop on to seal ducts
- Reinforce with drywall joint tape
- NOT duct tape!
- Then insulate ducts completely



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Window Options

What about windows?

- *There are many reasons to replace windows…*

  …Cost-effective energy savings is rarely one of them
- New windows typically ~R-3.5 – R-4
- Old, leaky windows can be replaced, or…
- Other options include: adding storm windows, indoor inserts, cellular shades, window quilts, or window repair

Photo:
WindowDressers.org

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Feeling Overwhelmed?

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Beautiful Lake House but Excessive Air Leakage

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Home Performance Pros (Energy Auditors and Contractors)

Comprehensive, whole-house energy assessment

- Building envelope inspection & tests
  - Including a blower door air leakage test
- Combustion efficiency & safety tests
- Written report with prioritized list of cost-effective improvements

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Finding Qualified Energy Professionals

Look for

- *Certifications*: BPI Building Analyst, BPI HEP Energy Auditor, or RESNET Energy Rater
- *Tools of the trade:* blower door, infrared camera, combustion analyzer, etc.
- Experience, references, written energy assessment / proposal

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Qualified contractor lists

- REPA - NH Residential Energy Performance Association members
- NHSaves qualified residential contractors

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Tools of the Trade

Blower Door

- Measures amount of air leakage: CFM50
- Identifies sources of air leakage
- Determines air ventilation rates
- Prioritizes air sealing opportunities
- Confirms amount of air sealing accomplished

Blower door tests now Energy Code-required

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Tools of the Trade

Infrared Thermal Camera

- Visual images of hot and cold areas
- Helps sleuth insulation issues
- Used with a blower door to show air leakage pathways

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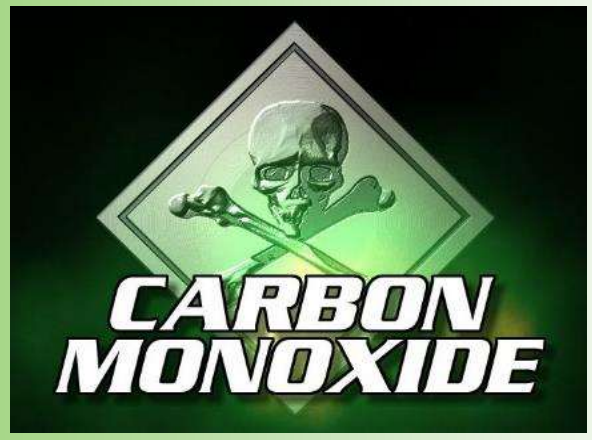
Combustion Safety and Carbon Monoxide

Back-drafting flue gases into a home can poison occupants!



Seek combustion safety assistance from a home performance professional.

Make sure CO detectors are properly installed and functional.

ADVANCED

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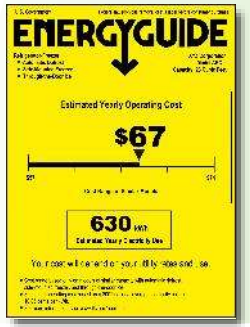
Heating System Recommendations

- Test & clean regularly
- Seal and insulate ducts
- Replace furnace filters regularly
- Consider a more energy efficient replacement

Test & Clean

Replace filters



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Efficiency Priorities

Focus on the **building envelope first,** then heating and cooling systems

- An efficient heating or cooling system in a leaky envelope still wastes a lot of energy!
- Also seal & insulate ducts and heating / hot water pipes

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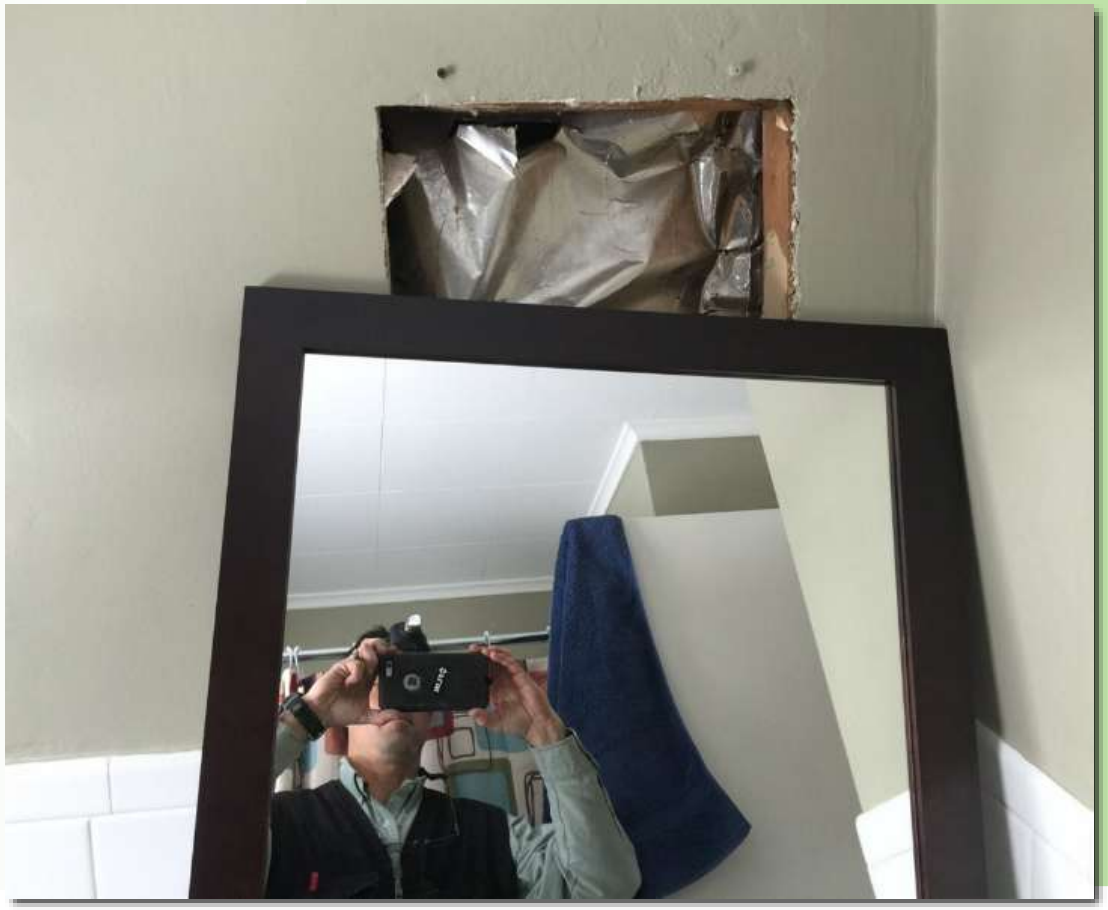
Energy Audit Example

Massive air leak to the attic -- hiding behind a mirror



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NHSaves Rebates and Services- nhsaves.com

- Appliance rebates
- Heating, cooling and water heating incentives
- ENERGY STAR New Homes
- Home Energy Assistance
- Financing
- **Energy Audits and Weatherization:**
  - **Home Energy Performance program**

EVERSOURCE

New Hampshire Electric Co-op

Liberty

Unitil

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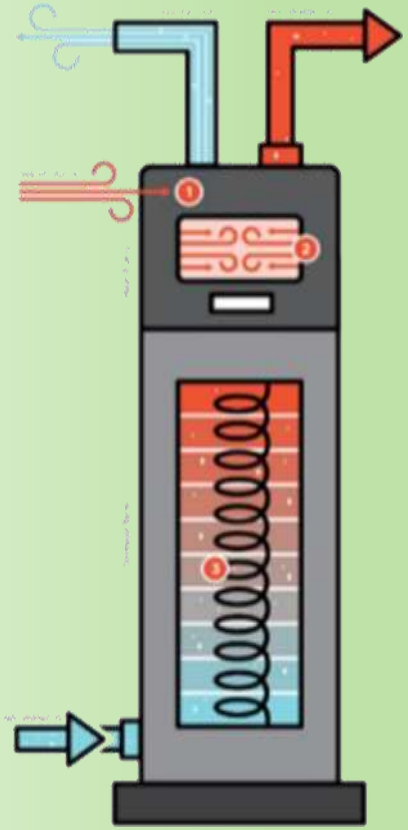
Efficient Heating, Cooling & Hot Water

Plenty of high efficiency options & incentives

- Efficient natural gas boilers and furnaces (NHSaves)
- Mini-split cold climate heat pumps (NHSaves & IRA)
- Heat pump electric hot water heaters (NHSaves & IRA)
- EPA certified wood and pellet stoves (IRA)
- Wi-Fi smart thermostats (NHSaves)



NHSaves = NHSaves incentives
Go to NHSaves.com for specifics
IRA = Separate “Inflation Reduction Act” federal tax credits

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High Efficiency Heat Pumps

Cold Climate Heat Pumps for A/C & Heat

- Ductless “mini splits” heat and cool air
- Also ducted heat pumps
- “Air-to-water” heat pump boilers…
- Cold climate models can extract heat from -20° air!

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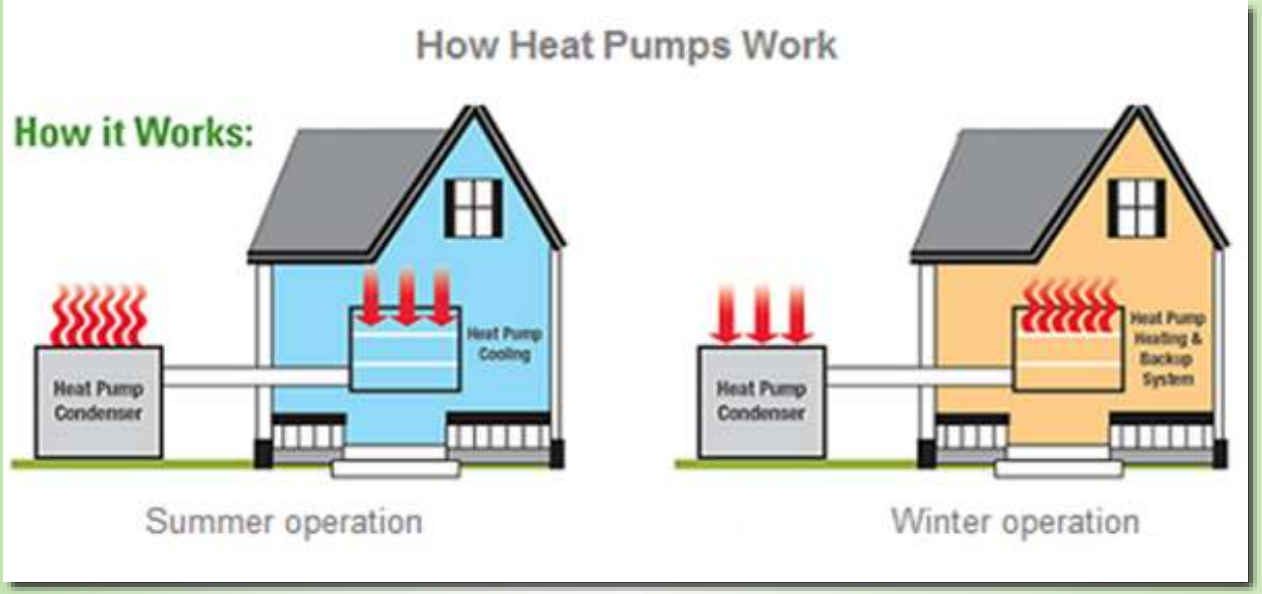
High Efficiency Heat Pumps for Water and Air

Heat Pumps move heat from one place to another…



…using the refrigeration cycle

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NHSaves Heating, Cooling & Hot Water Incentives

A sampling of NHSaves rebates for efficient systems:

Mini-split cold climate heat pumps	$250*/ton
Natural gas boilers and furnaces	up to $1,500
Heat pump hot water heaters	$750
Wi-Fi smart thermostats	$85**

Go to NHSAVES.com and contact your utility for specific incentives

- Utility-specific
- Low-interest financing options
- Funding availability

NHsaves® Your Source for Energy Efficiency

**1 ton = 12,000 BTUs NHEC: higher rebates; all utilities: $1,250/ton if installed electric heat*

***With heat pumps or natural gas heat; may be free with some programs*

Energy Efficient NEW Construction

NHSaves ENERGY STAR Certified NEW Homes

- Incentives for builders
- Verified by a HERS Rater
- Energy savings, comfort, and higher resale value

"Drive to Net Zero Competition" for home builders

- Net zero homes = no net usage of energy
- "Reduce then produce" - with solar PV
- Cash prizes for builders

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NHSaves for Existing Homes

NHSaves "Home Energy Performance" program for existing homes

- Qualify with online "Home Heating Index" calculator
- Comprehensive FREE home energy audit
- Pays for **75%** of eligible energy improvements up to $6,000*
- Low or no interest financing may be available

nhsaves.com/residential/weatherization/

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*Improvements that meet minimum benefit/cost ratio. Subject to changes / availability.

NHSaves.com “Test Your Home” – Home Heating Index

Test Your Home

Here’s what you will need to get started:

- Your heating usage for the past twelve months
- The conditioned square footage of your home
- Your heating fuel source and your utility provider
- Your zip code

TEST YOUR HOME

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NHSaves- Home Heating Index Calculator

STEP 1 | Basic Information

Electric Utility

Eversource

Zip Code

03246

Conditioned Square Footage

2000

How do I calculate Conditioned Square Footage?

STEP 2 | Annual Heating Fuel Usage

Only the amount of fuel used to heat your home for the last 12 months

Natural Gas (Therms)

Enter Usage Value

Select Natural Gas Provider

Select Utility

Do you use electric heat or heatpumps?

○ Yes ◉ No

Heating Oil (Gallons)

800

Propane (Gallons)

Enter Usage Value

Wood (Full Cords)

2

Wood Pellets (Tons)

Enter Usage Value

*If your home has electric heat, also enter monthly kilowatt-hours electricity usage.

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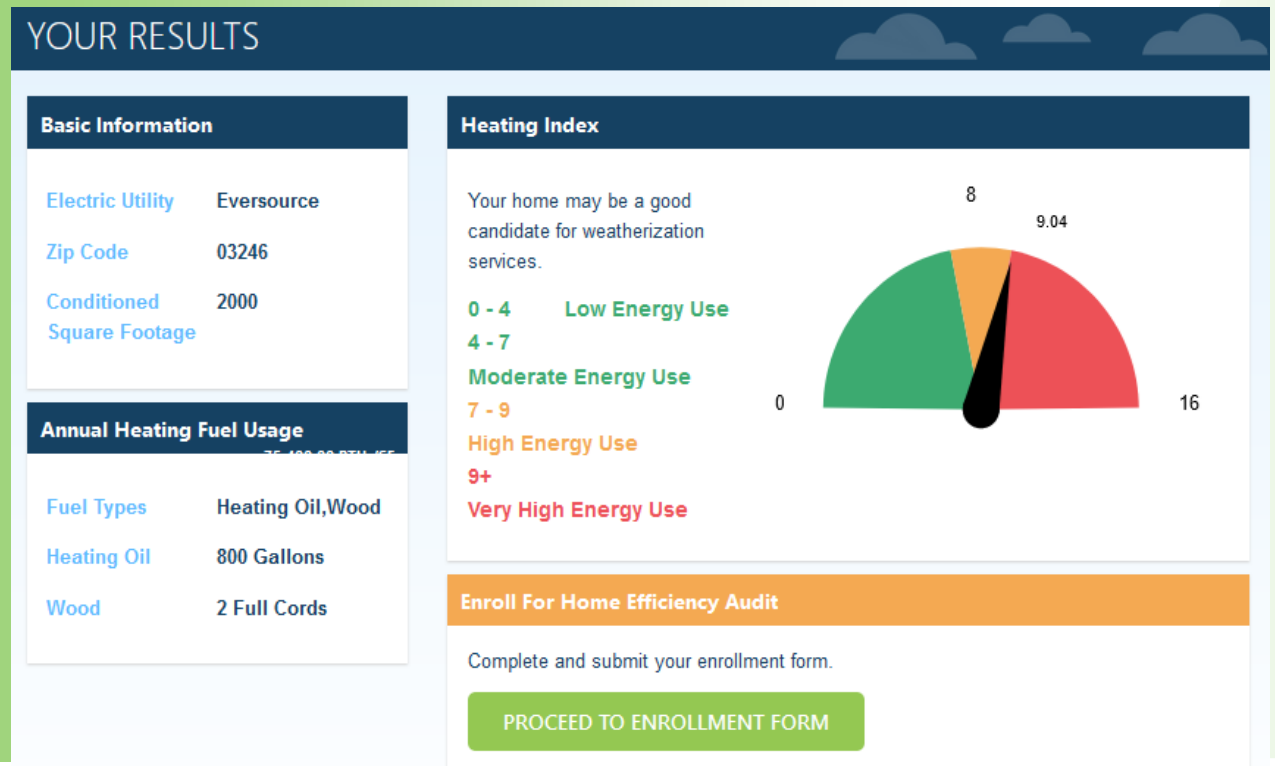
NHSaves- Home Heating Index Calculator

If Home Heating Index Results Are High Enough* – Your Home Qualifies!



***Minimum HHI** values for full *NH Home Energy Performance* eligibility:

Eversource:	6
Liberty Electric:	10
Liberty Gas:	8
NHEC:	6
Unitil Electric:	8
Unitil Gas:	9

(As of April 2025. Qualification criteria may change)

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**Even with lower HHI scores, you may still qualify for NHSaves programs. Inquire with your utility.

NHSaves Home Energy Performance Report

Sample NHSaves Home Energy Performance report with 75% utility cost-share up to $6k; 100% for air sealing

Proposed Improvement	Total Cost	Utility Rebate	Customer Co-Pay	** Pay Back Period (years)	** Customer Cost Savings ($/year)	** Customer Accepts
Ancillary Savings - Boiler (1.0)	$0.00	$0.00	$0.00	0.0	$1.72	
Improve 660 sq ft of attic floor insulation from 3 inches to 18 inches.	$2,844.01	$2,133.01	$711.00	4.9	$144.32	
Non-energy saving measure (1.0)	$425.74	$0.00	$425.74		$0.00	
Reduce the house air leakage from 2287 CFM50 to 1500 CFM50.	$580.80	$580.80	$0.00	0.0	$343.62	
Improve 480 sq ft of floors from 0 inches insulation to 9 inches insulation	$3,000.00	$2,250.00	$750.00	2.5	$300.22	
Ancillary Savings - Central A/C (1.0)	$0.00	$0.00	$0.00	0.0	$9.93	
Improve 90 sq ft of rim joist from No insulation to High insulation	$656.10	$172.56	$483.54	29.9	$16.19	
Program Delivery/Audit Fee	$863.64	$863.64	$0.00			
Customer Co-Pay Pre-Payment			-$100.00			
Totals	$8,370.29	$6,000.00	$2,270.29	2.8	$816.00	

Total Eversource Rebate: **$6,000.00**

Customer Co-Pay Balance: **$2,270.29**

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Weatherization & Fuel Assistance Programs (Income-Qualified)

Weatherization Assistance Program & Home Energy Assistance

- Financial assistance that pays for energy efficiency measures in a home
- Contact:
  - County-based Community Action Agencies (CAAs)
  - Your utility, or dial 211

NH Electric and Fuel Assistance programs

- Financial assistance with electricity and fuel bills
- Same CAA, utility and 211 contacts

Weatherization Works

New Hampshire 2-1-1 Get Connected. Get Answers. An initiative of Granite United Way

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Federal Inflation Reduction Act Tax Credits

In addition to NHSaves, 3 big energy efficiency programs for existing homes in the IRA:

(1) 25C Energy Efficient Home Improvement Tax Credit

- 30% tax credit for 2024+, with limits
- Equipment, installations, and services must meet US DOE criteria
- For homeowners' principal residence or renters
- Available NOW -- claim on your federal taxes in the following year

Examples of maximum tax credits:

Heat pumps, incl. hot water: $2,000	Weatherization: $1,200
Biomass stoves & boilers: $2,000	Energy audits: $150
Fossil fuel heaters: $600	Windows: $600

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IRA's Electrification Rebates (HEAR)

(2) Home Electrification and Appliance Rebates (HEAR)

- ~Late 2025 start date- to be administered by NH Dept. of Energy
- Income-qualified occupants- using "Area Median Income" (AMI)
- Under 80% AMI: 100% rebates
- 80% - 150% AMI: 50% rebates
- Point-of-sale rebates up to $14,000 for qualified installations, with limits
- For owned or rented residential units- using AMI of occupants*

*Example **max** rebates:*

Heat pumps: $8,000	Weatherization: $1,600
Heat pump hot water: $1,750	Electric wiring: $2,500
Electric range or HP dryer: $840	Electric load center: $4,000

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*50+% occupants under AMI: building qualifies

IRA's Home Efficiency Rebates

(3) Home Efficiency Rebates (HOMES)

- Uncertain start date- to be administered by NH Dept. of Energy
- Whole home retrofit program- weatherization, potentially HVAC, etc.
- Emphasis on households under 80% AMI & disadvantaged communities
- For owned or rented residential units- using AMI of occupants
- ***IRA rebate programs can be combined with IRA tax credits and NHSaves incentives!***

(assuming modeled energy savings -- rebate specifics not finalized)	*Rebate %*	*Max rebate w- 20-35% savings*	*Over 35% savings*
Under 80% AMI	100%	$15,000	$20,000
All higher incomes	100%	$15,000	$20,000

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Summary

- Know about your energy use and savings opportunities
- Air seal first: A-B-C
- Add insulation where you can
- For expert work, work with a home performance professional
- Utilize NHSaves energy efficiency programs

NHSaves® Button UP
your home | your comfort | your savings

NHSaves.com

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Thank You

NHSaves ButtonUP NH is coordinated by PAREI-the Plymouth Area Renewable Energy Initiative with support from the NHSaves' utilities.

PAREI
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For a copy of the presentation please visit:
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