

VILLAGE VIEW

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made heavy draperies to draw at night to help keep heat inside and cold where it belongs.

Those who could, and who've a source of inexpensive firewood, have set up stoves. Unused rooms are already being closed off. Shades are being put up at windows where there never were shades before. No opportunity to curtail heat loss is being overlooked. Taken singly, perhaps, these steps may amount to little, but since every little bit helps, people are combining the little things and hoping together they'll count for a lot.

There's something else to be done that may help more than anything else. You could install a solar hot water heating system. That sounds like an expensive proposition, and it is, initially. It could conceivably turn out to be an excellent investment, however, one that may pay for itself within a relatively few short years.

Ideally, the solar collectors would be mounted on a south-facing roof directly above the location of your source of domestic heat; that's not the only possible location, however. Collectors can be mounted on the ground, or on the side of your house, just as well. All they require is six hours of sunshine a day to provide the average family's hot water needs. To supplement Old Sol's work, you'll probably want your system backed up with the conventional system to take over should we have a prolonged period of cloudy weather. Although it's infrequent on the Cape, it can happen.

In addition to the collectors, you'll want a good-sized tank to store the heated water. The larger the tank's capacity, the longer it will hold the water at a temperature high enough to prevent your gas or oil burner from kicking on. The plumber's bill will not be inconsiderable. All in all you may have to figure on spending \$2,500 to \$3,500 to get a properly installed system working.

But, there are immediate pay-backs for homeowners willing to make the investment. First, there's a \$400 grant available to the homeowner willing to take the time and trouble to apply for it. Application, if you're thinking about it, is your first step in the process. Send off an inquiry to

Mass. Office of Energy Resources, Division of Conservation and Solar, 73 Tremont Street, Room 700, Boston, MA 02108.

Almost by return mail you'll receive a couple of large envelopes crammed with information about how to proceed to qualify for your \$400 grant. The material lists all the systems which have been approved, tells who makes them, gives names, addresses and phone numbers of the manufacturers. It's easiest to choose one nearby. You're bound to have questions and long-distance phone calls get expensive.

Also listed are approved installers; here, again, it's wise to choose a plumber in your area who's knowledgeable and who's been providing service in your neighborhood long enough to establish his reputation. Doing business with people you know is bound to be more satisfactory than hiring a stranger.

Included with the material will be a certification form that you and your installer must complete. All grantees must fill out Part One of the three-part certificate. The installer must complete the second part. Self-installation is possible if you're a handyman in plumbing, but to qualify for a grant, you must take a course in solar system installation if you plan to do your own work, unless you're a master plumber.

The information required on the certificate is not difficult to gather. HUD wants to know when the system is completely installed, the name of the manufacturer, including identification number and the number of collectors. It needs a dated copy of your sales receipt and a copy of your building permit or plumbing inspectors permit.

The plumber, if you hire one, supplies his name and license number and provides you with a year's warranty. The manufacturer of an approved system will provide you with his five-year warranty. Copies of those warranties should accompany your request for a grant.

If you installed your own system, the name and date of the installation training course you attended is required.

That's about all there is to that.

As an added inducement, however, when next April rolls around, you'll be entitled to deduct from your federal income taxes 30 percent of the cost of the first \$2000 you spent for the system, plus 20 percent of the balance of the cost. This is a direct credit against the tax, itself; not a deduction from your declared taxable income.

Take a round figure of \$3,000 in total cost; 30 percent of \$2,000 is \$600; 20 percent of the remaining \$1,000 is \$200. That's \$800 off your federal taxes for 1979. Wouldn't that be dandy?

If you don't have ready cash to purchase the system, you might consider applying for a low-cost home-improvement loan; some Massachusetts banks and savings institutions are making loans for solar installations at a point or two lower than conventional ones.

Statistics show that your hot water heater is the second largest user of heating fuel; the first, of course, is home heat. In addition to saving on fuel bills, you'll also save on electrical bills; everytime your burner switches on to heat hot water. The HUD grants are available only until December 1, 1979. If you've been thinking about making the change to a solar hot water system, start soon. It takes time to get everything rolling and everything finished, even when everything goes smoothly.

Finnegan's Law says things almost never go smoothly, but homeowners already know that so it comes as no shock. Just to prove I'm not one to suggest something I'm not willing to try myself, let me share something with you: I now have a solar hot water system installed and running. I think it's the greatest thing since the invention of the wheel. And I promise that if I ever change my mind, I'll let you hear about it.