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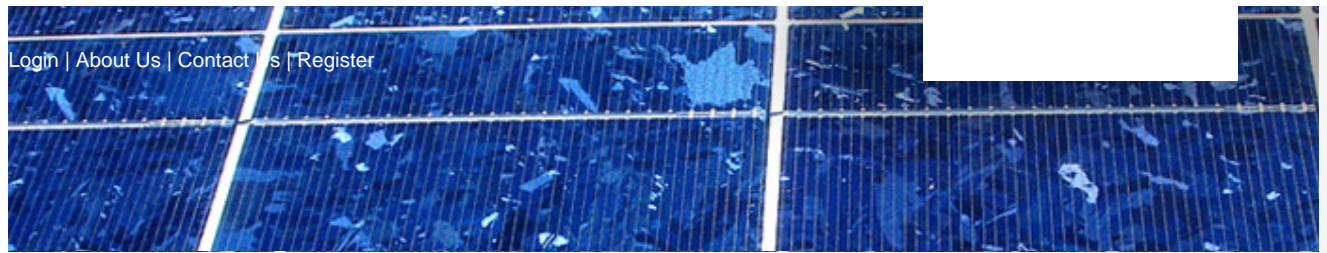
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The Current - July 2010

Articles In This Issue:

- [Homeowners, businesses rack up savings with geothermal](#)
- [The Informed Clean Energy Consumer: Six things you should know about geothermal](#)
- [MCEC forms Geothermal Stakeholder Group](#)
- [MCEC Advisory Board meets clean energy experts, plot future of an industry](#)
- [Save the date: Clean Energy Summit slated for October 4](#)
- [Meet our clean energy interns](#)
- [Forum focuses on clean energy opportunities in Asia](#)
- [Customers Can Save on Summer Energy Bills with Pepco and Delmarva Power Programs](#)

"THE CURRENT" NEWSLETTER SERIES IS MADE POSSIBLE THANKS TO PEPCO HOLDINGS INC:



Homeowners, businesses rack up savings with geothermal

Geothermal professionals happily point to a construction site in Southern Maryland as proof that their clean energy industry obviously has arrived.

In Hughesville, Calvert County, the Southern Maryland Electric Cooperative (SMECO) is building an expansive, new facility to serve as the operations epicenter for about 147,000 customers spread across three counties. The 165,000-square-foot center will house an operations center, call center, apparatus department, warehouse, truck/equipment garage, and an auditorium that will be storm-hardened to withstand a category three hurricane. The design includes some extras, such as heating/cooling in the warehouse and garage space.

Yet planners estimate the Hughesville facility will enable SMECO to slash energy consumption in its operations facilities by 75 percent. Natural day-lighting, passive solar design, cross ventilation and other facets of the LEED-certified building will contribute to those energy savings. One key factor driving the energy savings, however, is SMECO's decision to use geothermal for all its heating and cooling onsite.

"I'm tickled that the electric company is going geothermal," said Kim Winslow, manager of Aqua Well Drilling in Callaway. Aqua is slated to install the wells for SMECO's geothermal system this year, along with the wells for 200-250 other geothermal systems in Southern Maryland and along the Eastern Shore.

In the midst of a flat economy and a severe construction downturn, geothermal companies are experiencing an up-tick in business due to rising concern about energy costs, attractive government incentives, and growing public awareness of how to tap cheap, clean energy from the earth.

Founded almost a decade ago as water-service company, Aqua Well Drilling switched its business focus about 18 months ago to geothermal wells due to a "huge shift in interest in geothermal," Winslow said.

Homeowners – and, increasingly, business owners – are switching to geothermal to save money on their utility bills, she said. Winslow cut her own energy bill by installing a geothermal system at her home – a 20-year-old, 5,000-square-foot house with "terrible insulation." The system dropped her monthly energy bill from \$600 to \$300.

"Whether the house is 10,000 square feet or 2,000 square feet, people want to put their money into their homes, not into their electric bill. And geothermal also raises the value of your home," she said.

Mark Schultz, president of Earth River Geothermal in Annapolis, has seen a similar rise in consumer demand for geothermal systems. Although a geothermal installation costs more than conventional heating and cooling equipment, the payback is substantial, he said.

Schultz gives the example of a 3,000-square-foot house where the owner replaces a traditional air conditioner and oil furnace with a geothermal system. The system would cost about \$24,000. Government incentives – including a 30 percent federal tax credit and a \$2,000 grant from the state – would lower the price to about \$14,800. Homeowners in some jurisdictions, such as Anne Arundel County, could also receive a property tax credit of about \$2,500.

Based on recent energy prices and interest rates for 15-year loans, the project would leave the homeowner spending about \$120 a month on loan payments, but saving about \$237 a month on energy costs for a net savings of \$117 a month.

The system, Schultz predicted, would pay for itself in about five years and save the homeowner about \$62,000 in energy expenses over the course of 20 years.

Homeowners who switch from propane/electric systems to geothermal, achieve a similar return on investment, Schultz said. Homeowners switching from natural gas/electric to geothermal achieve lower returns, typically recouping the cost of the system in 10 years and saving about \$11,000 in energy costs over the course of 20 years.

Homeowners who switch to geothermal, enjoy other benefits too, Schultz said

“One of the trademarks of geothermal is that it is comfortable,” he said. “It puts out warm air in the winter and nice cool air in the summer, and it is quiet. You don’t have an outdoor unit. You don’t have a fan making a racket, so the aesthetics of it are better than either an air conditioner or a heat pump.”

Geothermal systems require extremely little maintenance, Schultz said. There are very few moving parts and the system itself doesn’t have to work very hard to generate temperate air and hot water.

“On a day like today, a regular air conditioner or heat pump is sitting outside in 95-degree heat, trying to generate cool air,” he said. Meanwhile, a geothermal unit is cycling liquid from underground, which is a steady 57 degrees, to cool a house. “We use little tiny pumps [to move the liquid] that draw less power than a light bulb. Nothing has to work very hard in a geothermal

system. That's why they last so long."

At the SMECO offices, Environmental and Property Rights Manager Tom Russell admits that he has been "proselytizing" about geothermal for years. The system Russell installed at his all-electric home cut his monthly energy bills from about \$500 to \$225-300. The system, he added, paid for itself in five years.

The geothermal system in SMECO's new Hughesville facility will both slash the cooperative's energy use and generate added benefits for the facility, Russell said.

A radiant-floor, geothermal system in the warehouse and the garage will keep those facilities at 55 degrees, making conditions more comfortable and efficient for workers, he said.

"The advantage that provides to us, especially with our equipment that has to start up in the wintertime, is we will simply be able to start the equipment and roll out the door. We won't need any warm-up time," he said.

Installing more than 200 wells for the massive, geothermal system will be a challenge, Russell said. The system, however, is completely underground, so it will free SMECO to make full use of the surface above the wells after the installation is complete.

"The geothermal field is going to be underneath our main parking lot area in front of the building and that will employ a combination of pervious concrete, asphalt, bio-swales and rain gardens as well as being our geothermal field. So talk about a multi-functional parking lot," he said.

Embracing geothermal was a natural decision for SMECO, Russell said. "We are under a mandate from the governor's office to achieve a 15-percent overall energy use savings by the year 2015. This is, by far, the easiest way to do that and we think it is also the most eco-friendly."

[BACK TO THE TOP](#)

The Informed Clean Energy Consumer: Six things you should know about geothermal

How do geothermal systems work?

Geothermal systems use the ground as a heat exchanger. In Maryland, the ground temperature is a stable 57 degrees. Liquid is circulated through piping that is arranged in either vertical or horizontal loops underground. The liquid is then passed through a heat pump inside a home or commercial building where it heats or cools indoor air as needed. The system also produces the building's hot-water supply. Because the ground and liquid are better thermal conductors than air, geothermal systems operate more efficiently than conventional air conditioners or heat pumps. The U.S. Environmental Protection Agency describes geothermal systems as "the most energy-efficient, environmentally clean and cost-effective space-conditioning systems available."

How much do geothermal systems cost?

This varies depending on the size, location and condition of the house. For example, drilling geothermal wells in rock is more expensive than drilling wells in clay. A poorly insulated house may need a larger system than a well-insulated house of the same size. A typical system for a 3,000-square-foot house, however, can cost roughly \$24,000.

What incentives are available to offset the cost?

The federal government offers a 30 percent tax rebate on geothermal systems. The State of Maryland pays a grant of \$500-per-ton for geothermal systems up to \$3,000. A typical system for a 3,000-square-foot house is four tons. Some local governments also offer incentives. Anne Arundel County, for example, offers up to \$2,500 credit against property taxes.

How much can you save through geothermal?

Savings vary from property to property. However, the U.S. Environmental Protection Agency has concluded that geothermal systems lower energy consumption 30-40 percent on average. Geothermal companies report that systems typically pay for themselves in five to seven years and can provide the homeowner with tens of thousands of dollars in energy savings over the course of 20 years.

Can geothermal work on any property?

Geothermal installers say their well systems fit easily into most suburban properties in Maryland. Geothermal systems have also been installed on small, city properties. The prime limited factor is whether the well-drilling rig can fit onto and maneuver around the property.

How do I choose a geothermal contractor?

As with any home-improvement project, carefully check a would-be contractor's credentials, experience and references. Currently, geothermal contractors have varying levels of training and certification. Contractors also offer different types of services: some only drill geothermal wells, some only handle installation of the heat-exchange equipment, some install the entire system.

[BACK TO THE TOP](#)

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MCEC forms Geothermal Stakeholder Group

The Maryland Clean Energy Center has launched an effort to create a professional association for the geothermal sector.

During a July 7 conference call, representatives of MCEC, the Maryland Energy Administration, local government and the geothermal industry discussed forming a Geothermal Stakeholder Group to serve as a unified voice for the industry in Maryland on issues, such as policy, financing, professional standards and consumer education.

The topics discussed included:

- The need to create standards/guidelines for the geothermal industry, possibly monitored by an independent, third party;
- Opportunities to create training programs to educate drillers, HVAC workers and others about best practices in geothermal;
- The need for consistent regulations and permitting procedures across Maryland jurisdictions;

- The need for more consumer education about geothermal;
- Current and proposed financing options and incentives for geothermal projects.

“We hope this is the beginning of many industry meetings,” said Aaron Vigil-Martinez of the Maryland Clean Energy Center.

For more information about the Geothermal Stakeholder Group, please contact MCEC at 301-738-6280.

[BACK TO THE TOP](#)

MCEC Advisory Board meets

Clean energy experts plot future of an industry

More than 50 experts in solar power, wind power, biofuels, green buildings, energy policy, venture capitalism and other facets of the clean energy economy gathered at the Universities at Shady Grove on July 13 to guide the course of the Maryland Clean Energy Center.



“It is wonderful to see the clean energy industry begin to establish itself in Maryland,” said John Spears at the opening of the first MCEC Advisory Board meeting. Spears – a renown, green architect and president of the Sustainable Design Group – is chairman of the Advisory Board.

One of the Advisory Board's missions, Spears said, "is to establish the industry as a viable business sector in the state so that Annapolis treats this industry as a serious, growing, thriving economic sector and we can get the kinds of policies that we need to grow."



A recent report by the Massachusetts Clean Energy Center ranked Maryland number eight out of 14 leading states in America for clean energy industry attractiveness. The state scored highly for various efforts, including its technical certifications in renewable energy and energy efficiency trades, incentives to help achieve Renewable Portfolio Standard goals, streamlined permitting processes for clean energy projects, and improved energy efficiency regulations.

"But there is a lot of room to improve," Spears said, noting that the study showed Maryland could benefit from additional venture capital investment in clean energy, a state equity fund, a Green Bank, and other funding mechanisms. "These economic support structures are what it takes for any industry to grow and prosper."



Congressman Chris Van Hollen noted that America is currently experiencing a period of elevated investment in clean energy ventures.

The American Recovery and Reinvestment Act "provided unprecedented investment in clean

energy. That bill alone represents the largest, one-time investment in clean energy incentives, technology and innovation,” said Van Hollen, who is co-chairman of the bipartisan Renewable Energy and Energy Efficiency Caucus and co-chairman of the Chesapeake Bay Watershed Task Force.

Congress has extended the federal production and investment tax credits to 2016, he said. The House of Representatives has passed a clean energy bill, which would create a national renewable portfolio standard, a price on carbon and a Green Bank to fund clean energy endeavors. It has also passed a \$6-billion Home Star program bill and proposed legislation to create a Building Star program. The Senate has not yet passed any of those House bills.

“We are investing in clean energy because it accomplishes a number of our national objectives. In terms of competitiveness and jobs in the future, it represents a great opportunity ... It reduces our reliance on foreign oil. And obviously there are great environmental benefits,” Van Hollen said. “It is worthy of a major, national investment.”

During the daylong session, members of the Advisory Board met in work groups to develop plans for MCEC’s policy and legislative work, identify financial tools to support the center and the clean energy industry in general, build MCEC’s consumer outreach and education efforts, and identify indicators of success in efforts to build Maryland’s clean energy economy.

Outcomes of the day included:

- A group of Advisory Board members formed an ongoing policy committee to develop MCEC’s legislative agenda for the next General Assembly session, track PACE developments on a federal level, and track and assist relevant clean energy policy issues in local governments.
- Advisory Board members stressed that MCEC must become a trusted, neutral source of consumer information about clean energy and energy efficiency, and disseminate that information through grassroots efforts, social networking, focus groups and other means.
- Advisory Board members identified numerous possible funding sources for MCEC, including providing online training and certification programs, serving as a trade association for all clean energy industries, selling online advertising, organizing high-level

events, and providing consulting services.

- Board members concluded that the sector's indicators of success should revolve around the triple bottom line of "people, profit and planet." They would include: job creation, increased number of companies in clean energy incubators, increased commercialization of technology, increased sales of carbon credits and Solar Renewable Energy Credits, improved efficiency in buildings, increased use of biomass in energy production, and improved air quality.



"The best suggestion I got all day was that we ought to do focus groups with consumers. I love that idea," said Katherine Magruder, executive director of MCEC.

"I would really like to say how grateful I am to all those professional people whose time is extremely valuable, for spending a day with us uninterrupted. That was a remarkable thing," Magruder said. "This is just the beginning. The direction and the advice that they have given will allow us to proceed with a better sense of priorities and with a better understanding of what the stakeholder audience really needs."

[BACK TO THE TOP](#)

Save the date

Clean Energy Summit slated for October 4

The Maryland Clean Energy Center will host Clean Energy Summit 2010: Energy + Environment + Economy =

[Maryland Clean Energy Summit 2010](#)

Climate Change on October 4 at the
Hilton Inner Harbor, Baltimore.

The one-day conference will bring thought leaders from industry, academia and government together to focus on the job-creation and business-development opportunities that arise from addressing the climate change challenge. Participants will discuss technology, policy and finance to identify options and strategies to help Maryland thrive in the clean energy economy.

“This is a fast-moving industry sector. Things are changing quickly even as we speak,” said Katherine Magruder, executive director of the Maryland Clean Energy Center. “We want to look at technology that is on the horizon that will be game-changing – technology that we haven’t even thought of yet or technology that could use in ways we haven’t even thought of.”

The summit, Magruder said, will strive to elevate the level of clean energy discussion in Maryland by including world-class experts.

“We are not looking to just have people from the Maryland industry talking to each other again. We want to bring in people with national and international scope to help us elevate our agenda even more significantly,” she said.

Morning panelists will build a foundation for change and cover a range of topics, including energy as a national security concern, challenges of project financing, the policy landscape, and cutting-edge research (some of which is taking place right in Maryland.)

Afternoon, breakout sessions and strategy sessions will facilitate in-depth discussions about topics, including:

Transportation: Getting from place to place is one of the most significant impacts on energy consumption and a large piece of the carbon footprint. Manufacturers are building the vehicles of the future. What will it take to adopt these new modes of transportation and how can we assure that we are ready for the ride?

Renewables: Solar and wind power technologies are now mainstream for generation across

the state. But what will it take to truly ramp up capacity in the future? Inconsistent value of RECs, securing long-term, Power Purchase Agreements, and implementing FITs will be addressed in relation to project financing. Qualifying installers, standardizing permitting and inspection protocols, permitting delays, and driving consumer demand are also on the agenda for this track. Federal climate change policy implications will also be considered.

Alternative fuels and biomass: Fuels for heating and various modes of transportation are now being developed with feed stocks that avoid the “food versus fuel” issue. How can Maryland agriculture and forestry feed stocks contribute and add value for farm operations? What feed stocks will we find for energy in waste management? Is algae the only biotech solution under development?

Energy management and the built environment: Energy consumption will be managed differently in the homes of the future, power distribution and security will be controlled by a Smart Grid, and distributed generation could be a game changer. As we move beyond LEED buildings and start to implement new technologies, how can Maryland lead the way?

Sponsorship opportunities are available for interested companies, organizations or individuals. A consumer trade show will also be open to the public throughout the event.

Noting that space is limited at the summit site, Magruder urged interested individuals to register early.

“Anyone and everyone is welcome at the summit,” she said, “ from those with a consumer perspective to those who run the largest energy utilities in the nation. We want people who are interested in advancing the dialogue to ensure that Maryland is better able to meet the goals that have been set for our state in terms of the Renewable Portfolio Standard, regional greenhouse gas reduction, energy use and demand reduction.”

For more information about Clean Energy Summit 2010, please contact the Maryland Clean Energy Center at (301)738-6280 or George Lopez at (410)761-1752.

[BACK TO THE TOP](#)

Meet our clean energy interns

Interns serve a vital role in many organizations. And this summer, the Maryland Clean Energy Center is fortunate to have three energetic interns assisting our work.



Aaron J. Vigil-Martinez, a native of Sante Fe, NM, graduated this spring from American University's Kogod School of Business with an MBA. Vigil-Martinez is putting his knowledge of and passion for venture capital and policy to work for MCEC. Previously, he earned an undergraduate degree in law and society from American University, and completed internships with then Rep. Tom Udall, the Department of Defense's Financial Management Directorate, and the House Ways and Means Committee's Subcommittee on Social Security. He has also worked as a legal assistant, specializing in real estate transactions.

Achille Hendje graduated this spring from Morehouse College in Atlanta, GA with a bachelor's degree in political science and a concentration in American government. Before heading to graduate school or law school in the fall, Hendje is working on policy issues for MCEC. "I am very interested in clean energy because saving and protecting our environment can no longer be on the back-burner. We must take care of it now before it is too late," he said. "Clean energy will also create jobs and it will allow our economy to flourish."

Kristina Lintz is a senior at Winston Churchill High School in Potomac, MD. Heavily involved in the performing arts, Lintz is hoping to study film at either Penn State or the University of Maryland after she graduates next year. This summer, Lintz is completing administrative work for MCEC and learning about clean energy. “We learned a little bit about clean energy in school, in science class, but not a lot,” she said. “It’s interesting to be around all the people at work and hear what they have to say.”

[BACK TO THE TOP](#)

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Forum focuses on clean energy opportunities in Asia

“The Global Clean Energy Race: Competing in Asia’s Renewable Energy Marketplace” will be the focus of an Energy and Environment Leadership forum this September.

Organized by the Maryland Clean Energy Center and the Maryland-Asia Environmental Partnership, the half-day event is slated for September 15 and is the third forum in the organizations’ four-part Energy and Environmental Leadership Series.



Peter Gourlay, president of MD-AEP, said roundtable discussions by energy industry leaders will focus on expanding participants’ knowledge of the rapidly unfolding energy markets in China, India, Vietnam and other Asian countries, and pinpointing market opportunities for Maryland companies and researchers.

Discussion topics will include:

- U.S. global competitiveness in renewable energy;

- Solar technology innovations, both large- and small-scale;
- Challenges and opportunities in wind power;
- Geothermal and hydropower options;
- Viable renewable “plug-ins” to Smart Grid systems;
- Keys to financing renewable energy projects;
- And Asian markets and resources for renewable energy.

The world's largest economies – including emerging Asian powers – are experiencing explosive growth in the clean energy sector, the Pew Charitable Center reports. Since 2005, investment has grown 230 percent. It is projected to grow by another \$200 billion by the end of 2010.

According to Global Data, the wind sector will account for the largest percentage of renewable energy development in Asia. China, India, Japan and Australia combined are expected to add approximately 57,400 megawatts of new, wind capacity from 2008 to 2015. This represents a 47.4-percent increase in total wind power worldwide over 2008 levels.

China, meanwhile, is poised to surpass the world's leading solar and wind manufacturers in Europe, Japan and North America within the next three years. It already dominates markets for solar hot water and small hydropower. China is also working to increase the percentage of renewable energy it uses from 7 percent of total energy consumption currently to 20 percent in 2020 – a goal that is expected to drive major investment in clean energy and energy efficiency.

India, which has about 30 megawatts of solar capacity currently, has announced an ambitious, \$70-billion program to build 20 gigawatts of solar capacity by 2022. India-watchers say the country's market for renewable energy is about \$500 million currently and is growing about 15 percent per year.

“The Global Clean Energy Race: Competing in Asia's Renewable Energy Marketplace” will be held 8 a.m. to 12 p.m., September 15 at the University of Maryland Baltimore County Research and Technology Park. To register or get more information, contact the Maryland-Asia Environmental Partnership at 443-275-2489 or peter.gourlay@mdaep.com, or go to www.regonline.com/builder/site/Default.aspx?eventid=875682.

Customers Can Save on Summer Energy Bills with Pepco and Delmarva Power Programs

Take control of your energy use and lower your bills

Hot, humid days are with us again this summer, and air conditioners are running nonstop. But Pepco and Delmarva Power are reminding customers of the many ways to save on their monthly energy bills. “Hot weather can have a major impact on energy costs, and that’s why we strongly recommend that our customers continue to take aggressive steps to conserve energy and save money,” says Thomas H. Graham, President, Pepco Region. These small steps that can make a big difference to your bill:

- Set the air conditioner thermostat between 75-78 degrees. After removing the humidity, this can be a comfortable temperature range. Remember: every degree higher on your thermostat can save as much as 5 percent on your energy bill.
- Change the air conditioner filter. A dirty filter causes the unit to run longer and inefficiently.
- Close window shades, blinds or drapes to block the sunlight during the hottest part of the day.
- Wash clothes in cold water and line dry.
- Move lamps, TVs and other heat-producing items away from the air conditioner thermostat so a ‘false reading’ doesn’t make the AC run longer than necessary. Turn them off when not in use, and unplug ‘energy vampires’ such as computers and phone chargers.
- Make sure windows and doors are tightly closed to keep the cool air in and the hot air out. Buy inexpensive outlet insulators for electric outlets and switches located on outside walls – they can be a major source of air leaks.
- When possible, use heat-generating appliances such as stoves, washers, dryers and dishwashers in the relatively cooler hours of early morning or late evening. If possible, use an outdoor grill or microwave oven for cooking.

Please scroll below to Pepco or Delmarva Power to see the valuable energy-saving

programs offered by your PHI Maryland electric company.

Pepco's Maryland customers can save energy and money by taking advantage of the following EmPOWER Maryland Home Energy Savings Programs.

- [The Income Eligible Energy Efficiency Program](#) provides customized energy-saving products and services to eligible residential customers – at no additional cost.
- [Energy Wise Rewards](#) is a program that will provide credits on energy bills by allowing Pepco to cycle a customer's air conditioner during periods of high energy use.
- [A Quick Home Energy Check-up](#) is an affordable program that brings a Home Check-up Professional into the home to show customers ways to use energy wisely, including installing some energy-saving products at no cost.
- [The Home Performance with ENERGY STAR® Audit](#) is a comprehensive, whole-house approach to improving a home's energy efficiency, comfort and safety.
- [The HVAC Efficiency Program](#) offers incentives and rebates.

Pepco also offers Maryland customers these additional energy conservation programs:

- [My Account](#) – Sign up for this easy online home energy audit and find ways to save energy and money; many are low-cost or no-cost. My Account also allows customers to compare, analyze, and pay their bills.
- [Compact Fluorescent Light \(CFL\) Discounts](#) – With Pepco's in-store discount program on select ENERGY STAR® qualified CFLs, customers can replace standard incandescent bulbs with more efficient CFLs. Save \$1.50 on each single CFL and \$3 on multi-packs when you shop at participating stores. For a list of participating retailers, go to www.pepco.com.
- [Appliance Rebate Program](#) – Pepco residential customers can receive cash rebates up to \$50 on select ENERGY STAR® qualified refrigerators and room air conditioners and certain energy-efficient water heaters purchased at any retail store.
- Pepco also is administering the Maryland Energy Administration's Maryland Appliance Rebate (Stimulus Funded) Program. This program will be in effect until the funding runs out. Visit [Additional Appliance Rebates](#) for more information.

Beginning on Friday, July 30, we will be adding the following very attractive rebates (listed below) to the suite of currently available Maryland Appliance Program rebates.

- ENERGY STAR Central Air Conditioner - \$500 rebate
- ENERGY STAR Air Source Heat Pump - \$500 rebate
- ENERGY STAR Freezer - \$100 rebate
- ENERGY STAR Room Air Conditioner - \$25 rebate

Customers can find additional information on saving energy and money in their home or business at www.pepco.com. They can also enroll in Budget Billing, a fixed payment plan based on the customer's 12-month average bill, either online or by contacting Pepco Customer Care at 202-833-7500.

Delmarva Power's Maryland customers can save energy and money by taking advantage of the following EmPOWER Maryland Home Energy Savings Programs.

- [The Income Eligible Energy Efficiency Program](#) provides customized energy-saving products and services to eligible residential customers – at no additional cost.
- [Energy Wise Rewards](#) is a program that will provide credits on energy bills by allowing Delmarva Power to cycle a customer's air conditioner during periods of high energy use.
- [A Quick Home Energy Check-Up](#) is an affordable program that brings a Home Check-up Professional into the home to show customers ways to use energy wisely.
- [The Home Performance with ENERGY STAR® Audit](#) is a comprehensive, whole-house approach to improving a home's energy efficiency, comfort and safety.
- [The HVAC Efficiency Program](#) offers incentives and rebates for the installation and tune-ups of high-efficiency HVAC equipment.

Delmarva Power also offers Maryland customers these additional energy conservation programs:

- [My Account](#) – Sign up for this easy online home energy audit and find ways to save energy and money; many are low-cost or no-cost. My Account also allows customers to compare, analyze, and pay their bills.

- [Compact Fluorescent Light \(CFL\) Discounts](#) – With Delmarva’s discount program on select ENERGY STAR® qualified CFLs, customers can replace standard incandescent bulbs with more efficient CFLs. Save \$1.50 on each single CFL and \$3 on multi-packs when you shop at participating stores. For a list of participating retailers, go to www.delmarva.com.
- [Appliance Rebate Program](#) – Delmarva residential customers can receive cash rebates up to \$50 on select ENERGY STAR® qualified refrigerators and room air conditioners and certain energy-efficient water heaters purchased at any retail store.
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[BACK TO THE TOP](#)

