EQUITABLE ELECTRIFICATION IN KINGSTON, NY

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Mid-Hudson Energy Transition

Mid-Hudson Energy Transition

MHET believes that by taking our energy future into our own hands we will build a just, resilient, stable, and affordable future. This means including everyone as we transition away from fossil energy, making homes and businesses more energy efficient, and creating new forms of cooperative energy ownership and wealth-building.

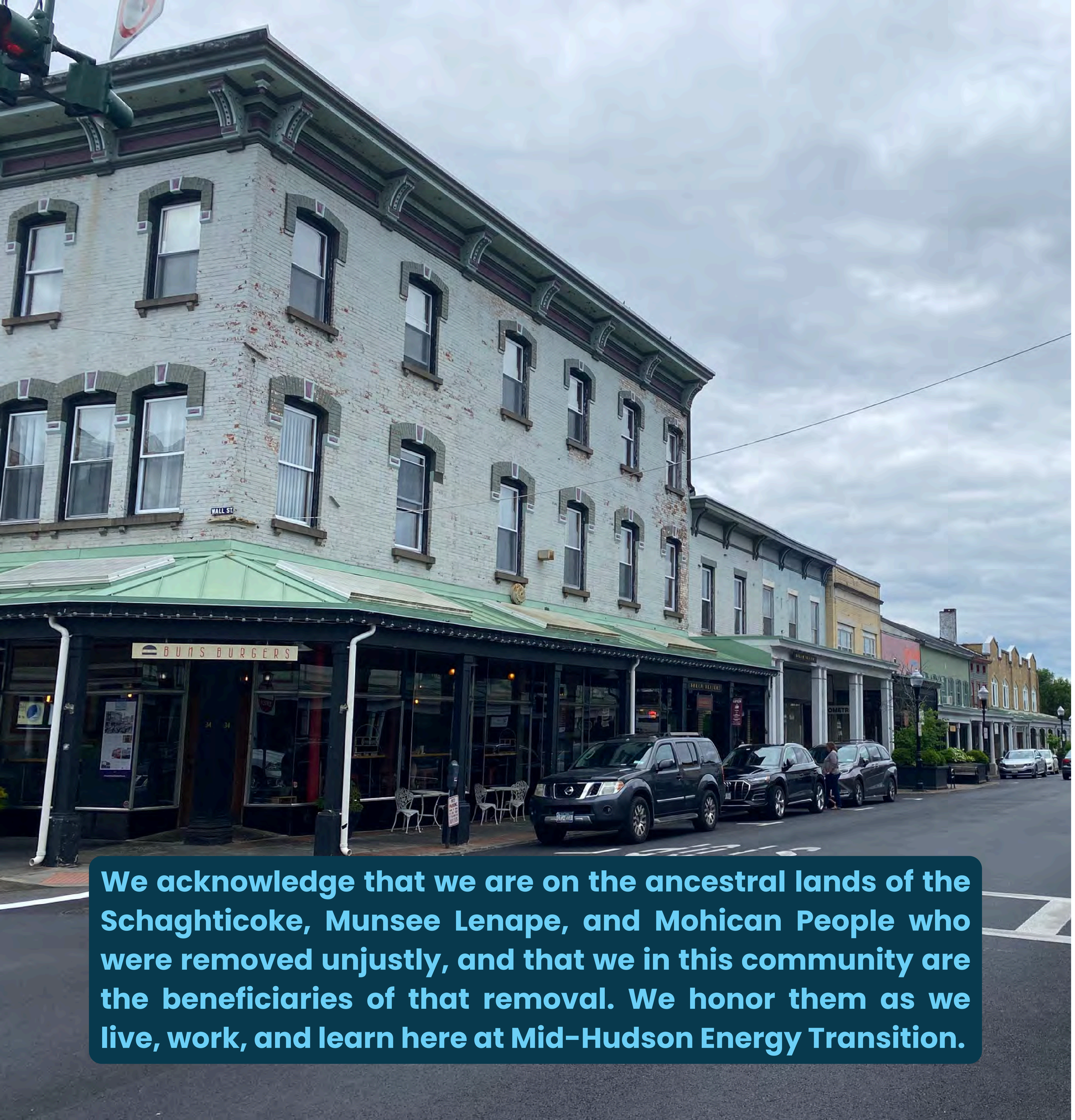
Our Approach

We tackle climate change **holistically**. Our work connects housing, energy, economic opportunity, and health because progress on one depends on progress on all. We partner with municipalities, residents, and businesses to build an energy system where **sustainability and equity aren't competing goals, but inseparable ones.**

2024

Equitable Decarbonization in Practice

So where did we leave off?



We acknowledge that we are on the ancestral lands of the Schaghticoke, Munsee Lenape, and Mohican People who were removed unjustly, and that we in this community are the beneficiaries of that removal. We honor them as we live, work, and learn here at Mid-Hudson Energy Transition.

70% of all Kingston Households are classified **disadvantaged** and/or **low-income**

In our priority census tracts:

58% BIPOC

62% Hispanic

Built before 1939

Low-income households are disproportionately burdened by the current energy system and the effects of climate change

They lack the capital, credit scores and technical expertise needed to adopt clean energy technologies

Their homes often require substantial repairs that disqualify them from state energy incentives

Our Solution:

The MHET Model

It all starts here

Outreach & Education

Meeting Communities Where They Are

- We build real, tangible trust by **meeting people where they already are** – food pantries, laundromats, places of worship – **and listening.**
- That trust leads to families inviting our **fully bilingual outreach team** into their homes and having difficult conversations about the energy challenges they're facing **(even after hours and on weekends).**
- Outreach doesn't stop at a tabling event. **We also help people sign up for critical support services** like HEAP, SNAP, Central Hudson's Bill Discount Program and more.
- **We bring energy education with us.** In order for communities to make their own decisions about their energy systems, they first must understand their energy system, historic injustices, and the opportunities available to make change. Our outreach team brings bite-sized information with them at each event to help distill this knowledge.

We work with the "hardest" cases

Home Upgrade Grants (HUG)

Home Upgrade Grants

Free Wrap Around Technical Assistance

- FREE HOME ASSESSMENT
- DESIGNING SCOPE OF WORK
- STACKING INCENTIVES
- SHARING OTHER ASSISTANCE PROGRAMS

Participating in our HUG Program

We are prioritizing...

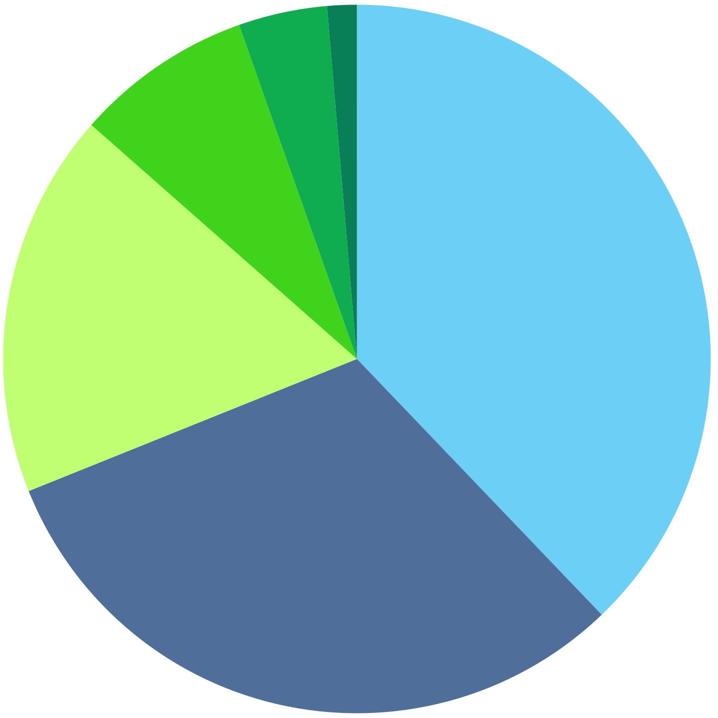
- Homeowners
- Living in Disadvantaged Communities
- BIPOC
- Have been deferred from other programs
- < 80% Area Medium Income (AMI)

We expect participants to...

- Engage in pre- and post-surveys
- Provide energy bills to measure potential cost reductions
- Share their experience through writing, photos, and/or videos

What we’re finding:

2025 In Review!



74 MEASURES ACROSS 64 PROJECTS

Heat Pump Water Heaters	28
Induction Stoves	23
Weatherization Projects	13
Panel Upgrades	6
Health & Safety Projects	3
Air Source Heat Pumps	1

$51,185

in MHET Grants

$30,188

in Utility Incentives

$131,596

in NYSERDA Incentives

$213,279

in American Rescue Plan Act Funding

$426,248

Total Investment in Kingston Homes

$7.34

Unlocked in Public Funding for every dollar MHET spent

But that's not enough to get people to electrification...

So we launched Hudson Valley's First Green Community Investment Fund

THE HELP FUND

The HELP Fund

- The HELP Fund is the **Hudson Valley's first green community investment fund**, allowing anyone to invest directly in their neighbors' energy future.
- The Fund's **blended capital model** creates space for everyone to participate.

Non-Accredited | Accredited | Philanthropic | Corporate

MHET has created a separate 501(c)(3) nonprofit to administer the Home Energy Loan Program and HELP Fund.

What That Looks Like

Community Notes

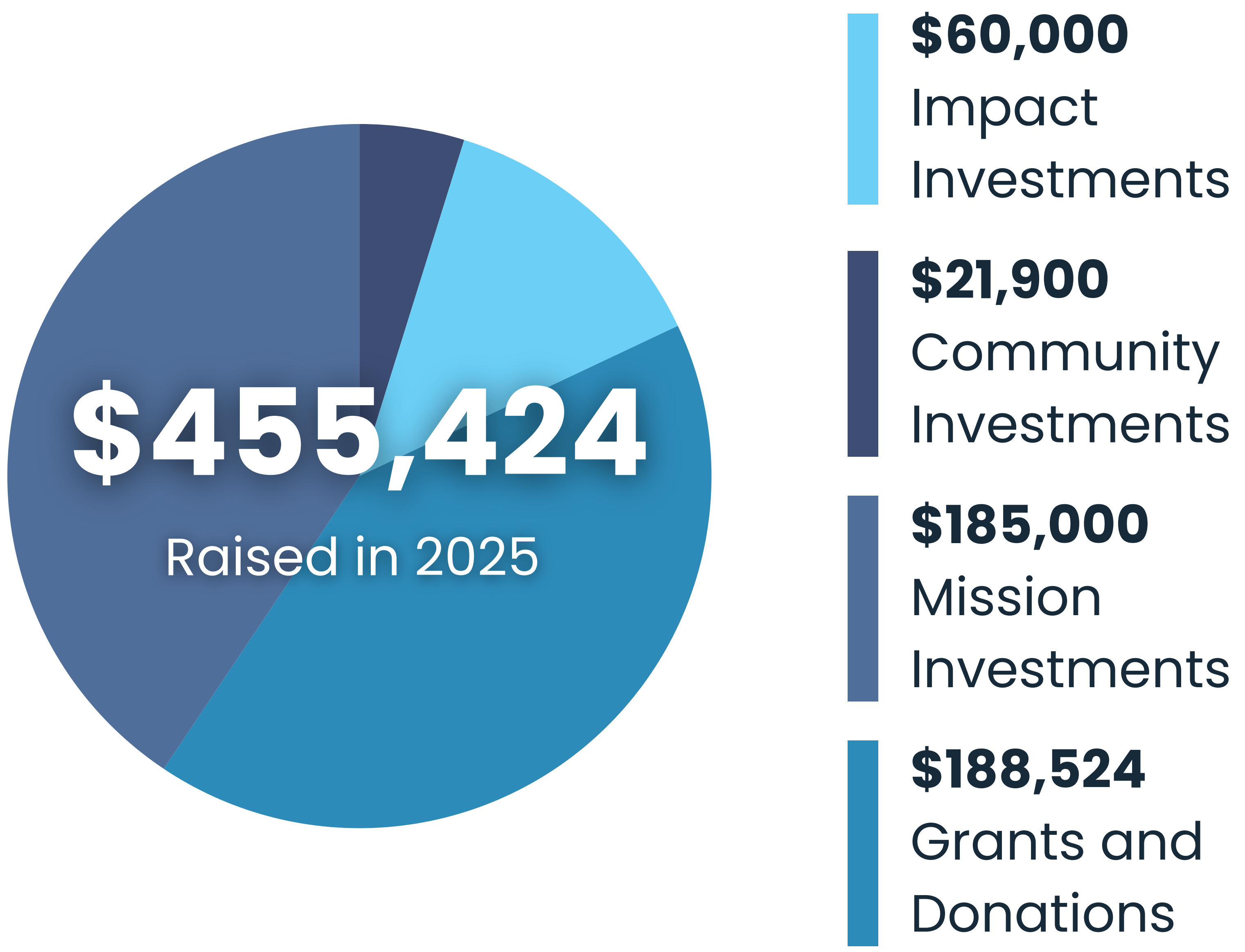
- $100 - $10,000
- 4% annual return
- 2-year term
- For non-accredited investors

Mission Notes

- $25,000+
- 0% annual return
- 10-year term
- For accredited investors + institutions

Impact Notes

- $5,000+
- 3% annual return
- 5-year term
- For accredited investors + institutions



The Difference it Makes

Where your money goes when you put it in a bank:

Fossil Fuels

Defense

Prisons

Deforestation

Where your money goes when you put it in the HELP Fund:

Climate

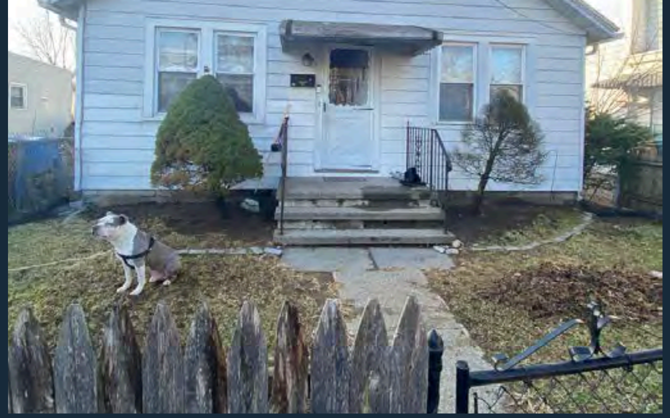
Health

Wealth

Housing Justice

So we can offer Accessible Energy Upgrade Financing

Home Energy Loan Program (HELP)



What That Looks Like

Financial Tools

- Interest Rate Buydown
- Loan Loss Reserve
- Rainy Day Fund

Partnership Ecosystem

- Community-Based Org + Local Bank + Philanthropy + Government

Carrots, not Sticks

- Incentives for on-time payment
- Support for financial hardship

What Makes HELP Different:

Empathetic Banking

No
Credit Minimums

No
Liens, Collateral, or Personal Guarantees

2%
APR (vs. 8-12% market rate)

"This program is exactly what working families in Kingston need. I've wanted to upgrade my insulation for years and HELP made it possible. The monthly payment was manageable for my budget and MHET helped me through every step."

Get Rewarded for Paying On Time!

HUDSON VALLEY current

HELP

Hudson Valley Current Incentive:

In 2026, borrowers who make successive on-time payments for three months can receive 25 currents to spend on local businesses or a fresh produce basket!

Real Impact in Our Community

Ultra-low-interest (2%) loans that:

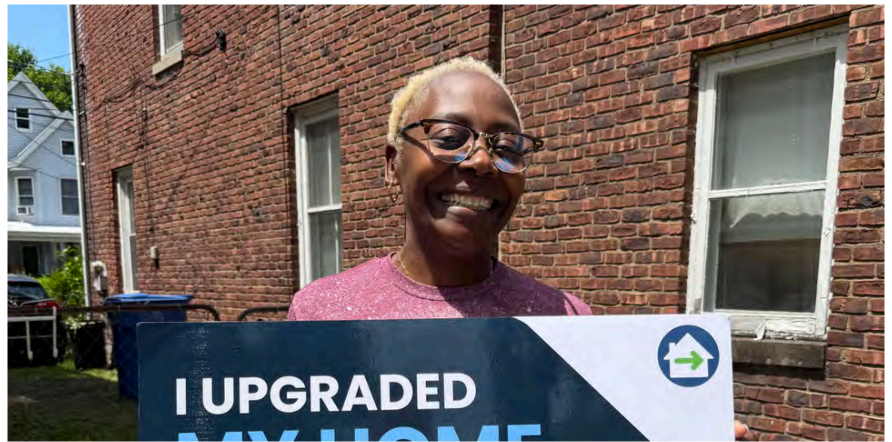
- Clear out accumulated household belongings, remediate large swaths of black mold, repair window leaks and replace with Energy Efficient Windows
- Install insulation and air sealing that lower a household's utility bills, freeing up much-needed income
- Upgrade old wiring in a historic home so the residents can safely power efficient appliances and prepare for solar

$970k+
Raised in the HELP Fund

$10,527
Average Amount Requested

100%
On Time Payments

$27,000
Disbursed to Local Contractors



What can be financed?*

Up to 100% of loan

Solar and Renewables
- Solar panels
- Battery storage
- EV chargers

Building Efficiency
- Insulation
- Air sealing & weatherization
- Windows

Heating and Cooling
- Heat pumps
- Water heaters
- Geothermal

ENERGYSTAR Appliances
- Stoves, fridges, dishwashers, ovens

Up to 49% of loan

Health and Safety
- Structural repairs
- Mold & moisture remediation
- Lead & asbestos abatement
- Ventilation improvements

*Not an exhaustive list, energy efficiency requirements apply

Case Studies

Case Study 1:
Moderate-Income Kingston Homeowner

Kingston homeowner of 13 years looking for financial support to replace appliances and improve his home's efficiency.

Scope of Work

Building Efficiency

- Insulation
- Air Sealing & Weatherization

ENERGYSTAR Appliances

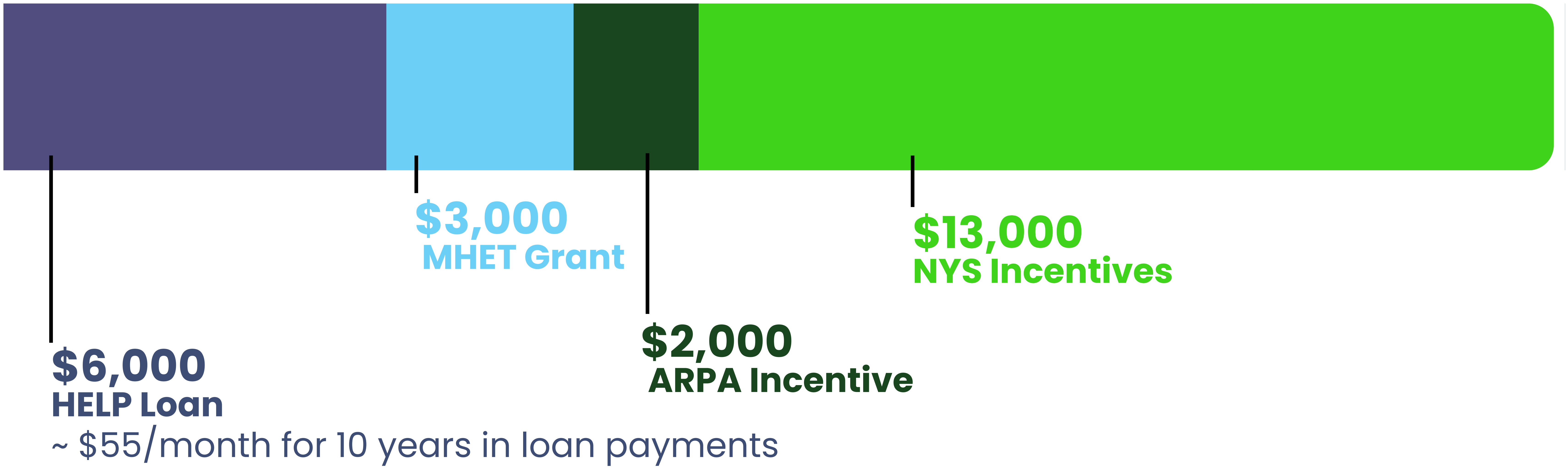
- Heat pump water heater
- Induction Stove

Panel Upgrade

- + related permits

$24,000

Total Project Cost



Case study based on the experience of a real participant. Numbers have been rounded up.

Case Study 2:
Low-Income
Kingston Homeowner

"My window units didn't work great, and were loud. I was spending $500 a month for oil."

Scope of Work

Building Efficiency

- Air Sealing & Weatherization

Air Source Heat Pumps

- ENERGY STAR certified mini splits

Door replacement

- + related permits

(Previous Tier 1 MHET participant with a daughter who also received **$12,000** in air sealing and insulation work and **$5,750** for a heat pump water heater!)

$26,250

Total Project Cost

$250
MHET Grant

$19,000
NYS Incentives

$7,000
HELP Loan
~ $64/month for 10 years in loan payments

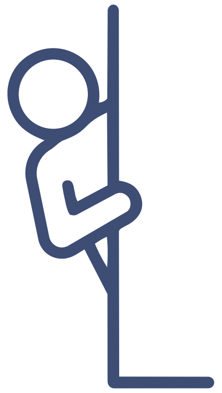
Case study based on the experience of a real participant. Numbers have been rounded up.

Lifetime Project Value: $44,000
Out of Pocket (HELP Loan): $7,000
Result: Full Electrification

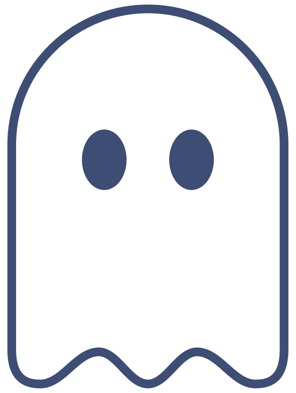
Lessons Learned

Lessons Learned: Outreach and Education

Enrollment Barriers



Connecting with historically harmed groups



Ghosting after follow ups

Survey fatigue and drop offs

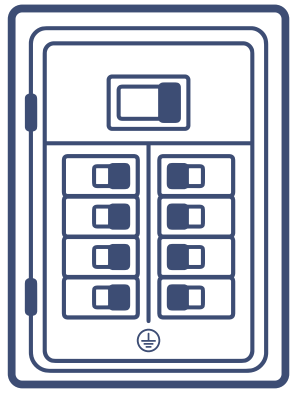
Finding new community spaces

The Improvements We're Making

- Working with our Community Council to identify community anchors in the Midtown community
- Optimizing our HubSpot CRM system and Asana task management software so our Outreach team can stay up to date with their many leads
- Using workflows to prefill participant information previously collected by past surveys in future surveys to save them time
- Co-hosting events with new partners, and promoting the MHET office as a space to gather, problem-solve and connect

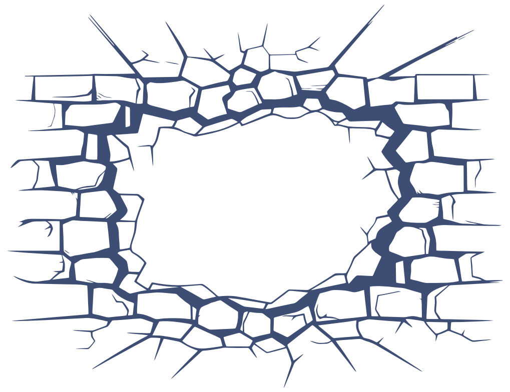
Lessons Learned: Home Upgrade Grants

Decarbonization Barriers

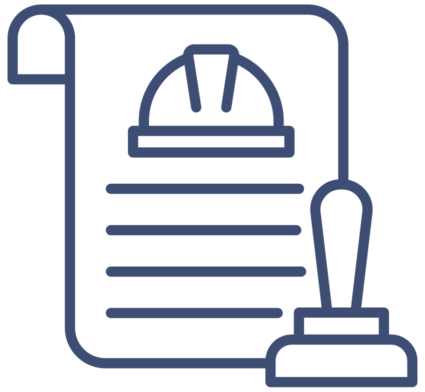


Electrical capacity and panel constraints

High costs for whole home retrofits



Legacy hazards uncovered mid-project



Permitting and shifting program rules

The Improvements We're Making

- Building our Brain Trust of industry experts to weigh in on complex projects, unexpected developments, or creative work-arounds
- Braiding new funding sources to help finance health + safety, weatherization, and remediation work
- Including a 10% contigency in HELP loans for just-in-case scenarios
- Emergency Fund developed to address rapid end-of-life replacements of inoperable equipment
- Taking projects in phases, not all at once

Lessons Learned: Home Energy Loan Program

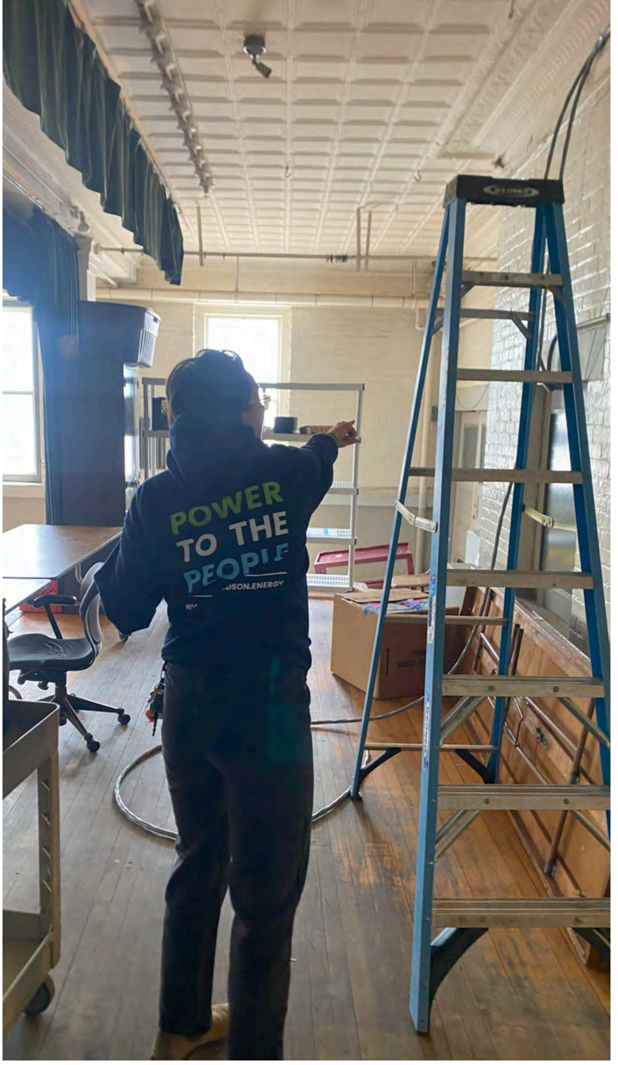
Barriers to Borrow

Funding options for health + safety only

Monthly payments of <$100 feel accessible

Fighting historic injustices and reputations

“Too good to be true”




The Improvements We’re Making

→ Working with HUG to finance critical health + safety projects and exploring a health + safety only loan product

→ Building new partnerships with organizations that can support our borrowers' financial wellness journey with dedicated financial counseling

→ Developing wealth-building incentives for on-time payments

→ Using outreach and education to build community trust and awareness of available financing options

Lessons Learned: The HELP Fund

More Important Than Ever

- Strong partnerships with local banks
- This Fund is resilient (even when Federal funding fails)
- Raising funds locally creates mission-driven investors
- Engaged non-accreddited investors

We're just getting started

Thermal Energy Networks

Community Owned Solar Projects

Community Planning

Thank you!

Stay in touch!

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WEBSITES

www.mid-hudson.energy
www.investinhelp.org

LET'S CONNECT!

THE HELP FUND

INVEST IN THE HELP FUND