

THE ZERO CARBON RENOVATION FUND



January 13, 2026

Senator Paul W. Mark, Acting Chair

Representative Michael J. Finn, Chair

Representative John H. Rogers, Vice Chair

Joint Committee on Bonding, Capital Expenditures and State Assets

Attn: Gabrielle Hanson, 24 Beacon St Room 504

Boston, MA 02133

Re: Zero Carbon Renovation Funding in the Mass Ready Act

Dear Acting Chair Mark, Chair Finn, Vice Chair Rogers, and Members of the Joint Committee on Bonding, Capital Expenditures and State Assets:

Thank you for the opportunity to submit this testimony concerning S.2542, An Act to build resilience for Massachusetts communities (the Mass Ready Act). **Our [Zero Carbon Renovation Fund Coalition](#) is supportive of this bill and believes it can be strengthened by including additional decarbonization funding for frontline communities. Luckily, [H.3577/S.2286](#), An Act establishing a Zero Carbon Renovation Fund, sponsored by Senator Gomez and Representatives Vargas and Cruz, would do just that.**

The Zero Carbon Renovation Fund Coalition has over 200 member organizations representing 80,000 units of affordable housing, and working at the intersection of housing, health, community, and climate. We are united in the idea that equitable building decarbonization is critical for the health, wealth, and safety of our communities long-term.

Decarbonization involves improving a building's envelope, transitioning it to clean energy sources, adding on-site power generation, and using less energy-intensive building materials. These practices

make buildings more resilient in the face of floods, heat waves, and other extreme weather events, while mitigating climate change.

The state has started to invest in decarbonization for affordable housing and other priority sectors through programs at DOER, HLC, and Mass Save. Current and expected decarbonization sources for Massachusetts' affordable housing sector total approximately \$500M. But this is not enough.

The cost to decarbonize affordable housing units is currently tracking between \$50K-\$150K more per unit than a business-as-usual retrofit. Scaled up to over 200,000 units of multifamily affordable housing in MA translates to at least \$10B-\$30B of investment that will be needed for the affordable housing sector alone to meet our state's climate goals by 2050.

The inclusion of H.3577/S.2286 will provide funding to catalyze an equitable transition to a clean energy future that simultaneously advances climate resiliency and improves physical and financial security for frontline communities. It will prioritize Environmental Justice communities, Gateway Cities, low-and moderate-income housing, municipal buildings, and minority-and women-owned businesses. As existing buildings in Massachusetts contribute nearly one third of all carbon emissions, a focus on making this clean energy transition is essential if we are to create a sustainable and resilient future for our children. **While H.3577/S.2286 allocates \$300 million in funding for these retrofits, we believe that \$50 million would be an adequate investment to start this crucial work.**

We encourage you to include this language in the version of the Environmental Bond Bill that this Committee reports, so we can move a step closer to the clean and resilient energy future our communities and neighbors deserve. If you have questions, feel free to reach out to ZCRF Committee Chair Emily Jones at ejones@lisc.org. Thank you for this opportunity to testify.

Sincerely,

The Zero Carbon Renovation Fund Coalition Members

- 2Life Communities
- 350 Mass Berkshires
- 350 Central Mass
- 350 Mass
- Abacus Architects
- Abode Energy Management
- Acadia Center
- ACEDONE
- Action for Equity
- Acton Climate Coalition
- AIA Massachusetts
- Alliance of Cambridge Tenants (ACT)
- Allston Brighton Community Development Corporation
- Allume Energy
- Alternatives for Community and Environment (ACE)
- Andover Working to Educate Climate Action Now (WECAN)
- Anti-Racism & Earth Ministry Teams of First Church Amherst, UCC
- Asian American Civic Association
- Asian Community Development Corporation (ACDC)
- AURORA Architects + Builders Co.
- B'nai B'rith Housing

- Beacon Climate Innovations
- Beacon Communities
- Berkshire Environmental Action Team
- Birchwood Sustainable Development
- BlocPower
- BlueHub Capital
- Boston Catholic Climate Movement
- Boston Center for Independent Living
- Boston Climate Action Network (BCAN)
- Boston Housing Authority
- Boston Impact Initiative
- Boston Metal
- Breathe Clean North Shore
- Bright Power
- Brookhaven Residents Climate Change Committee
- Brookline Community Development Corporation
- Browning the Green Space (BGS)
- Building A Better Wellesley
- Building Electrification Accelerator (BEA)
- Building Evolution Corporation
- Built Environment Plus (BE+)
- Byggmeister Design Build
- Cambridge Housing Authority (CHA)
- Capstone Communities LLC
- Cascap Inc.
- Castle Square Tenants Organization
- Center for EcoTechnology
- Chatham Climate Action Network
- Citizens' Climate Lobby - Boston Metro West
- Citizens' Housing and Planning Association (CHAPA)
- Clean Energy Group (CEG)
- Clean Water Action
- Climate Action Now, Western Mass (CAN)
- Climate Code Blue
- Coalition for a Better Acre
- Codman Square NDC
- Commonwealth Community Developers, LLC
- Community Action Agency of Somerville, Inc. (CAAS)
- Community Action Works Campaigns
- Community Economic Development Center of Southeastern Massachusetts (CEDC)
- Community Square Associates
- Conservation Law Foundation (CLF)
- Construct
- Dorchester Bay Economic Development Corporation
- East Boston CDC (EBCDC)
- Eisenberg Consulting LLC
- Elders Climate Action Mass.
- Embue
- Emerald Cities Collaborative
- Energy Allies
- enviENERGY Studio
- Environmental League of Massachusetts (ELM)
- Fairmount Indigo CDC Collaborative
- Fenway CDC
- Franklin County CDC
- Grand Banks Building Products
- Greater Boston Physicians for Social Responsibility
- Greater Springfield Habitat for Humanity
- GreenerU
- Greening Greenfield
- Green Energy Consumers Alliance
- Green Newton
- GreenRoots
- Greenvest
- HallKeen Management
- Harborlight Homes
- Hargidon Architecture + Design
- Hebrew SeniorLife
- Health Resources in Action (HRiA)
- Hilltown CDC

- Home City Development, Inc.
- Housing Corporation of Arlington
- Housing Assistance Corporation (HAC)
- Housing Greenfield
- Housing Nantucket
- Homeowner's Rehab, Inc. (HRI)
- ICON Architecture
- Indivisible Acton Area
- Inquilinos Boricuas en Acción (IBA Boston)
- Island Housing Trust
- Jamaica Plain Neighborhood Development Corporation
- Jewish Alliance for Law and Social Action
- Jewish Climate Action Network
- Jonathan Rose Companies
- Jones Whitsett Architects (JWA)
- Just A Start
- Kim Lundgren Associates, Inc.
- Latino Support Network (LSN)
- Lawrence CommunityWorks
- League of Conservation Voters
- LEAN Green Building, Inc.
- Lexington Climate Action Network
- LivableStreets Alliance (LSA)
- Local Initiatives Support Corporation (LISC) Massachusetts
- Longmeadow Pipeline Awareness Group
- Madison Park Development Corporation (MPDC)
- Main South CDC
- Maloney Properties, Inc.
- Massachusetts Affordable Homeownership Alliance (MAHA)
- Massachusetts Association of Community Development Corporations (MACDC)
- Massachusetts Association of Housing Cooperatives
- Massachusetts Climate Action Network (MCAN)
- Massachusetts Interfaith Power & Light
- Mass Power Forward Coalition (MPF)
- Mass Renews Alliance
- Massachusetts Sierra Club
- Metropolitan Area Planning Council (MAPC)
- Metro West Collaborative Development
- Montague Housing Authority
- Mothers Out Front Massachusetts
- Munkenbeck Consulting
- Mystic River Watershed Association
- Nectar Community Investments
- Neighborhood of Affordable Housing (NOAH)
- Neighbor to Neighbor Massachusetts (N2N)
- NeighborWorks Housing Solutions
- New Ecology, Inc.
- NewVue Communities
- No Fracked Gas in Mass
- No Pipeline Westborough
- North Shore CDC (NSCDC)
- Northeast Sustainable Energy Association
- Nuestra Comunidad Development Corporation
- Onion Flats Architecture
- Our Climate
- Passive House Massachusetts
- The Property & Casualty Initiative (PCI)
- Peabody Properties
- Petersen Engineering, Inc.
- Pine Street Inn
- Planning Office for Urban Affairs (POUA)
- PowerOptions
- Preservation of Affordable Housing (POAH)
- Progressive Democrats of Massachusetts

- Progressive Mass
- Public Health Institute of Western Massachusetts
- Quincy Geneva New Vision CDC (QGNV)
- R.W. Kern Center at Hampshire College
- RCC Center for Smart Building Technology
- Rethinking Power Management (RPM)
- Resonant Energy
- Revitalize Community Development Corporation
- RMI
- Salem Alliance for the Environment (SAFE)
- Slipstream
- Somerville Community Corporation
- South Boston Neighborhood Development Corporation (SBND)
- Southwest Boston CDC
- Sparhawk Group
- St. Francis House
- Stanton Home
- Steven Winter Associates, Inc. (SWA)
- Steveworks LLC
- Sustainable Comfort, Inc
- Sustainable Wellesley
- The Alliance for Climate Transition (ACT)
- The Caleb Group
- The Community Builders (TCB)
- The Green Engineer, Inc.
- The Neighborhood Developers (TND)
- The Passive House Network
- The Schochet Companies
- Town of Hudson Conservation Commission
- TSK Energy Solutions LLC
- UHM Properties
- UU Mass Action
- U.S. Green Building Council
- UndauntedK12
- Urban Edge
- Valley CDC
- Vermont Energy Investment Corporation (VEIC)
- Veterans Benefits Clearinghouse Development Corporation (VBCDC)
- Vietnamese American Initiative for Development, Inc. (VietAID)
- Vote Solar
- Waterfront Historic Area League (WHALE)
- Way Finders
- Western Massachusetts Dayenu Circle
- WinnCompanies
- Worcester Common Ground (WCG)
- Worcester Congregations for Climate and Environmental Justice
- Worcester HEART Partnership
- Worcester Housing Authority
- ZeroCarbonMA