



# Rebates for Saving Energy!



Now is the time to insulate your house because you may be eligible for rebates from your utility company and federal tax credit. In some cases an energy audit is required. Check with your electric and gas utilities and energy efficiency service providers for specific equipment types and rebate amounts. Also,

ask your lender about energy efficient mortgages (EEMs). If an official home energy rating or HERS report indicates that energy improvements will save you money, you may be eligible to pay for the improvements through your mortgage.

For example, if you have a Keyspan gas-heated home and are proposing a \$1500 insulation job, you would end up paying \$1050 in out-of-pocket expenses when the job is done (\$300 from

Keyspan and \$150 in Federal tax credit = \$450). For a \$3000 insulation job, you would end up paying \$2100 in out-of-pocket expenses (\$600 from Keyspan, and \$300 in Federal tax credit = \$900). If you have an NSTAR gas-heated home the same two jobs would result in paying only \$600 out-of-pocket for a \$1500 insulation job (\$750 from NSTAR and \$150 in Federal tax credit = \$900) and \$1200 out-of-pocket for a \$3000 insulation job (\$1500 from NSTAR and \$300 in Federal

tax credit = \$1800). You may also split the job into two years and still be eligible for the maximum annual rebate limit, such as LaPolla insulation in year one (1) for air sealing in the attic, then come back and do it again in year two (2) for the basement. BayState Gas also has similar programs.

If you have a **commercial building, new construction** or have a **different residential gas provider**, let us know and we'll walk you through your rebate opportunities.

Rebates & Tax Credits	Insulation	Furnace/Boiler	Water Heater	Programmable Thermostat	Energy Star Window	Total	Deadline	Contact
NSTAR gas heat customer	50% up to \$1500 – confirm with contractor	\$150-500	\$300	\$25, limit of 2 per household	\$10; does not include additions or new construction	\$2335	Dec. 31, 2007; call for update or renewal information	1-800-632-8300 <a href="http://gasnetworks.com">http://gasnetworks.com</a> ; 1-800-232-0672 <a href="http://www.NSTARonline.com">www.NSTARonline.com</a> <a href="http://www.massave.com">www.massave.com</a>
NSTAR electric, propane or oil heat customer	Attic, wall and basement insulation; duct sealing and duct insulation	High efficiency heating systems	High efficiency water heaters		Energy Star replacement windows	0% annual percentage rate (APR) loan amounts up to \$15,000 for eligible improvements	Ongoing; but could be discontinued at any time	1-800-632-8300 <a href="http://gasnetworks.com">http://gasnetworks.com</a> ; 1-800-232-0672 <a href="http://www.NSTARonline.com">www.NSTARonline.com</a> <a href="http://www.masssave.com">www.masssave.com</a>
Keyspan gas heat customer	20% up to \$750	Up to \$500	\$300	\$25, limit of 2 per household	\$10; does not include additions or new construction	\$1585	Apr. 30, 2007; call for update or renewal information	1-800-292-2032 <a href="http://gasnetworks.com">http://gasnetworks.com</a> <a href="http://www.masssave.com">www.masssave.com</a> <a href="http://www.keyspanenergy.com">www.keyspanenergy.com</a>
Federal tax credit*	10% up to \$500	\$150	\$300	* The U.S. Treasury has not yet provided final interpretation for IRS use.	10% up to \$200	\$500 maximum	1/06-12/07	1-888-Star-Yes <a href="http://www.keyspanenergy.com">www.keyspanenergy.com</a>