mayors innovation project

BUILDING DECARBONIZATION PATHWAYS FOR DIVERSE REGULATORY ENVIRONMENTS

SUMMER 2026 POLICY MEETING
JULY 22-24 · MADISON,WI

The buildings where we live, work, and play are the foundation of daily life, directly shaping the health, safety, and economic opportunities of communities and environments. Reliance on expensive, volatile fossil fuels to heat, cool, and power our buildings is driving carbon emissions and crushing family budgets. Building decarbonization offers many co-benefits from meeting local climate goals to providing direct savings to residents and businesses to creating green workforce pathways. From net zero municipal operations to community-wide initiatives that center the most vulnerable residents, this session highlights innovative ways cities are moving the needle on building decarbonization, even in the face of reduced federal support.



BUILDING DECARBONIZATION & THE HIGH ROAD

A “high road” approach to local policy prioritizes equity, high-quality job creation, and public well-being over short-term cost-cutting. Buildings are the largest source of carbon emissions and one of the greatest opportunities cities have to reduce their carbon footprints. When applied to building decarbonization, a high road approach prioritizes sustainability and affordability, ensuring that the buildings we live, work, and play in use cleaner and less energy.

The high road take on building decarbonization rejects the status quo of volatile, expensive fossil fuels that crush family budgets. Instead, it pairs energy efficiency with clean energy sources to lower emissions and save people money on their energy bills. This approach emphasizes the centering of the most vulnerable residents so they receive the direct financial and health benefits of green upgrades, while simultaneously creating localized workforce pathways in the clean energy sector.

THE CITY’S ROLE

Cities are critical catalysts and implementers for decarbonization policy. Even in the face of reduced federal support, the city’s role is to lead by example—reducing their building energy use—and to champion innovative policies, programs, and incentives that scale these benefits community-wide.

WHY IT MATTERS

Buildings are the foundation of daily life. Building decarbonization is critical because it addresses two crises at once: it meets urgent climate goals while tackling economic inequality. Beyond lowering emissions and energy bills, building decarbonization serves as an opportunity for cities to grow their green economy into an engine of shared prosperity for all rather than a luxury for the few.



DISCLAIMER

For length, clarity, and printing purposes, many of these sources have been abbreviated and/or edited from their original form. To read the full, unabbreviated resources from this book, please visit our website or view them on the usb drive provided in your meeting materials.

RESOURCES

PAGE	
1	Pages excerpted from "Building a Cleaner Future: A Guide for Local Government Action on Building Decarbonization," Climate Mayors & Veolia, 2025.
18	"Green Homes & Businesses Program," City of Takoma Park, MD, 2026.
22	"Multifamily Building Improvement Grant Program," City of Takoma Park, MD, 2025.
25	"Bloomington Green Home Improvement Program," City of Bloomington, IN, Jul. 2026.
33	"Bloomington Solar, Energy Efficiency, & Lighting (SEEL) Program," City of Bloomington, IN, Jun. 2026.
36	"Madison pushes forward on climate policies amid state, federal hurdles," Will Briggs, Cap Times, Jun. 17, 2026.



BUILDING A CLEANER FUTURE:

A GUIDE FOR LOCAL GOVERNMENT ACTION ON BUILDING DECARBONIZATION

White Paper Prepared by Veolia and Climate Mayors





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On the cover: *Madison, Wisconsin's capital, is the fastest growing city in its state. To keep up with housing needs while advancing climate action, the City is focused on adding energy efficient housing near public transit, multi-use paths, and in walkable areas.*

FORWARD: EMBARKING ON LOCAL CLIMATE ACTION

Throughout the United States, towns and cities of all sizes are responding to the challenges posed by climate change by implementing solutions to reduce their greenhouse gas (GHG) footprint and address climate risks, while building a strong economy, jobs and healthy community for residents.

Research shows a majority of people feel strongly about protecting natural resources such as clean air and water. The 2024 Veolia "Barometer of Ecological Transformation" study surveyed people in 26 countries, including the U.S., to gauge their attitudes about climate change. It revealed that 57 percent of Americans felt "exposed and vulnerable to health risks due to worsening climate conditions." The survey further showed that a majority of Americans remain confident that the future of humanity is still in our hands, and that meaningful steps can still be taken to reverse and mitigate impacts.

Across the country, cities and towns are establishing their own sustainability goals to proactively address climate change. According to Climate Mayors - a network of 350 mayors of cities across the U.S. who are committed to carbon reduction goals as outlined in the Global Paris Accord - mayors are implementing climate actions locally that are creating jobs, cleaning the air and improving their local economy in alignment with their goals. The goal of this building decarbonization roadmap is to provide practical steps for municipal leaders who are early in their decarbonization journey to a cleaner future.

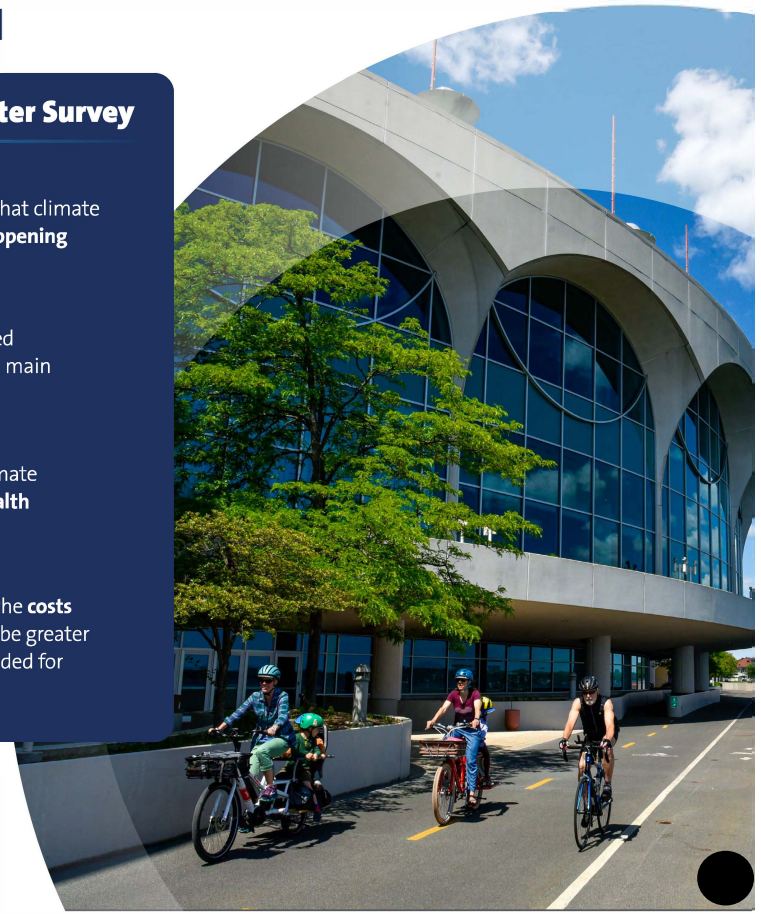
The findings of the Barometer Survey

80% of Americans are certain that climate disruption is **currently happening**

63% of Americans are convinced that **human activity** is the main cause of climate change

63% of Americans feel that climate change is the **greatest health threat** facing humanity

57% of Americans are certain the **costs of climate disruption** will be greater than the investments needed for ecological transformation



***Monona Terrace** – With more than 55 miles of bicycle paths, the City of Madison makes it easy for visitors and residents to commute, run errands, and explore iconic sites by bike, like the Frank Lloyd Wright–designed Monona Terrace Community and Convention Center.*



New York City, NY - Skyline with View of the Empire State Building

THE IMPORTANCE OF BUILDING DECARBONIZATION

According to studies by the United Nations and the U.S. Department of Energy, buildings are responsible for approximately

35-40% of global GHG emissions and more than 1/3 of U.S. GHG emissions.

Including the energy used to operate buildings and the emissions generated during construction and materials production, buildings can account for almost two-thirds of emissions, as is the case in New York City.

Decarbonizing buildings has sweeping benefits beyond reducing carbon emissions, including saving taxpayers money, improving the quality of homes and businesses, improving indoor air quality and reducing the size of power grid infrastructure. Through strategies used to reduce the carbon footprint of buildings, municipalities can also enable fast, secure and interactive distributed energy resources, like on-site solar panels, battery storage and electric vehicle (EV) charging.

The journey to achieving ambitious building decarbonization goals requires a practical approach that balances cutting carbon emissions with reducing costs for both public and private stakeholders.

This white paper aims to help municipal leaders stay on track by taking it step-by-step. It is meant for municipalities of all sizes in all geographic regions — and with different levels of funding resources at their disposal.

BUILDING DECARBONIZATION ROADMAP



***Boston, MA** -*
Skyline in Autumn

STEP ONE: SETTING GOALS AND ESTABLISHING BASELINES

Set achievable goals.

Conduct initial building assessments.

Before municipalities can begin taking action to reduce their carbon footprint, they should establish a baseline understanding of their current building emissions. It's important for municipalities to know what building decarbonization targets are realistic while still setting an ambitious and achievable goal.

As part of the baseline understanding, municipalities should conduct a thorough inventory of buildings to better grasp buildings' typologies throughout the city, including use, age, energy uses and equipment systems. Creating a baseline of data from existing buildings is critical as it provides municipalities with the information they need to effectively set policies and programs to address building decarbonization. Municipalities should also create detailed plans outlining costs and associated impacts, which will help them build partnerships with local businesses, community organizations and state agencies to increase the likelihood of securing funding.

For example, the City of Detroit conducted a thorough inventory of over 300 city buildings, which was a necessary first step before the city could establish its building decarbonization goals, according to Maria Galarza, Deputy Director, Office of Sustainability for the city.

"We began by compiling data that was previously collected and then finished the entire building inventory, which combined the building address, electric meter, gas meter and water meter. The full inventory and dashboard took us about a year to complete because we worked with the utility company to automate all the data. With this accurate and centralized data, we are better positioned to tackle our energy efficiency goals."



Maria Galarza, Deputy Director, Office of Sustainability, Detroit



Detroit, MI

Detroit is committed to a
75% reduction in carbon emissions
in all city-owned buildings by 2034.

The city is making progress toward its goal through various energy efficiency efforts as well as renewable energy generation through the Detroit Neighborhood Solar Initiative.

Cities of all sizes understand the value of conducting baseline assessments and developing comprehensive sustainability plans. New Bedford, Massachusetts has just over 100,000 people, with one of the most active maritime ports in the country. Its innovative Office of Resilience and Environmental Stewardship has been recognized by the U.S. Environmental Protection Agency as a model for setting a clear course for the community's future. The city's NB Resilient sustainability plan, adopted in 2021, includes visionary strategies for decarbonizing both municipal and privately owned buildings, which contribute more than 60% of the city's GHG emissions.

In an interview, Michele Paul, Director of Resilience and Environmental Stewardship for the City of New Bedford, said the city's blueprint for addressing vulnerabilities in carbon emissions was what drove the plan, especially in terms of preventing the kind of warming that threatens the city's coastline. Once municipalities have completed their data-gathering efforts, she said, they can set realistic yet ambitious goals that, as much as possible, align with targets outlined in the Paris Agreement, as well as state climate targets and other established benchmarks.



Detroit, MI

STEP TWO: FOCUSING ON CITY-OWNED ASSETS

Identify city-owned assets for building decarbonization.

Determine relevant and effective efficiency projects to focus on.

Municipalities are often significant land owners within their own cities, and thus are well-positioned to lead by example to advance community-wide building decarbonization goals. After gathering the necessary data, the next step for municipalities is to focus on reducing emissions from city-owned buildings. Actions towards this goal could include:

- **Developing a reliable building energy management system** for using data to measure progress, especially at points of consumption.
- **Conducting an energy audit** to identify inefficiencies that are contributing to emissions, and practical steps to address them.
- **Implementing lighting retrofits** of energy-efficient bulbs.
- **Installing energy-efficient heat** and cooling systems such as ground-source and air-source heat pumps.
- **Streamlining management of city assets** across agencies to minimize inefficiencies.
- **Dedicating resources to address more challenging sources of emissions**, such as older buildings with antiquated systems that are difficult to convert to electricity.
- **Pursuing electrification and renewable energy sourcing** to replace traditional fossil fuels for building energy needs. See Appendix A: Renewable Energy Sourcing for more information.

Municipalities often find that taking these types of actions can have a considerable impact. In Knoxville, Tennessee, for example, Mayor Indya Kincannon noted that her city took early steps on its climate journey to limit emissions from city-owned buildings.

> "When we first began looking at our situation, we assessed our buildings, our transportation, our waste, and said, 'What's going to have the biggest impact?.' We realized that we have over 90 buildings in the city that are municipality-owned, so we were able to enter into an energy management contract that set strict limits on emissions. We started by taking on everything we could internally, especially when it came to building emissions. The goals we are setting for external, community buildings and housing are much harder to achieve, so we wanted to start by focusing on the assets we controlled."
>
> 
>
> **Indya Kincannon, Mayor of Knoxville, Tennessee**

Knoxville's 2021 Energy & Sustainability Work Plan sets the goal of reducing GHG emissions from municipal buildings and assets by 50% by 2030, with an overall goal for reducing emissions citywide by 80% by 2050.

STEP THREE: SECURING FUNDING AND PARTNERSHIPS

Identify ways to offset costs through savings.

Seek public support to incorporate sustainability in annual budgets.

Diversify funding strategies.

Ask any municipal leader about the greatest obstacle they face in achieving their sustainability goals, and the first answer is most likely to be "paying for it." For example, updating building infrastructure to all-electric sources or switching to air-sourced heat pumps offer a surefire way to make a positive impact on carbon reductions and provide energy savings long-term, but they do require upfront costs. While upfront costs are important to consider, the long-term reduction of energy bills to municipalities and consumers will save taxpayer dollars and provide important community co-benefits over the life of the upgrades.

Funding Strategies for Building Decarbonization

1. **Self-funded projects with economic return**
2. **Tax-based funding**
3. **Grants and incentives**
4. **Public-private partnerships**
5. **Green bonds**

Self-funded projects with economic return

In many cases, municipalities can offset the costs of building decarbonization through savings resulting from reduced use of fossil fuels over time, thereby reducing the overall energy delivery costs. In addition, some utilities partner with municipalities to offer no-interest loans repaid from the savings of implementing decarbonization projects.

An example of this kind of successful public-private partnership can be found in Lancaster, California, where the city's partnership with a private solar vendor enables local residents and businesses to install solar energy systems at a low cost. The city also brokered a partnership with a private technology company to create an affordable solar housing community, delivering advanced battery technology and solar collectors to over 200 homes. Through these and other decarbonization efforts, Lancaster is now a net-zero electricity city.

Lancaster, CA



Tax-based funding

Some cities enjoy strong public support for sustainability efforts such as building decarbonization, with taxpayers willing to support publicly funding climate action. For example, in Denver in 2020, residents voted to raise the local sales and use tax by 0.25% to create the Climate Protection Fund.

Denver's Climate Protection Fund raises
$40 million annually
to cut pollution equitably and protect against high temperatures, extreme weather events, poor air quality and other climate impacts, according to Katrina Managan, the city's former Director of Buildings and Homes.

"It was a citywide referendum to help us reach our overall goal of zero greenhouse gas emissions by 2040," said Managan. Denver's deep investment in climate goals earned it the second ranking out of 75 cities in the American Council for an Energy-Efficient Economy's 2024 City Clean Energy Scorecard.

Denver's approach could provide an achievable finance model for other cities to pursue. As a national leader in building decarbonization, Denver has been able to take advantage of federal Climate Pollution Reduction Grant (CPRG) funding to launch an ambitious initiative aimed at eventually transitioning existing buildings to electrical sources of energy, most notably through the installation of air-source heat pumps.

With the funding attained through the Climate Protection Fund and other federal dollars, Denver has been able to take on numerous projects to further support renewable energy projects that benefit the community, including the installation of 16 community solar gardens on municipal sites to provide clean, renewable energy for municipal and other functions. The gardens provide shade and cooling in the summer, with a percentage of solar-generated electricity directed to families in need.



***Denver, CO** - The Colorado State Capitol Building, (State House)*

For municipalities without local funding mechanisms, they can take advantage of other funding sources, including:

- **Grants and incentives**, including the below. *Note: As of this writing in March 2025, many federal grants have been frozen and are under further review by the Department of Energy and Environmental Protection Agency.*
  - The Energy Efficiency and Conservation Block Grant program, which is funded through the Bipartisan Infrastructure Law (BIL) and administered by the U.S. Department of Energy (DOE), provides formula and competitive grant funding to states, territories, local governments and tribes for efforts such as energy-efficient retrofits and building decarbonization.
  - The Energy Efficiency Revolving Loan Fund Capitalization Grant Program, funded through the BIL and administered by the DOE, provides grants to states to establish revolving loan fund programs that can be used for building decarbonization.
  - The U.S. Greenhouse Gas Reduction Fund, funded through the Inflation Reduction Act and administered by the U.S. Environmental Protection Agency, provides financing for clean energy and decarbonization projects across the country. C40 Cities, in partnership with Climate Mayors and USDN, released a GGRF guide for local governments in February 2025.
- **Public-Private Partnerships (P3s)**, in which private companies help finance and implement decarbonization projects.
- **Green bonds**, which can be issued to raise capital for sustainability projects.

Successful projects often mitigate financial risk through a blend of public, private and philanthropic financing in the form of both grants and loans. Cities can identify relevant opportunities at the federal level by regularly monitoring websites like Grants.gov to identify funding sources that best support their goals.

To make the biggest impact in funding applications, municipalities can also seek technical assistance from state or federal agencies or nonprofit organizations to optimize the application's design and ease of navigation.



Denver, CO - Denver skyline in front of the Rocky Mountains.

STEP FOUR: CREATING POLICY INCENTIVES



Adopting clear policies is one of the most important tools local governments have to implement building decarbonization across their community. Policies outline the city's sustainability expectations, priorities and action plans. Municipalities should also consider public reporting requirements as part of their policy actions, which allows all stakeholders to be fully aligned while also holding all relevant parties accountable.

Policy options for municipalities could include:

- **City ordinances:** Many municipalities have adopted — or are considering adopting — ordinances that restrict or limit emissions for new construction or require retrofits to existing buildings, such as building performance standards policies or IECC codes. For example, the City of Seattle passed new building codes that require electric heating in new commercial, large multifamily and municipal buildings. Passing city ordinances requires building broad coalitions of support across community stakeholders. Mayors should assess the right tools to use based on the willingness of local stakeholders and whether or not there are formalized or threatened preemption laws against municipal policy in their state.
- **Incentives and fees:** Municipalities can incentivize building owners to pursue energy efficiency solutions by imposing fees and/or providing tax incentives. When developers are proposing new construction, municipalities can offer tax incentives to encourage them to adopt sustainability measures, often in conjunction with other solutions such as including affordable housing units.
- **Green building recognition:** Municipalities can encourage building owners to engage in sustainable practices by publicly recognizing them for taking steps to decarbonize. One example is the U.S. Green Building Council's LEED Certification Program.
- **Reporting:** Municipalities can require reporting on building energy emissions, setting benchmarks for buildings based on square footage. This approach often goes hand-in-hand with adopting ordinances that impose penalties on building owners who do not meet reporting requirements, such as the Building Energy Use Disclosure Ordinance (BEUDO) in Cambridge, Massachusetts. The ordinance imposes aggressive fines on owners who do not meet reporting requirements according to a scheduled timetable. Other examples of ordinances that require reporting include Local Law 97 in New York City and the Building Emissions Reduction and Disclosure Ordinance (BERDO) in Boston, Massachusetts.

Boston is a national leader in applying policy guidelines and incentives to reduce energy emissions in privately owned buildings, one of the more difficult decarbonization goals to achieve. Other innovative steps the city has taken towards a solution include:

- **Issuing an executive order banning fossil fuel use** in new municipal construction and major renovations.
- **Amending the City's zoning code to include a Net Zero Carbon Zoning Policy,** which will go into effect in July 2025 and requires new large buildings to meet net-zero carbon emissions standards.

Boston's Net Zero Carbon Zoning Policy will require all new large buildings to 1) meet net-zero carbon standards from Day One; and 2) report on embodied carbon, which is the total amount of GHG emissions that occur during the lifecycle of a building. The city views the policy as a critical step in ensuring that buildings currently under construction won't need costly retrofits later to meet evolving climate goals. By integrating these considerations into the city's zoning code, Boston is setting a clear path to zero carbon.

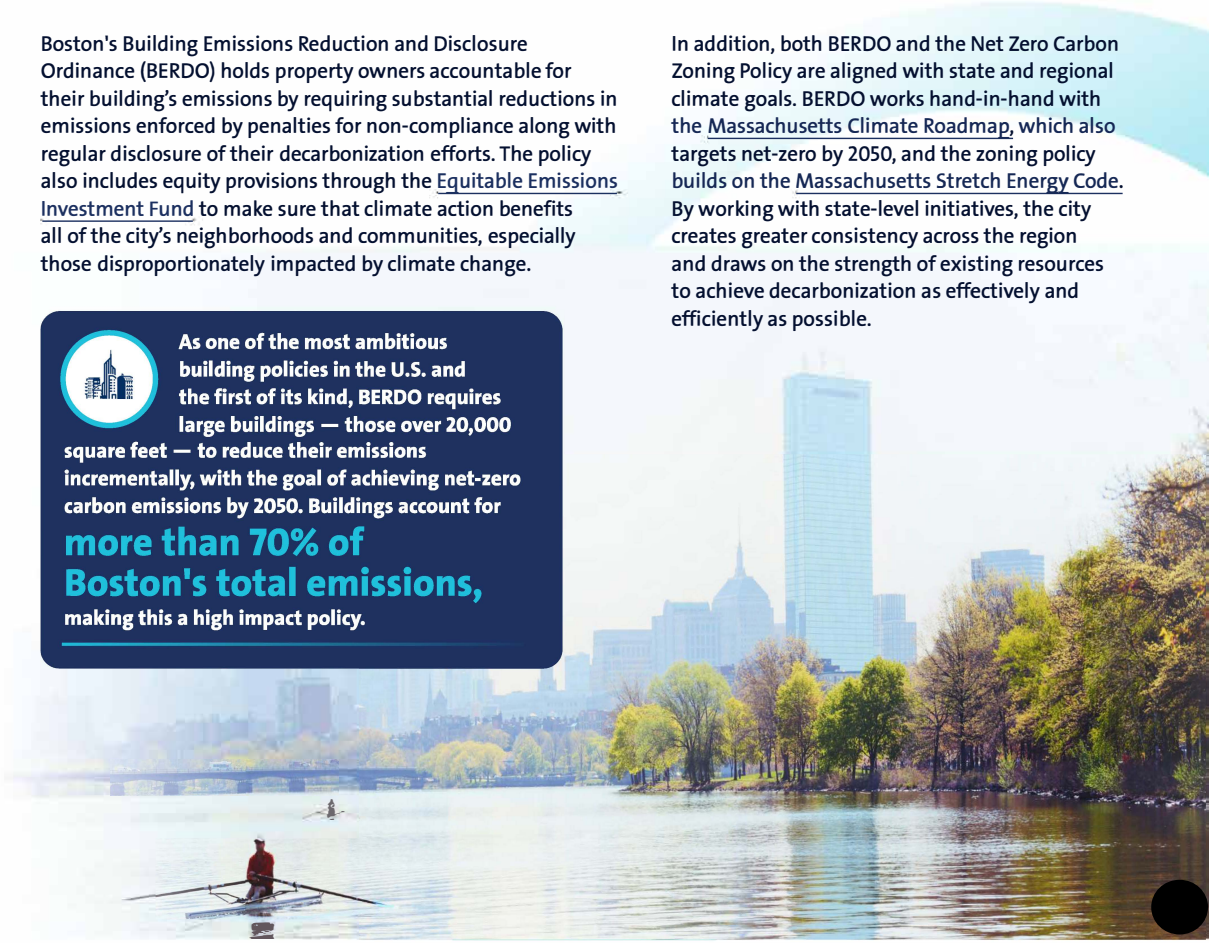
Boston's Building Emissions Reduction and Disclosure Ordinance (BERDO) holds property owners accountable for their building's emissions by requiring substantial reductions in emissions enforced by penalties for non-compliance along with regular disclosure of their decarbonization efforts. The policy also includes equity provisions through the Equitable Emissions Investment Fund to make sure that climate action benefits all of the city's neighborhoods and communities, especially those disproportionately impacted by climate change.

As one of the most ambitious building policies in the U.S. and the first of its kind, BERDO requires large buildings — those over 20,000 square feet — to reduce their emissions incrementally, with the goal of achieving net-zero carbon emissions by 2050. Buildings account for

more than 70% of Boston's total emissions,

making this a high impact policy.

In addition, both BERDO and the Net Zero Carbon Zoning Policy are aligned with state and regional climate goals. BERDO works hand-in-hand with the Massachusetts Climate Roadmap, which also targets net-zero by 2050, and the zoning policy builds on the Massachusetts Stretch Energy Code. By working with state-level initiatives, the city creates greater consistency across the region and draws on the strength of existing resources to achieve decarbonization as effectively and efficiently as possible.



***Boston, MA** - Boston skyline on a foggy morning.*

Ambitious efforts such as those found in Boston require buy-in across a broad range of stakeholders, which can be more difficult to attain in some cities than others. It's critical that mayors work to bring together key stakeholders such as elected leaders, municipal officials, labor groups and community leaders when setting policies and plans for building decarbonization.

In particular, many municipalities that have been able to make great strides on their climate journeys were able to do so with political support from their constituents and, in some cases, their state government. In areas where there is low political support for building decarbonization, either at the local or state level, the challenges can be greater.

Knoxville's Mayor Kincannon noted that when creating a broad coalition of support, it's important to focus on the economic impacts of building decarbonization, as her constituents tend to favor those policies.

"If we talk more about how this can result in lower utility bills or energy savings, we get more buy-in."



Indya Kincannon, Mayor of Knoxville, Tennessee

Knoxville, TN *- Downtown Knoxville with view of the Knoxville Sunsphere.*

In densely populated regions with multiple urban centers, such as the California Bay Area, communities have found it critical to form strong partnerships with each other to implement regional sustainability goals. In San Mateo County, home to tech giants such as Meta, a consortium of cities have joined the nonprofit Peninsula Clean Energy to increase their sustainability impact across several fronts, including buildings and transportation.

> "The demands for sustainability measures are so great that we needed to centralize our efforts."
>
> 
>
> **Councilmember Colson, former Mayor of Burlingame, California**

Councilmember Colson said PCE's EV Ready Program provides rebates to apartment building owners that want to install charging stations, incentivizing the market to take steps to decarbonize. This encourages new buildings to plan for electrical systems that support EV charging, promotes further adoption of electric vehicles in the city by making it easier for renters to access chargers, and contributes to overall carbon emission reduction strategies.



***Burlingame, CA** - Community Center*

STEP FIVE: DEVELOPING YOUR CITY'S WORKFORCE

Align sustainability goals with job growth opportunities.

Engage with disadvantaged communities.

Explore partnerships with trade unions and nonprofits.

Transitioning to a clean economy means more clean energy jobs and a need for more workforce development programs. According to LinkedIn's 2024 Global Green Skills Report, the demand for trained personnel in green-focused jobs is far outpacing supply, with demand in the U.S. increasing by 9.8 percent from 2023 to 2024, and supply increasing by only 3.1 percent.

Efforts to address the "green skills gap" can begin in a number of ways — whether it's job-specific training, apprenticeship programs, or STEM programs and coursework in public schools and local universities.

Many municipalities have made it a high priority to ensure that low-to-medium income communities benefit from decarbonization strategies. Community nonprofit partners, community colleges and the trades play a central role in training and development for certain clean energy jobs. Municipalities can accelerate community buy-in for building decarbonization initiatives by implementing a stakeholder review board with local housing authorities and nonprofit organizations, in which everyone participating can be part of the process and monitor progress.

In Detroit, the city's sustainability efforts aim to involve several local trade unions, said Deputy Director Galarza, including locals representing carpenters, millwrights and electricians. The city and the unions are mutually invested in creating opportunities in the electrification of buildings and vehicles.

"It's a process that will require all of the trades for things like solar panel installation. We're at this sort of magic moment where everyone is aligned."



Maria Galarza, Deputy Director, Office of Sustainability, City of Detroit



Workers installing solar panels on a commercial rooftop.

Other cities have had similar success at linking green job opportunities to long-term goals such as improved housing. In Madison, Wisconsin, the city's Community Development Division is working with local and state housing agencies, including the Wisconsin Housing and Economic Development Authority, to increase the supply of sustainable, affordable housing. Madison's Affordable Housing Fund provides grants and gap financing to support development projects that increase, preserve or improve the supply of affordable rental housing for low-income households. To receive funding, projects must participate in Focus on Energy's Design Assistance Program, reduce the building's energy use by 20 percent below the state's energy code minimums and include rooftop solar. This program helps meet the city's decarbonization targets while creating job opportunities in sustainable construction and renovation.

"These types of collaborations with multiple stakeholders are key to building the job force we need to meet our sustainability goals."



Jessica Price, Sustainability and Resilience Manager for the City of Madison



New Housing *– The City of Madison has set the ambitious goal to support the creation of 15,000 new homes, like this apartment building, by 2030.*



Purpose

The Green Homes and Businesses Grant assists you in making improvements to increase the sustainability and energy efficiency of your space. Such projects help you manage utility usage and reduce costs, improve efficiency, improve indoor air quality, reduce waste, improve the comfort and function of your space, and help the city reach its climate and sustainability goals. This is a grant, not a loan that you will need to pay back.

Who Can Apply:

1. **Businesses AND Community Organizations,** including 501c(3) and 501c(4) organizations or businesses with a storefront or office space in the city (such as restaurants, retail, professional services, offices, and daycare centers) and commercial property owners are eligible to apply.
    a. Work-from-home offices and home-based businesses (situated in a residence) are eligible to apply for a **residential grant only.**
2. **Residents**, including tenants, condo owners, and single-family homeowners.

The application will be open from February 23—April 26th, 2026. Review of applications will take place mid-May and awards will be announced no later than June 1st.

For this grant, only online applications will be accepted. The application can be accessed here via **Foundant, the City's Grant Portal:**

https://www.grantinterface.com/Home/Logon?urlkey=takomapark

The grant may not be applied to recently completed projects; it is for NEW projects only. Projects that are in the early stage of construction (less than 50% complete) are eligible to apply.
Applicants can apply for more than one project.

If you would like to submit more than one project for consideration, complete the application in the following manner:

1. Complete an application for **each** project.
2. Provide a supplemental letter in the attachment uploads section that ranks the proposed projects based on your preference in the event only one project can be awarded.

Separate projects are those that can each be installed by themselves and do not significantly impact each other. For example, insulation and air sealing a whole house is considered one project because the two are usually completed together and each greatly impact the function and effectiveness of the other. Installing highly efficient electric HVAC equipment and EV car charging stations would be considered separate projects since they do not impact the function or effectiveness of each other.

Questions about the application or grant program may be directed to: Dory Estrada, Sustainability Manager at dorothye@takomaparkmd.gov or via phone at 301-891-7623

GRANT DETAILS

Grant Awards by Type

1. **Businesses AND Community Organizations** – up to $30,000 per project
    a. Matching funds are not required, but will be factored into application review. However, projects totaling over $30,000 will be asked to clarify how they are managing gap funding beyond grant support.
2. **Residents –** $5,000 – $15,000 per home, depending on household income.
    a. Tier 1 income residents may apply for up to $15,000 grant. The grant may cover up to 100% of the total project cost.
    b. Tier 2 income residents may apply for up to $10,000 grant. The grant cannot exceed more than 60% of the total project cost.
    c. Anyone earning more than the area median income, or wish not to verify income, may apply for up to $5,000 grant. The grant may not exceed more than 20% of the total project cost.

Household Size	Tier 1 income limits (up to 65% area median)	Tier 2 income limits (up to 100% area median)
1	$74,620	$114,800
2	$85,280	$131,200
3	$95,940	$147,600
4	$106,535	$163,900
5	$115,115	$177,100
6	$123,630	$190,200
7	$132,145	$203,300
8	$140,660	$216,400

Please note, for residents only, income verification in the form of the 1040 Federal Income Tax Return for 2025 (pages 1 and 2) for all income-earning household members **will be required at the time of application**. If you have experienced dramatic change in income since your last tax return, include an explanation. If you do not wish to submit income data, you will only be considered for a 20% project award. A written statement indicating this will be required at the time of application.

IMPORTANT: Tenants applying for installation projects for their apartment unit will require permission from their landlord in the form of a signed approval letter to be uploaded with application materials.

Example Award Scenarios:

Example 1: Jane lives in a single-family home with 3 people and their total income is $90,000. She wants to replace a gas heating system with a heat pump, and the total cost is $12,000. She is a Tier 1 applicant and can apply for up to 100% of the total project cost ($12,000).

Example 2: Omar is a condo owner and lives alone. His total income is $125,000. He wants to replace a gas powered hot water heater with a heat pump hot water heater, and the total cost is $6,000. He is above the area median income and can apply for up to 20% of the total project cost ($1,200).

Funding Limitations:

The City reserves the right to grant partial awards for projects; even those that qualify for 100% funding based on income eligibility.

All funded projects must be completed by June 30, 2027. Applicants may apply for more than one project, but funds will be awarded based on standardized criteria, including equitable distribution of funds in the City.

Payment:
Selected grantees may choose to be reimbursed directly after submitting receipts and proof of project completion, or grantees may choose for the City to pay their chosen contractor. Selection must be indicated at the time of grant awards.

For awardees selecting direct payment to a contractor, only a 30% award draw will be permitted at the start of the project. All parties will be asked to fill out a vendor registration form at the start of the project in order to be reimbursed by the City.

Eligible Projects:
The grant can be used for projects that improve energy efficiency and support the transition away from fossil fuels. Preferred projects include but are not limited to:

- **Electrification Projects,** including: Replacing natural gas, propane, or heating oil equipment and appliances with electric or non–fossil– fuel based alternatives. This includes EnergyStar Certified high efficiency heating and cooling (HVAC), heat pump water heaters, electric dryers, induction and electric cooktops, electric convection ovens.
  - Electrification project costs may include panel upgrade and wiring work if it is required for the proposed installation of another electrified appliance. Stand–alone electrical upgrades or rewiring not part of an electrification project are not eligible.
- **Equipment replacement** with high efficiency EnergyStar-certified options, including air conditioning, HVAC, water heaters, refrigerators, washing machines, and LED lighting.
- **Rooftop solar panel** installation.
- **Battery system** installation.
- **Electric vehicle charging** equipment installation.
- **Portable induction cooktop** (*Tier 1 income level and under only).
- **Electric bicycle** (*Tier 1 income level and under only).
- **Weatherization** support, such as insulation or window/door replacement (*Tier 1 income level and under only).
  - Tier 1 applicants who are single-family home owners and experiencing severe home maintenance and repair issues such as radon, lead, mold, and asbestos remediation, roof leaks or damaged siding will be directed to apply for wrap-around support through our regional partners at Building Change, Inc, and Habitat for Humanity.
- **IMPORTANT: Energy Audits** are important assessments to help determine current energy loss status and determine best-fit projects. For this reason, the City will permit applicants who wish to include an ASHRAE Level 2 or 3 type audits **in addition to** one of the above project types at the time of application.

  No additional quote will be needed; the City will provide guidance on the Pepco approved list of contractors and how to register.

Ineligible projects and expenses:

- Any equipment or appliance that uses fossil fuels.
- Electric vehicles.
- Rain gardens, pollinator gardens, rain barrels, landscaping, compost bins, permeable paving projects, and tree planting.
- Small appliances such as microwaves, vacuums, printers, power tools, lawn care equipment, and coffee makers.
- Painting.
- Payroll and operating expenses.

Required - Green Power:
Grantees must subscribe to 100% green electricity for a minimum of 24 months after grant award. Grantees will receive support from the Sustainability Office on which options are available to them. Proof of green power subscription will be required before grant payments are issued.

Required - Stacking incentives:
All awardees are required to apply for all applicable grants and rebates before receiving their grant award payment from Takoma Park. Takoma Park will not make awards that result in a negative project cost. Grantees will receive guidance from the Sustainability Office with this. Please see below for a list of resources:

Business Incentives:

1. Pepco's Small Business Program Incentives
2. Maryland Energy Administration Grant, Loan, and Rebate Programs

Residents:

1. Montgomery Energy Connection 'My Energy Toolkit'
2. Pepco Rebates and Discounts
3. Habitat for Humanity Climate Resiliency Programs (Income-qualified program)
4. Building Change, Inc. Weatherization Program (Income-qualified program)
5. State Department of Housing and Community Development Energy & Repairs Programs

****SPECIAL NOTE**: The City of Takoma Park highly encourages applicants to apply to the County's concurrent **Electrify MC** program to help support project costs and gain applicable incentives. This is **not** required to apply for the City's grant. The 2026 Switch Together Programs for cooperative pricing for **heat pumps** and **rooftop solar** installations are also highly encouraged, but not required.

Required – Project Estimates:
Project estimates will be required for upload at the time of application. Estimates must include both labor and materials. Sources can be from a contractor, box store pricing, or online quotation. Self-generated estimated will not be accepted.

For help finding a contractor, please see the following resources from our regional partners:

- Montgomery County Green Bank's directory of commercial and residential contractors: **https://mcgreenbank.org/directory/**
- Electrify DMV's contractor search tool: **https://contractors.electrifydc.org/**



Program Guidelines for 2025-2026

Purpose

The City of Takoma Park's Multifamily Building Improvement Grant (MFBIG) Program assists multifamily building owners within the City in making electrification upgrades, in order to achieve sustainable housing, climate resiliency, and greenhouse gas reduction goals.

Who Can Apply

This grant is intended for any building owner, or property manager, of a multifamily building that contains three (3) to thirty (30) units and is located within the City of Takoma Park and in compliance with the City's rental licensing policies.

This grant does not apply to recently completed projects, it is only for new projects that have not yet started construction. In order to qualify, landlords must be current on their rent report with no recent or outstanding city or county citations. Previous City of Takoma Park grant recipients may apply.

Project Timeline

Award determinations will be made within the application period specified below. Work that began prior to grant award will not be eligible for funding. Invoicing for project work prior to formal City Council approval will not be permitted. Funds must be expended by 6/30/2027.

Application Period

The next grant cycle for MFBIG will be open in two phases:

- **Phase 1: Energy Audits-** will begin accepting applications November 10th, 2025 and close on December 19th, 2025. This phase will be for applicants to receive full (100%) funding for a building-wide ASHAE energy audit. **Audits will be a preliminary requirement to apply for project funding in Phase 2.** The city anticipates making up to 8 awards in this phase. Selections will be announced by mid-January, 2026.
- Energy audits at awarded buildings will take place between January-March 2026.
- **Phase 2: Project Implementation-** will begin accepting applications on March 23rd, 2026 and close on April 30th, 2026. This phase will be for applicants to receive partial funding for specific electrification projects. An audit and contractor quote will be required in order to apply. The City anticipates making up to 4 projects in this phase. Awards will be announced by mid-May, 2026.

Grant Award Amounts

This is a grant program, not a loan that you will need to pay back. The total anticipated amount of funding available for this grant cycle is $420,000.

In **Phase 1: Energy Audits**, awardees can expect a 100% award for the total cost of a building-wise ASHARE Level II energy audit. Audits will be conducted by a third-party company selected by the City based on a competitive bid process; i.e., there will be no need for property owners to find their own auditor and the City will cover the full cost of their work.

In **Phase 2: Project Implementation,** the City anticipates awarding amounts based on project need as determined by the third-party energy audit and contractor quote. Projects can expect an award to cover 80% of the total project cost with a maximum award amount of approximately $100,000. The City reserves the right to revise the maximum award amount after determining the number of eligible applications received, the number of units in a building, and the work that is being proposed. A 20% funding match will be required of grantees in this phase.

Applicants awarded an energy audit grant in Phase 1 will be highly encouraged to apply to Phase 2 for specific project funding. However, properties who have had an audit conducted prior outside of the MFBIG program and are seeking funding for specific projects are also highly encouraged to apply.

Additional Grant Requirements

1. Contractor Quote: All buildings applying for funding in Phase 2 must secure at least one contractor quote for a specific project and include it with their application. Quotes must include both labor and materials. The City does not make specific contractor recommendations, but a comprehensive list of vendors with experience in electrification work can be found on the Montgomery Green Bank's Directory: https://mcgreenbank.org/directory/

2. Apply for additional funding: The property owner, working together with their contractor, will be required to apply for rebates and additional incentives for their project. The contractor may apply for these on your behalf, and when applicable, include them in the price quote for the project. Rebates and incentive are able to be counted towards the required 20% project funding match. Guidance on this will be provided by the Sustainability Office after the audit process. This information does not need to be submitted at the time of Phase 2 application, but will be required before the project close.

3. Green Power Subscription: Grantees must subscribe to 100% green electricity for a minimum of 24 months after grant award. Grantees will receive support from the Sustainability Office on which options are available to them. Proof of green power will be required before grant payments are issued.

Eligible Projects

This grant must be used for projects that support the transition away from fossil fuels. Project participants will work with a third-party auditor to identify projects based on their buildings ASHRAE Level II Energy Audit results. Eligible projects include but are not limited to:

1. **Electrification Projects: Replacing natural gas, propane, or heating oil equipment and appliances with electric or non–fossil– fuel based alternatives. This can include installation of EnergyStar Certified high efficiency systems, such as:**
    - Heating and cooling (HVAC)
    - Heat pumps (geothermal or air sourced)
    - Heat pump water heaters
    - Electric dryers
    - Induction and electric cooktops or convection ovens
    - Lighting



- Electric panel upgrades (heavy-up)

2. Weatherization, efficiency, and envelope improvements, including:

- Insulation
- Air sealing
- Door replacement
- Window improvements/ replacements
- Building controls

3. Advanced Electrification and Resilience Projects

- Electric vehicle chargers
- On-site rooftop solar
- Energy storage

Payment and Reporting:
Selected grantees may choose to be reimbursed directly after submitting receipts and proof of project completion, or grantees may choose for the City to pay their chosen contractor.

All grantees with an electrification installation project will be required to benchmark using EnergyStar Portfolio Manager. Guidance on how to use this system will be given to grant awardees.

How to apply

Please use the electronic application to apply for this grant on Foundant, the City's grant portal:

https://www.grantinterface.com/Home/Logon?urlkey=takomapark

Please be aware the creating an account will be required. The application will appear when Phase 1 opens on November 10, 2025. An example of Phase 1 application questions can be found in Appendix 1.

Contact Us

All questions may be directed to:

Paloma Arroyo-LeFebre
Housing Manager
palomal@takomaparkmd.gov
301-891-7222

Further Guidance
If you have specific questions, please consider attending the public information session, which will be held **Monday, October 28, 2025 from 6:00-7:00 PM** online via Zoom. CLICK HERE **to register.**

----END OF DOCUMENT---



Sustainable Bloomington

Bloomington Green Home Improvement Program

Share:

401 N Morton Street
Suite 150
Bloomington IN 47404

812-349-3418

esd@bloomington.in.gov

Connect on Facebook

Page last updated on July 14, 2026 at 12:35 pm

The Bloomington Green Home Improvement Program provides rebates to help Bloomington homeowners complete energy efficiency upgrades, install renewable energy sources, reduce their utility bills, and increase the environmental sustainability of their houses. This program advances the City of Bloomington's goals to improve environmental and economic equity in Bloomington and to reduce the community-wide consumption of fossil fuel energy sources.

July 2026 status: Applications are open and program funding is still available for rebates.

https://bloomington.in.gov/sustainability/bghip

Rebate Amounts

Rebates are issued based on household income and project type.

- **The general population qualifies for a rebate equal to 25% of the project cost**, up to the maximum rebate amount in the table below (the rebate for solar panels is 20%).
- **Low income homeowners qualify for a rebate equal to 40% of the project cost,** up to the maximum rebate amount in the table below.
- **The minimum rebate is $500 for any project**, and therefore the minimum project size is $2,000 for the general population and $1,250 for low income.
- Solar and battery rebates may be combined if installed simultaneously. Electrical panel rebates are granted only as an add-on if another qualified project was installed simultaneously.

Below is a table representing the maximum rebate amounts for each project type and income level.

Project Type	General Population Maximum Rebate Amount	Low Income Maximum Rebate Amount
Solar Panel System (20%)	$5,000	$10,000
Battery System	$5,000	$8,000
HVAC Heat Pumps	$2,500	$4,000
Central Air Conditioner	$1,500	$2,400
Heat Pump Water Heater	$1,000	$1,600
Electrical Panel Upgrade	$750	$1,200
Exterior Door (one door)	$750	$1,200
Windows	$750	$1,200
Attic Insulation and/or Sealing	$750	$1,200
Level 2 EV Charger	$500	$800

Eligibility and Program Rules

To qualify for a rebate:

- The property must be **within Bloomington city limits**. Check if the address is within city limits using MyBloomington. Many Bloomington addresses are located outside of city limits.
- Applicants must **own and occupy** the property. Rental properties are not eligible for BGHIP.
- The project must be a **qualified energy efficiency or renewable energy project** (see project descriptions below).
- One rebate is allowed per household per year. Exceptions include: a simultaneous installation of solar panels and battery energy storage, which qualifies for both rebates; an electrical panel upgrade necessitated by another approved project, which qualifies for both rebates.

https://bloomington.in.gov/sustainability/bghip

- City of Bloomington rebates may be combined with state and utility rebates and federal tax credits, as long as the total rebates and tax credits do not exceed the project cost. More information is provided down the page.
- Applications should be submitted before starting home improvements to ensure funding is available for the project. Applicants will upload a project quote to receive pre-approval. After pre-approval is confirmed, applicants have **60 days** to submit proof of a paid deposit from the contractor and a completed W9/EFT form.
  - Or, applications for completed projects are accepted, with submission of a paid invoice dated 2026.
- Installations must be completed within **90 days** of application approval in order to secure the rebate. Exceptions are granted only with documentation from the contractor that installation will take longer than 90 days. If 90 days passes, the rebate may be forfeited if there are waitlisted applicants.
- Rebates are available on a **first-come, first-served** basis until all program funding is depleted. Rebates are granted as a reimbursement after projects are **completely installed and paid in full (or financed).**
- Projects must be completed by a contractor. Quotes and receipts must be provided. Quotes must show any point-of-sale rebates. Self-performed projects do not qualify.
- Rebates will be issued using Electronic Funds Transfer to a bank account.
- Applicants agree to provide utility bills for three months following project completion and the same three calendar months in the previous year. The program coordinator will reach out to collect them when due. This information allows the City to measure the program impact.

Approved Project Types

Rebates apply to the following set of qualifying projects. Rebates are calculated based on the total cost of the products and labor.

Renewable Energy

- Solar panel system
  - Includes photovoltaic panels, inverters, mounting systems (rooftop or ground-mounted), electrical connection hardware
- Battery energy storage system
  - Includes batteries, inverters, electrical connection hardware

Electrification

- Level 2 electric vehicle charger
  - Includes EV charging equipment and electrical connection hardware
- High efficiency air conditioner
  - Split system central air conditioners must meet at least SEER2 17.0 and EER2 12.0
  - Packaged central air conditioners must meet at least SEER2 16.0 and EER2 11.5
  - Look for EnergyStar certification for units manufactured before May 2025. Central ACs are no longer certified as EnergyStar after this date and therefore should meet the above specifications.
  - You or your contractor can verify the product ratings using a model or directory number in the AHRI Certification Directory
- HVAC heat pumps that are Energy Star certified with Cold Climate designation
  - Includes mini split heat pumps for ductless systems, air source heat pumps for ducted systems, geothermal heat pumps
  - Products must be AHRI Certified to meet efficiency minimums of the Energy Star program

  - You or your contractor can verify the product ratings using a model or directory number in the AHRI Certification Directory
  - High efficiency dual fuel systems qualify (the furnace portion of the cost is included for the rebate)
- Energy Star certified heat pump water heater
- Electrical panel upgrade
  - Includes electrical panels, breaker boxes or electrical load service centers
  - This add-on rebate is available if a qualifying solar, battery, EV charger, or heat pump project requires increased electrical capacity within a home. It is not available as a stand-alone rebate.

Weatherization

- Exterior doors that meet EnergyStar minimum efficiency ratings
  - Includes one door only
  - You or your contractor can look up valid products in the NFRC product directory
- Windows that meet EnergyStar minimum efficiency ratings
  - No limit on number of windows that qualify for the rebate
  - You or your contractor can look up valid products in the NFRC product directory
- Attic insulation and sealing projects meeting Energy Star recommendations
  - For adding insulation to an uninsulated attic, must reach R-60
  - For adding insulation to existing insulation, must reach R-49
  - Includes caulking, foam insulation, fiberglass insulation, foil, venting, and other required materials

Additional Financial Incentives to Combine with BGHIP Rebates

Interested homeowners are encouraged to combine City of Bloomington BGHIP rebates with other rebates and tax credits. All qualified projects are eligible for at least one other financial incentive from state, federal, or local utility sources which will significantly decrease the final cost. Although highly recommended, please note that applicants are not required to use any of these additional programs in order to receive a City of Bloomington rebate.

View the attachments at the bottom of this webpage to see how BGHIP rebates, combined with other rebates and tax credits, can heavily discount your home improvement project.

Indiana Energy Saver Program

The Indiana Office of Energy Development (IOED) launched the Indiana Energy Saver program to distribute home energy rebates from funding provided by the Inflation Reduction Act of 2022. Indiana home energy rebates will be applied automatically as a discount at the point of sale during the contractor transaction. State rebate amounts depend on household income and project type. Low-income households may qualify for a rebate up to 100% of the project cost.

The Indiana Energy Saver Program has two components:

- The Home Efficiency Rebates (HOMES) program is for energy efficiency upgrades and retrofits to residential buildings. A qualifying project can include a combination of energy-efficient products and building material installations that together must save at least 20% of your household's energy usage. This program involves a whole-home energy assessment with targeted recommendations.
- The Home Appliance Rebates (HEAR) program is for low- and moderate-income households to purchase energy efficient equipment. The approved equipment that qualify both for HEAR and BGHIP rebates are heat pump water heaters, HVAC heat pumps (electric only), and insulation or sealing.

The HOMES or HEAR rebates can be combined with the BGHIP rebate as long as the combined rebate total does not exceed the project cost. Apply through the Indiana rebate program website to be paired with an approved contractor, and apply for BGHIP separately after your state rebate has been quoted.

Call the Indiana Energy Saver hotline at 855 4-IN SAVES (855 446-7283) for any questions related to the program.

View the cost estimate tables linked here and at the bottom of the webpage to learn how Indiana rebates could impact the cost of your project.

Duke Energy Rebates & Home Energy House Calls

Applicants that are interested in energy efficiency and weatherization projects are encouraged to utilize the Duke Energy Smart $aver program in order to streamline project eligibility and verification requirements, as well as to receive Duke Energy rebates. The Smart $aver program quickly connects applicants to a contractor that has been pre-approved by Duke Energy.

The contractor will ensure that projects meet enhanced efficiency standards and will submit paperwork to Duke Energy for the rebate. Participants can choose whether the rebate is returned as a prepaid physical card via mail, or a digital card via email. Participants will receive their rebates from Duke Energy within 4-6 weeks after their contractor submits the required paperwork.

Applicants approved for the Indiana Energy Saver Program may be able to receive a rebate from Duke if their assigned contractor participates in the Duke contractor network.

View the cost estimate tables linked here and at the bottom of the webpage to learn how Duke Energy rebates may impact the cost of your project.

Additionally, single-family homeowners can qualify for a free in-home energy assessment from Duke through the Home Energy House Call program. Duke will produce a personalized report that can help identify energy efficiency options for your home. Review the program website and see if this is an option that can help you decide on a BGHIP project.

Indiana Renewable Energy Property Tax Exemption

In Indiana, the assessed value of renewable energy systems, such as solar panels and geothermal heat pumps, are exempt from property taxes. This prevents residents from paying taxes on property value increases due to renewable energy installations. Rebate recipients should file a state tax exemption form with the Monroe County Auditor after their energy project is installed.

Steps to Participate in BGHIP

1. Choose a green home improvement project and obtain a contractor quote.
   - If you are using the Indiana HOMES or HEAR rebate program, use their website to apply for the program and be paired with an approved contractor.
   - If you are utilizing the Duke Energy Smart $aver rebate program, use their "Find a Contractor" website for finding an approved contractor.
   - Otherwise, if you need assistance on where to start looking, find accredited contractors through the Better Business Bureau. Request multiple quotes from different contractors in order to get the best price.
   - Homes in a historic district may have restrictions against changes to the exterior of the building. You must contact the City of Bloomington Historic Preservation Program Manager (noah.sandweiss@bloomington.in.gov) to confirm your historic district guidelines because you may need to submit an application for a Certificate of Appropriateness before moving forward with BGHIP.
2. Apply for the Bloomington Green Home Improvement program using the online application found on the City of Bloomington CiviForm website.
   - Upload a project quote to the application. The quote must be drafted by the contractor and include:
     - the address of the project
     - homeowner's name
     - project description, including model numbers and product details (for HVAC equipment, submitting AHRI Certificate number is preferred)
     - anticipated installation date
     - any anticipated state or Duke Energy rebate amounts, if applicable
     - total project cost (**please itemize or exclude any costs for projects that are not part of the rebate**)
   - You may upload an invoice for a completed project, if the installation was completed in 2026.
   - If your household qualifies as low income, you will be asked to securely provide proof of income (see details for low income qualifications below).
3. The City of Bloomington Sustainability Program Coordinator will reach out to confirm your eligibility by assigning your application "pre-approval" status, and will provide you an estimated BGHIP rebate amount.
4. Within **60 days*** of pre-approval confirmation, submit two documents to the program coordinator in order to receive full approval of your application:
   1. An invoice from the contractor showing a paid deposit.
   2. Completed Substitute W9 Bank/EFT form (provided by the program coordinator via email).
5. Proceed with the scheduled project installation. Installation must take place within **90 days*** of application approval. Extensions will be granted on a case by case basis if the contractor is unable to meet the time limit.
   - If you use the Indiana HOMES or HEAR program, the contractor will apply the state rebate as a discount at the point of sale.
   - If you utilize a Duke Smart $aver approved contractor, they will submit the project completion documents to Duke Energy on your behalf in order to receive the Duke rebate.
6. Once the project is complete, send the following required documentation to the City in order to receive the rebate:
   - Completed project contract, invoice, or equivalent document describing the work completed. The document must include:

  - the address of the project
  - homeowner's name
  - project description, including model and product details
  - installation date
  - the total cost
  - Other rebates or discounts, if applicable
  - **confirmation that the project is paid in full (plus documents about financing, if applicable)**
- At least one photo of the project
- For solar installations, a completed interconnection agreement with Duke Energy (to verify the system installation is complete)

7. The City will request your signature on a rebate agreement form, which will be sent to your email from DocuSign, an online document signing platform used by the City.
   - It will take approximately 4–8 weeks to receive the BGHIP rebate after signing the agreement.
   - The rebate amount will be calculated based on the project costs in the final paid invoice.
8. Receive the BGHIP rebate.

*If the 60 or 90 day timelines have passed, the next applicant in line will be prioritized for rebate funding. Your application will not be automatically be rejected for missing these deadlines, but if the rebate program is full, you may risk losing the rebate funding.

Low Income Applicants

Low-income-qualified homeowners are eligible for higher BGHIP rebates from the City of Bloomington. To qualify for low income rebates, the following income criteria must be met:

- Household income of 80% of the local area median income or less.

In order to qualify, applicants will be required to submit proof of income to the City. The following documents are accepted:

- 2025 1040, or 1099 income tax documents proving household size and income
- Social Security or Welfare: Dated check or signed and dated award letter
- Award Letter or Proof of Participation in other programs that meet the above income requirements including: SNAP, LIHEAP, etc.

Low income applicants seeking a loan for a project should contact one of the City's financial partners listed further below to receive more information. View the cost estimate tables linked here and at the bottom of the webpage to learn how BGHIP rebates make your home improvement project more affordable.

Financing Opportunities

For residents that are interested in financing options, the City of Bloomington has partnered with Clean Energy Credit Union and Hoosier Hills Credit Union to offer 0.5%-bought down interest rate loans to help offset the burden of larger projects.

- Apply with Clean Energy Credit Union to finance green home improvement or solar installation projects at the CECU website application.
  - Contact CECU at info@cleanenergycu.org or 720-479-7900
- Apply with Hoosier Hills Credit Union for solar installations at the HHCU website application.
  - Contact HHCU at info@hoosierhills.com or 812-804-7821

Additionally, the Indiana Energy Independence Fund (IEIF), Indiana's nonprofit green bank, offers the PowerSave Indiana loan. PowerSave Indiana provides below-market unsecured financing statewide for a wide range of sustainable home improvements, including solar, battery storage, HVAC, insulation, and weatherization. The program uses flexible underwriting with no minimum credit score requirement. Loan recipients must use an approved contractor to participate.

Apply for BGHIP Here

Attachments

BGHIP Project Cost Estimate Tables with Rebates 2026.pdf (92.23 KB)

Related Categories

Department: Economic and Sustainable Development

MAYOR KERRY THOMSON



Page last updated on June 25, 2026 at 4:24 pm

About the Solar, Energy Efficiency, & Lighting (SEEL) Program

The SEEL program provides grant funding and technical assistance for nonprofits, community organizations, and small businesses to improve building efficiency and install solar panels or battery storage. This program progresses the City of Bloomington's goals to increase renewable energy sources, decrease greenhouse gas emissions from fossil fuel consumption, and support local organizations across the community.

https://bloomington.in.gov/sustainability/seel

Eligible projects for funding under the 2025 SEEL program include three project types: energy efficiency, solar and/or battery. Solar and battery grants provide $25,000 to sponsor a solar photovoltaic (PV) panel system installation, $20,000 to sponsor a battery energy storage system (for non-profits only), or a combined $45,000 solar and battery installation (for non-profits only). Solar and battery installations are performed by the City's SEEL program partner, Solar Energy Solutions. Energy efficiency grants provide $10,000 to reimburse upgrades that reduce energy demand, such as energy efficient HVAC equipment or building weatherization. The energy efficiency grant terms include a pre-determined list of qualifying projects. An approved application is required before beginning installation of any project.

Read more about qualifying organizations and the application steps below, and visit the web page for each grant type to see the project requirements.

Resources

View the SEEL Grant Map to see past grant recipients and the locations of every SEEL grant installation.

Watch the recording of the SEEL Grant Informational Webinar from March 26, 2026. The webinar walks prospective applicants through the program qualifications, project implementation, and process steps.

Eligible Organizations

- **Nonprofits**: tax exempt (501(c)(3), 501(c)(4), or 501(c)(6)) organizations are eligible for the program. Employee benefit associations, social welfare organizations, and business leagues are also eligible.
- **Businesses:** small businesses are defined as those having less than 500 full-time employees.
- Examples of qualifying grant recipients include schools, libraries, grocery stores, childcare centers, healthcare facilities, etc.
- **Multifamily complexes:** multifamily residential units with at least two apartments, owned by organizations that meet the criteria of a small business or nonprofit, and permanently house low income residents (<80% Area Median Income).

Eligible organizations must also meet the following criteria:

- The facility must be located within Bloomington city limits. Check if you are located in City limits by visiting MyBloomington and enter the address of the building.
  - **LEASED FACILITIES:** If you lease the building you are applying for, your building owner or property management company will be sent a Building Owner Disclosure and Agreement Form. Qualification will be determined based on the owner of the facility.
  - Buildings on private homesites or single-family residential property are not eligible. The SEEL grant is intended for commercial, office, retail, industrial, community centers, or other public-facing facilities where a nonprofit or small business operates. Low-income multifamily housing sites are eligible.

- Organizations should have at least one part or full time staff member serve as the program point of contact.
  - An authorized employee or organization member must communicate with the City throughout the grant process. Additional contacts may be included in communication.
- Organizations that have previously participated in the SEEL program must wait 12 months from receiving their last grant before applying again.
- SEEL applicants are eligible for either the solar/battery grant or the energy efficiency grant, but not both simultaneously. Non-profit entities may combine the solar and battery into one installation.
- Organizations located in a local historic district planning to alter the exterior of their building (e.g. install solar panels) must review their project idea with the City of Bloomington Historic Preservation Program Manager Noah Sandweiss (noah.sandweiss@bloomington.in.gov) and receive confirmation to proceed BEFORE applying for SEEL. Some historic districts have restrictions on facade changes and may require a Certificate of Appropriateness. If you are unsure about your organization's historic designation, search your address using MyBloomington or use the Historic Preservation Resources Map.

Application Process

The SEEL application is a two-part process. First, submit an eligibility check form. The purpose of the first stage of the application is to review basic information about your organization to see if you meet the program requirements, described above. If you are confirmed eligible, you will be sent a link to the second part of the application. The purpose of the second stage of the application is to gather information on your facility's energy usage, project logistics, and justification for grant funding. **Your application is not complete until you submit both forms. Receiving eligibility confirmation does not mean you have been accepted into the program. The SEEL program is first-come, first-served so please complete both forms promptly to ensure a timely application.**

For more details on the grant process, please view the project-specific webpages linked below.

Solar and Battery Projects: Applications are accepted on a rolling basis until all program funding has been allocated. The 2026 program will support up to 9 new solar grants (or a mix of solar and battery grants). There are currently solar grants available in 2026.

Energy Efficiency Projects: May 2026 UPDATE: the program has received many applications and new applications will be placed on hold. Applications are accepted on a rolling basis. After acceptance, the grant recipient will be scheduled for the energy audit alongside a cohort with other grant recipients. The 2026 program will support up to 8 energy efficiency grant recipients.

To contact the SEEL program coordinator with questions, please email sustain@bloomington.in.gov.

SEEL Energy Efficiency Grants

https://bloomington.in.gov/sustainability/seel

https://captimes.com/news/government/madison-pushes-forward-on-climate-policies-amid-state-federal-hurdles/article_286cb2c0-b47a-425e-a3fa-2ef407dbe4d3.html

Madison pushes forward on climate policies amid state, federal hurdles

By Will Briggs
Jun 17, 2026



A fallen tree closes off a sidewalk outside apartments on Petra Drive in Madison following severe storms in 2024. Two years later, Mayor Satya Rhodes-Conway touted energy efficiency upgrades and emissions reductions at those same apartments prior to another round of severe storms.

RUTHIE HAUGE

The Cap Times is an independent newsroom serving Madison and Wisconsin. Sign up for the Morning Update to receive news in your inbox each morning.

A month before major storms set off tornado sirens and brought baseball-size hail to Madison — the kind of weather extremes linked to climate change — Mayor Satya Rhodes-Conway touted the city's involvement in a residential building energy savings program designed to reduce emissions and cut down on utility costs for lower-income renters.

Last year, the program reduced the environmental impact of 60 total housing units across 11 multifamily buildings in Madison, Rhodes-Conway said. One four-unit building near Badger Road saw a drop in energy use of 42% with upgrades that included air sealing, insulation, boiler repair, more efficient appliances and better ventilation.

"When we make these improvements to buildings, we're reducing the amount of climate pollution that they put out into the atmosphere because of the reduction in energy usage," the mayor said.

There was just one problem. The city, she said, had received applications to cover upgrades for nearly seven times that many units, more than local coffers could cover in a single year. But in a 2025 memo citing concerns about using "federal resources to advance Marxist equity, transgenderism, and green new deal social engineering policies," the Trump administration said it was

freezing a vast swath of congressionally authorized spending, including a $20 million grant from the U.S. Environmental Protection Agency for the local Efficiency Navigator program.

“Anybody want to help us fund this program?” Rhodes-Conway asked during a March press conference to chagrined laughter.

The program’s fluctuating status is emblematic of the appetite for and limits on local climate action in Wisconsin’s capital less than two years after the City Council unanimously adopted the 2024 Sustainability Plan. The plan, an update on the city’s 2011 climate roadmap, included targets for net-zero carbon emissions for city operations by 2030 and for the community by 2050.

City staff released the first progress report for the sustainability plan this spring, detailing efforts to curb emissions, as well as provide for cleaner water and healthier ecosystems, reduce waste, create a “vibrant green economy” and more resilient infrastructure, and offer more housing and sustainable transportation.

The report highlighted success stories, including in building energy savings and weaning the city’s vehicle fleet off of fossil fuels. Other areas, like creating a green economy, have seen less progress, according to the city’s self-assessment.

But the report, and surrounding discussions, also depicted a city trying to navigate the tension between a global problem and local realities as Madison’s leaders try to implement a sweeping climate plan under a limited budget, state restrictions and national headwinds.



Mayor Satya Rhodes-Conway laments the loss of federal funding for local climate initiatives at a press conference this spring.

WILL BRIGGS

‘More bang for our buck’

In an interview reflecting on Madison’s climate initiatives, Rhodes-Conway said city operations are now powered by roughly 83% renewable energy sources and are “on track” to reach its net-zero goal by 2030.

“There is a pathway, and I think that we can,” the two-term mayor said. “It will be close, but I think we can achieve it.”

Rhodes-Conway made climate policy a key part of her campaign for reelection in 2023. She has not announced whether she will seek a third, four-year term next spring.

One area of experimentation and success has been weaning the city's vehicle fleet off of fossil fuels. The city has converted much of its light- and medium-duty fleet to electric vehicles or hybrids and is piloting the use of heavy-duty EVs, including two electric garbage trucks — named "Vin No Diesel" and "Trash Gordon" through a public contest.

And while Fleet Division supervisor Rachel Darken told the City Council this spring that the technology for heavy-duty EVs is "not quite where we need it" for cold weather climates, a years-long testing process of biodiesel and renewable diesel has allowed the department to find a fuel blend to operate its vehicles without fossil fuels down to zero degrees.

"This is going to be the backbone of our winter fuel program," Darken said. "Going forward, we'll be able to increase that percentage of renewable diesel in the warmer months and get more bang for our buck."

The alternative fuels and use of EVs and hybrids reduced the city's carbon footprint by 5 million pounds of carbon dioxide last year, Darken said — equivalent to the amount of heat-trapping CO_2 pumped out by 473 homes in a full year, according to the EPA's greenhouse gas calculator.

Much of the city's initial effort has gone into reducing emissions from city buildings. Roughly half of greenhouse gas emissions from city operations come from building and facilities use, according to 2018 and 2022 emissions

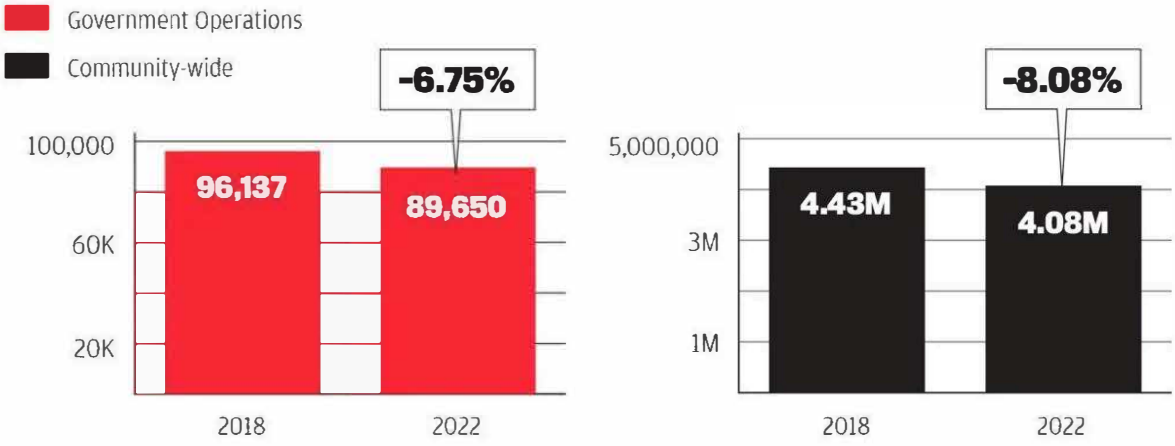
studies.

In January, the City Council passed a resolution requiring new city buildings to be designed and constructed according to LEED Gold sustainability standards, while any renovations must receive LEED Silver certification. City staff members are conducting efficiency upgrades to reduce energy use, and the City Council recently approved a contract for a decarbonization assessment of all city buildings over the next nine months.

Madison greenhouse gas emissions on the decline

Carbon dioxide emissions declined for both Madison's municipal operations and community-wide between 2018 and 2022, according to city-led greenhouse gas inventories.

Metric tons of carbon dioxide equivalent (MTCO2e), 2018-2022



SOURCE: City of Madison

BRANDON RAYGO

The city's solar capacity has grown in recent years and is projected to grow further to power the roughly 5 million square feet of city-owned properties. In 2024, municipal solar capacity was just over 2 megawatts. Last year, that

increased to just under 3 megawatts with growth to 8 megawatts expected by 2031. The increased solar power – which equates to the total electrical use in over 1,300 homes, according to one industry estimate — would replace natural gas use.

“The industry has changed. The technology has changed for the better,” city building design project manager Jon Evans said this spring. “There’s economies of scale in solar now.”

The focus on building emissions is increasingly extending to private properties, as the city ramps up implementation of its Building Energy Savings program, passed by the City Council three years ago.

The program requires owners of large commercial buildings to measure and report energy use to the city once a year. Some buildings must undergo a “tuneup” every four years to reduce energy use. The first tuneup is required this year for commercial buildings over 100,000 square feet, and buildings between 50,000 and 99,999 square feet must get tuneups next year.

So far, the city has reported 92% compliance with the new rules and has completed a tuneup of its own buildings.

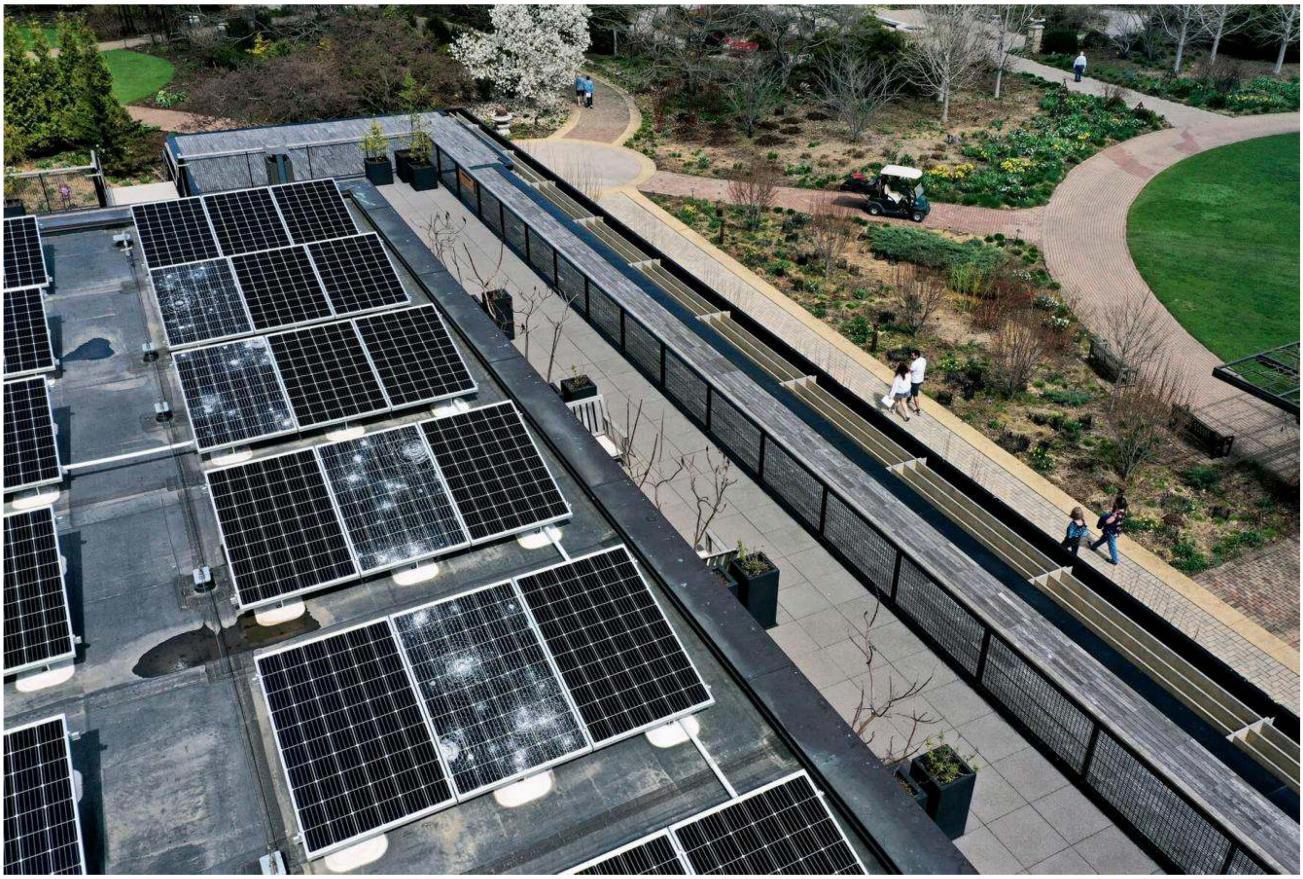
Studies in 2018 and 2022 found commercial energy accounted for roughly 45% of greenhouse gas emissions across all of Madison, with transportation emissions accounting for 28%, residential energy 20% and industrial energy another 4%. Gregg May, a sustainability coordinator for the city, called

commercial energy savings “the lowest-hanging fruit and the biggest contributor in Madison to climate change,” with 14% of buildings accounting for 66% of commercial energy usage.

“We think that this program can help save 10% to 15% energy for commercial buildings, so that’s a 10% to 15% reduction in carbon emissions, but also money saved from building owners that's not spent on energy,” May said during a City Council discussion this spring.

City policies both internally and for the community are part of a general three-pronged approach to emissions reductions.

“You just need less energy for your buildings to do the job that they need to do,” said Jessica Price, the city’s sustainability and resilience coordinator. “Then you want to get your electricity from renewable sources. Then you want to transition the things that are running on fossil fuels to electricity.”



Large hail damaged solar panels at Olbrich Botanical Gardens in Madison in April. Severe storms are expected to become more frequent with climate change.

AMBER ARNOLD / WISCONSIN STATE JOURNAL

'Avoid the worst'

Those actions come as the state and its capital city have experienced the effects of climate change in recent years.

Wisconsin has warmed by about 3 degrees and average precipitation has increased by roughly 20% since 1950, the Wisconsin Initiative on Climate Change's 2021 report found. The last two decades are the warmest on record.

"Not only are we getting more precipitation,we are also experiencing more VERY extreme storm events," the report says.

In 2018, record rainfalls in Dane County caused over $150 million in property damage from flooding and prompted a rethinking of Madison's stormwater management. The response included creating more natural flood resilience, which Rhodes-Conway said remains a priority for the city's climate initiatives, as well as reckoning with the cost of public infrastructure.

"Even now, no matter what I design, there is always an event that will out design me," Greg Fries, now Madison's deputy city engineer, said for the 2021 study. "If we did design for the 1,000-year event, very few people could afford to live in the city."

Climate scientists expect large hail, produced by storms like the ones that have swept through southern Wisconsin this spring, to increase with warmer temperatures. Those storms caused widespread property damage, followed by warnings from city officials to watch out for scammers looking to take advantage of the situation.

The changing climate is also contributing to eastward expansion of Tornado Alley, while tornadoes are expected to grow in frequency and severity because of hotter than normal temperatures, researchers at Northern Illinois University found in separate studies.

State climate scientists expect temperatures will likely rise another 1 to 3 degrees above 1950 levels by 2050.

"Each additional degree of warming will intensify the climate impacts," the report says. "These scenarios illustrate the importance of reducing greenhouse gas emissions in order to avoid the worst consequences of climate change."



West side Ald. Regina Vidaver, who led a City Council discussion on sustainability this spring, said greater cooperation among Dane County communities could lead to further emissions reductions.

OWEN ZILIAK / WISCONSIN STATE JOURNAL

Reductions and roadblocks

The global scale of climate change puts local governments in a peculiar spot, particularly as federal climate, green energy and emissions reductions policies are being rolled back.

Trevor Roark, executive director of the environmental advocacy group 1000 Friends of Wisconsin, said national policy remains a big driver of emission levels despite local initiatives.

“Big Oil has been receiving (federal) subsidy for way too many years, even though they make tons and tons of profit in the billions every single year. It really isn't necessary,” Roark said. “Once that actually (ends), the playing field gets leveled, especially for renewable energy.”

For Rhodes-Conway, Madison’s continued support for the Efficiency Navigator program illustrates how communities can stay engaged.

“I’m proud of the fact that we’ve been able to keep it going, even though we lost the $20 million grant from the federal government,” she said. “I think in some ways that’s a larger indicator of how local government, but Madison in particular, is filling the gap where the federal government is abdicating its responsibilities.”

But city leaders say federal hostility to climate initiatives is not the only obstacle to meet their climate goals. State funding levels, as well as laws limiting what cities like Madison can do, are key factors, too.

Rhodes-Conway said she is “grateful” Wisconsin lawmakers increased state funding to local governments in the current budget but that the city remains too reliant on property taxes for revenue, which impedes climate action.

“We could do more if we had other sources of funding. Even if, for example, the levy limit was lifted, we still couldn't do enough, because it's not fair to put all of that on the property tax. We need the ability to have other sources of funding,” she said.

West side Ald. Regina Vidaver also lamented a lack of private funding opportunities to make up at least some of what has been lost at the state and federal levels.

“We have to figure out, are there other sources of funding?” she said. “Philanthropy hasn’t really come through too much in the climate goal space.”

The situation has forced city leaders to look at ways of pooling their resources with other climate-minded communities. The city is part of a Dane County sustainability coalition, as well as the Wisconsin Local Government Climate Coalition, which look at opportunities like shared grants or joint advocacy at the state government level, Price said.

On the regulatory side, Price, Rhodes-Conway and Vidaver all pointed to a Wisconsin law prohibiting communities from enacting stricter building codes as a major obstacle.

Additionally, a 2023 state law prohibits cities from requiring developers to install EV charging stations at private facilities, while a ban on regional transit authorities has made establishing and financing bus or rail service in and around Dane County more difficult.

“The fact that we can’t have a regional transit authority really constrains our ability to provide the level of transit that I think our community would use,” Rhodes-Conway said.



Madison ranked first among mid-sized cities and 21st overall in the American Council for an Energy-Efficient Economy's 2024 scorecard.

RUTHIE HAUGE

Murkier ways forward

The city still has more steps to take on its internal policies to reduce its greenhouse gas footprint in the next four years. Among them is a reevaluation of its policies for replacing equipment that's reaching the end of its life with more sustainable options, something Price said is "in the works."

But advocates and city leaders say far more work is needed to reach the goal of net-zero emissions community-wide by 2050.

With roughly 28% of community-wide greenhouse gas emissions coming from transportation, leaders and activists see the sector as a particularly thorny topic, even with Madison's Metro Transit shifting toward hybrid and electric buses. Vidaver said residents replacing two or three car trips a month with bus rides, bike rides or a walk would go a long way, as could extending Metro's bus service to Oregon and Stoughton.

"I think from the city side, we really are on track to do pretty much everything that we can. I think it's more about, how do we bring the public along?" she said.

Roark, from 1000 Friends of Wisconsin, said reducing transportation emissions will require significant alterations to land use patterns, including a major rejiggering of transportation infrastructure that, for decades, has made driving a car the only viable option for most people to get around.

"When the roadways are wider, when the parking lots are huge, when it's really hard to walk from a parking spot across the street to another store, when it's hard to walk or take the bus, from getting to your house to work — all of these things, they compound," Roark said.

Rhodes-Conway said city planning efforts, including an emphasis on infill development, have begun to "turn the boat" on creating more complete, dense, walkable neighborhoods with aligned transit options to support residents making different transportation decisions.

“There's always more to do, but I do think that we have shifted the curve. We're headed in the right direction,” she said. “That is another sort of fundamental aspect of sustainability: How are we arranging the built environment that allows people to live more sustainable lives?”

Achieving a more sustainable city, Roark said, will require people to be open-minded.

“We have to open our minds more to a change in lifestyle, a change in business, a change in how a city looks, a change in who our neighbors are. We have to welcome the change,” he said. “That is a huge barrier that we need to continually try to chip away at.”

Even the use of biofuels and renewable diesel, a source of significant decarbonization, is posing challenges. While alternative fuels are cheaper and more abundant on the East and West coasts, few sources exist in the Midwest, leading to higher costs.

Darken said this year’s city budget included enough cushion for those costs, but the city aims to build “a coalition of demand” to reduce prices. The city and University of Wisconsin-Madison entered into a joint pilot program this

month for renewable diesel use in university garbage trucks to build market leverage.

In the city's progress report on its sustainability plan this year, the city awarded itself a 1 out of 5 on supporting private green business and service development. Vidaver said the planned Dane County sustainability campus, which aims to attract reuse, repair and recycling businesses, would be "a huge plus" on promoting a greener economy and the city could leverage its loans to promote green business growth.

One such loan — $2.8 million in tax increment financing toward the development of a potential nuclear fusion energy research facility on the former Oscar Meyer site — just passed the City Council and could be the type of investment that could pay dividends both for business and the environment, Zach Brandon, president of the Greater Madison Chamber of Commerce, said.

"There are 50 or so of these companies in the world in this race to bring fusion energy to the market, and we have three (here)," Brandon said. "That's an outsized economic opportunity. If we get it right, and if we are the place — or even just one of the places — we're talking about transformational impact, not just for the world, but for this region's economy."

The city's initial efforts toward incentivizing cheaper renewable diesel purchasing could also serve as a model, alongside green job training programs, particularly in the trades, Rhodes-Conway said.

"It is about leveraging primarily our purchasing power and our ability to work with partners to try and push the market," she said.

City staff members plan to conduct another citywide emissions inventory this year to track their progress toward a more sustainable city and to provide a new baseline for future policymaking efforts.

"We're trying to be ready for the world in which climate change is worse," Rhodes-Conway said. "I want to know that we've done everything we can to mitigate that, but also to make our community more resilient so we're ready for it."

Will Briggs is the housing and transportation reporter for the Cap Times. Will writes about housing, transportation, development and more related to growth in the Madison region. Email story ideas and tips to wbriggs@captimes.com.

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