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Program overview

The new H.E.L.P. program is designed to help homeowners save money, reduce their energy costs, and increase their personal comfort in their home. It serves qualifying* owner-occupied households in the City of Fredericksburg and Caroline County and the Towns of Bowling Green and Port Royal, as well as Spotsylvania and Stafford Counties. Homeowners may be eligible for various rebates on home energy-efficiency investments and will be able to apply for low-cost loans to help finance the cost of energy-efficiency improvements which will reduce their home's energy costs and which may also qualify for federal, state, and utility company benefits.

Only contractors who have passed the program's rigorous training and quality standards are authorized to perform rebate- and loan-eligible improvements. Home energy retrofit work will be subject to quality assurance/quality control tests by a 3rd-party energy auditor to ensure that home energy audits and retrofit workmanship meet home performance industry standards.

Qualifications

Homeowners in the City of Fredericksburg with owner-occupied homes built before 2001 and with total household incomes between 50% and 120% of area median income (AMI) qualify for the full benefits of the program. Similar older homes with resident incomes over 120% of the AMI can qualify for a limited 10% rebate of qualifying home energy improvements up to \$500. Actual homeowner benefits are scaled to household income and the level of homeowner investment commitment.

Eligible improvements

Level 1: *Free items to eligible homeowners:*

- In-home visual energy assessment (\$150 value)
- Homeowner choice of \$100 worth of compact fluorescent bulbs, water heater blanket, low-flow shower and faucet heads, and/or foam insulation for pipes under house.

Level 2: Program benefits, ranging from \$2,500-\$6,000, will vary based on the residence age and location, and household income.

- \$100 worth of Level 1 efficiency upgrades or equal credit toward other energy retrofit measures
- Full diagnostic home energy assessment
- Air sealing (caulking, foaming, weather-stripping, etc)
- Insulation improvements to attics, walls, basements, crawl spaces, etc.
- Duct repair and sealing
- Water heater tune-up, repair, or upgrade replacement for higher efficiency unit
- Programmable thermostat (s)
- Heat Pump/Central Air tune-up, repair, or upgrade replacement for higher efficiency unit
- Furnace tune-up, repair, or upgrade replacement for higher efficiency unit
- Boiler tune-up repair, or upgrade replacement for higher efficiency unit
- Replacement higher efficiency windows, doors, skylights

***See chart on following page for income eligibility guidelines**



For Residents of the City of Fredericksburg

City of Fredericksburg Household Income Eligibility

To determine GW-HELP eligibility for program benefits, homeowners may find their income group (A-E) in the chart below by determining the number of people in their household¹ and their household income².

Source: Prepared by the George Washington Regional Commission from 2010 HUD Area Median Income estimates for the WASHINGTON, DC-MD-VA Metropolitan Statistical Area. Note: Table subject to change based on annual updates of HUD's Area Media Income estimates normally released in May.

Percent of Area Median Income by Number of Persons in Household	Group A	Group B		Group C		Group D		Group E
		Minimum	Maximum	Minimum	Maximum	Minimum	Maximum	Minimum
	Less than 50%	50%	74.9%	75%	99.9%	100%	120%	Over 120%
1 person household	\$37,149.99	\$37,150	\$55,709.99	\$55,710	\$74,269.99	\$74,270	\$89,124	\$89,124.01
2 person household	\$42,449.99	\$42,450	\$63,664.99	\$63,665	\$84,879.99	\$84,880	\$101,856	\$101,856.01
3 person household	\$47,749.99	\$47,750	\$71,619.99	\$71,620	\$95,489.99	\$95,490	\$114,588	\$114,588.01
4 person household	\$53,049.99	\$53,050	\$79,574.99	\$79,575	\$106,099.99	\$106,100	\$127,320	\$127,320.01
5 person household	\$57,299.99	\$57,300	\$85,943.99	\$85,944	\$114,587.99	\$114,588	\$137,505.60	\$137,505.61
6 person household	\$61,549.99	\$61,550	\$92,312.99	\$92,313	\$123,075.99	\$123,076	\$147,691.20	\$147,691.21
7 person household	\$65,799.99	\$65,800	\$98,681.99	\$98,682	\$131,563.99	\$131,564	\$157,876.80	\$157,876.81
8 person household	\$70,049.99	\$70,050	\$105,050.99	\$105,051	\$140,051.99	\$140,052	\$168,062.40	\$168,062.41
Potential Rebate Benefit	Ineligible*	Up to \$2,500 on qualifying upgrades		Up to \$4,000 on qualifying upgrades		Up to \$6,000 on qualifying upgrades		Up to \$500 in rebates

¹ **Household:** A person or group of people who occupy a housing unit as their usual place of residence.

² **Income:** counts all the income of all residents over the age of 18 in each household, including not only all wages and salaries, but such items as unemployment insurance, disability payments, child support payments, regular rental receipts, as well as any personal business, investment, or other kinds of income received routinely. The residents of the household do not have to be related to the head of the household for their earnings to be considered part of the household's income.

³ **Area Median Income:** Determined by the U.S. Department of Housing and Urban Development (HUD) and updated annually, area median income is used to determine the eligibility of applicants for both federally and locally funded programs. It sets the maximum limit that a household can earn to be eligible for federal programs, essentially defining who can be served given the particular funding source. Different income limits are calculated for each metropolitan area (e.g. Richmond-Petersburg MSA for Caroline Co. and Washington DC-Northern VA MSA for City of Fredericksburg, and Stafford and Spotsylvania Counties). These limits are based on HUD estimates of median family income with adjustments for family size. For example, 100% of the 2010 area median income for a 4-person household in Fredericksburg is \$103,500, which means that 50% of the population earns more than \$103,500 and 50% of the population earns less.

*If homeowner's income is in **Group A**, they may call the Rappahannock Area Agency on Aging (RAAA) Office at (540) 371-3375 and ask for a Weatherization Program Application. This federally-funded program provides fully-subsidized home weatherization benefits to lower-income households.