You are eligible for energy-efficiency incentives and financing if your home meets the following criteria:

- Located within the City of Milwaukee
- Single-family home, duplex, or triplex (3 units or less)
- Owner of building must be listed as an individual and not as a trust, LLC, or form of business
- No delinquent property taxes due to the City of Milwaukee
- Me² does not have an income cap

* See inside middle panel for additional credit guidelines.

Eligible Improvements

*Must be installed by Participating Me² Contractors. See **smartenergypays.com** for a complete list*

- **Attic & wall insulation**
- **Air sealing** (caulking and sealing gaps that let in outside air)
- **Efficient hot water heaters, furnaces, boilers, and central air conditioners**
- **ENERGY STAR rated windows**
- **Solar panels,** in partnership with: Milwaukee SHINES www.MilwaukeeShines.com
- **Supporting safety improvements** (up to 20% of total loan)

"I couldn't be happier! I'm so thankful to be able to get work completed that I would have never been able to afford on my own. I'm very grateful. I would recommend Me² to anyone."

– Lisa M., City of Milwaukee homeowner

SmartEnergyPays.com

Me² business programs are also available at:

smartenergypays.com/businesses

Email: Me2@milwaukee.gov

Phone: (414) 286-2489

OES MILWAUKEE Office of Environmental Sustainability

focus on energy Partnering with Wisconsin utilities

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RECOVERY.GOV

Me² is a federally funded program sponsored by the City of Milwaukee that helps homeowners upgrade their homes with energy saving improvements that are good for you, your pocketbook, and the environment.

Me²

Milwaukee Energy Efficiency

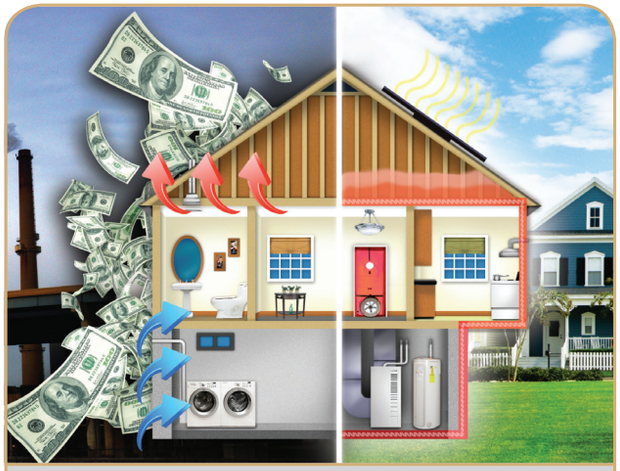
Smart energy pays.

Invest in energy saving home improvements with help from Me²

Sponsored by the City of Milwaukee and the U.S. Department of Energy

(414) 286-2489 *SmartEnergyPays.com*

Join more than 1,290 Milwaukee residents who have made energy saving improvements with Me²!



Transform your home with Me² and keep your energy dollars "in-house!"

The Milwaukee Energy Efficiency program, or Me², helps homeowners upgrade their homes with energy saving improvements like new insulation, heating and cooling equipment, and solar panels *(see back panel for eligible homes and improvements)*.

These improvements can help improve the **comfort** and **durability** of your home while **saving energy**. The program pairs Cash Back rewards from the statewide Focus on Energy Program with an affordable loan option through Summit Credit Union. With these financing tools, you can pay for qualifying home improvements as you save on your energy bill!

To get started, visit **SmartEnergyPays.com** or directly call a Participating Me² Contractor *(listed online)*.

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Provides Easy and Affordable Loans

- Low fixed rate loan with flexible payment terms up to 15 years
- Loans for as little as $1,000 and up to $15,000
- No home equity required
- Simple application, fast approvals
- Ability to finance up to 100% of the cost of the energy efficiency updates!
- Summit pays your contractor on your behalf after the work has been completed

In general, qualified loan applicants will:

- Meet eligibility requirements listed on the back of this brochure
- Be employed for the past 12-24 months
- Have a debt to income ratio less than 45%
- No minimum credit score requirement. Applicants with lower credit scores must have a longer recent employment history and lower outstanding debt obligations.

Apply Online: **SmartEnergyPays.com/homeowners**
Phone Number: **(800) 236-5560** **(Press 2 for loan info, then 1 to apply)**

Local Summit Branch Address:
2159 Miller Park Way, West Milwaukee, WI 53219
10015 W. Greenfield Ave, Milwaukee, WI 53214

	Estimated Monthly Loan Payment		
	3 Year	5 Year	15 Year
Amount of Loan	4.5% APR**	4.5% APR**	5.25% APR**
$2,000	$59	NA	NA
$4,000	$119	$75	$32
$6,000	$178	$112	$48
$15,000	$446	$280	$121

*Payments are based on the amount of loan, term, and APR above. Other terms available.
**APR is Annual Percentage Rate. Rates are as of 8/19/2013 and are subject to change without notice.

Get Cash Back Rewards from Focus on Energy!

Since 2001, Focus on Energy has helped millions of Wisconsin homeowners make positive environmental changes and save on energy costs by making simple changes in their homes.

Program	Incentive
Home Performance with Energy Star® (insulation & air sealing)	Up to $2,000 *
Residential Rewards (heating & cooling equipment)	Up to $1000 per improvement*
Express Energy Efficiency (efficient light bulbs and low-flow fixtures)	FREE installation
Appliance Recycling (old refrigerators & freezers)	FREE removal + $40 reward
Renewable Energy	
Solar panels	Up to $2,400**
Geothermal heat pumps	Up to $650

***Rewards vary by income of homeowners.**
**Program subject to change. Incentives available until funding is exhausted.

focus on energy℠
Partnering with Wisconsin utilities

For more information, please call 800-762-7077 or visit:
www.focusonenergy.com

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