

Is your home drafty? Need to replace your furnace? Want lower energy bills?

Me² is here to help with easy and affordable energy-saving upgrades such as insulation, air sealing, furnaces, boilers, water heaters, air conditioners, and windows. A Me² loan helps take some of the dollars you are wasting on high energy bills and put them into energy-saving home improvements.

APPLY

Summit Credit Union offers three convenient options to apply for a Me² loan:

1. **Get pre-approved for a Me² loan [online](#)** on the Summit Credit Union website. **Click on Loans and then Energy.**
2. **Apply by phone at 1-800-236-5560.** Press 1 to apply for a loan and then press 3 to apply for a Me² loan.
3. **Apply in-person at Summit Credit Union branch at 10015 W. Greenfield Ave. or 2159 Miller Park Way**

After Summit pre-approves your loan, contact a Me² Contractor to: 1) Provide an estimate for the project and 2) Complete this form. The estimate and Me² Project Detail Form will be collected by Summit to determine the loan amount and terms. Then let your contractor know you're ready to schedule the project.

Go to milwaukee.gov/Me2 for program details and a list of approved Me² contractors that can provide an estimate for your energy-saving home improvements.

SUBMIT FOR LOAN

Within 10 business days of project completion, work with your Me² Contractor to submit or email this Project Detail Form, along with the Me² Completion Certificate, to Summit Credit Union (EnergyLoans@summitcreditunion.com) to ensure payment is issued to your Me² Contractor.

HOMEOWNERS - Please fill out the following sections:

Section 1: Homeowner Information

Section 2: Property Information & Eligibility

Section 3: Incentives

Section 5: Terms

Section 6: Payment Authorizations

Section 7: Homeowner Signature

SECTION 1: HOMEOWNER INFORMATION

Homeowner Name: _____

Contact Name (person to whom all communication will be directed): _____

Email: _____ Phone: _____ Alternate Phone: _____

Mailing Address: _____

Preferred Method of Contact: Email Phone Mail

How did you hear about the Me² program?

- | | |
|---|---|
| <input type="checkbox"/> City of Milwaukee website | <input type="checkbox"/> Previous program participant _____ |
| <input type="checkbox"/> Contractor or their website | <input type="checkbox"/> Someone else you know _____ |
| <input type="checkbox"/> Summit Credit Union or their website | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> Event _____ | |

SECTION 2: PROPERTY INFORMATION & ELIGIBILITY

Property Address (site of improvement, if different from above): _____

City: Milwaukee State: WI Zip: _____

ELIGIBILITY

You are eligible for Me² financing if your home meets the following criteria. Please confirm your eligibility by checking all the following boxes.

- Property to be upgraded is located within the city of Milwaukee.
- Single-family home, duplex, or triplex (3 units or less).
- Building owner must have an individual or living trust, not an LLC or other form of business (for Me² loans only).
- No delinquent property taxes are due to the city of Milwaukee on the property.
- I will use a participating Me² contractor to complete the project.

SECTION 3: INCENTIVES

FOCUS ON ENERGY INCENTIVES

Focus on Energy provides rebates for specific energy saving improvements and you may be eligible for increased rebates based on household income level. To confirm if you qualify, visit the Focus on Energy website at focusonenergy.com/income-qualified and follow the required steps to determine your eligibility for income-qualified rebates. Provide Focus' income qualified approval notification to your Me² contractor and work with them to complete Focus' 2024 Rebate Application(s) at focusonenergy.com/rebates.

Application and required supporting documentation must be submitted within 60 days of installation.

Please choose the level of incentives you have been approved for: Standard Income qualified

IRA REBATES

As part of the Inflation Reduction Act (IRA), Wisconsin has been allocated \$149 million for Home Energy Rebates. Focus on Energy was chosen by the Public Service Commission of Wisconsin to deliver the two IRA Home Energy Rebate Programs, Home Efficiency Rebates (HOMES) and Home Electrification and Appliance Rebates (HEAR).

Residential Project Detail Form

HOMES Rebates

Modeled Energy Savings	Income Level	Single Family	Multifamily*
20% - 34%	Household with incomes less than 80% AMI	100% of project cost up to \$5,000	100% of project costs, up to \$5,000 per unit
	Household with incomes between 80% AMI and 150% AMI	50% of project cost, up to \$2,000	50% of project costs, up to \$2,000 per unit, \$200,000 building max
	Household with incomes greater than 150% AMI	50% of project cost, up to \$1,500	50% of project costs, up to \$1,500 per unit, \$200,000 building max
35% or greater	Household with incomes less than 80% AMI	100% of project cost up to \$10,000	100% of project costs, up to \$10,000 per unit
	Household with incomes between 80% AMI and 150% AMI	50% of project cost, up to \$4,000	50% of project costs, up to \$4,000 per unit, \$400,000 building max
	Household with incomes greater than 150% AMI	50% of project cost, up to \$3,000	50% of project costs, up to \$3,000 per unit, \$400,000 building max

**Multifamily buildings can qualify a whole building for low or moderate income if at least 50% of occupied units meet those thresholds.*

HOMES REBATE: _____

HEAR Rebates

Type of Home Energy Project	Households below 80% AMI	Households between 80% and 150% AMI	Households above 150% AMI
Home Electrification Project Qualified Technologies <i>Only households with an income below 150% AMI are eligible.</i>	100% of project costs up to \$14,000	50% of project costs up to \$14,000	Not Applicable
	ENERGY STAR electric heat pump water heater up to \$1,1750		
	ENERGY STAR electric heat pump for space heating up to \$8,000		
	ENERGY STAR electric heat pump clothes dryer up to \$840*		
	ENERGY STAR electric stove, cooktop, range, oven up to \$840*		
	Electrical load service center (electrical panel) up to \$4,000		
	Electrical Wiring up to \$2,500		
Insulation, air sealing, ventilation up to \$1,600			

HEAR REBATE: _____

Me² BONUS INCENTIVES

Me² bonus incentives are available to city of Milwaukee residents who meet the eligibility criteria. Please review your eligibility by checking all the following boxes.

- Property is in the city of Milwaukee within a qualified census tract.
- Estimated rebates/incentives from all sources do not exceed the costs of the improvement.
- Estimated Me² bonus incentives do not exceed \$3,000 per household.

To receive Me² bonus incentives, send a copy of this form, Project Invoice(s), before and after photos, proof of required permits, and your Me² Completion Certificate to: Me2@Slipstreaminc.org or mail to: **Me² Program, 431 Catalyst Way, Madison, WI 53719**

If you have questions regarding Me² bonus incentives, please contact us at the information below:

Phone: 800-969-9322

Email: Me2@Slipstreaminc.org

*Me² bonus incentives are for qualified items installed between **August 5, 2024, and December 31, 2026**. Complete applications must be received within 60 days of installation. **Me² bonus funding is limited and will be paid out on a first come, first served basis.** Me² bonus incentives are only paid once per household.*

Residential Project Detail Form

SECTION 4: PROJECT INCENTIVES, DESCRIPTION & COST (to be completed by the contractor)

Category	Description	Project Cost	Focus on Energy Incentives		Me ² Bonus Incentive	Net Cost (Project cost minus INCENTIVE)
			Standard	Income-qualified		
Air Sealing	ENERGY STAR [®] Qualified Air Sealing Energy assessment required		\$675	\$1,125	\$500	
Insulation	Attic Insulation		\$525	\$675	\$500	
Insulation	Foundation Insulation		\$75	\$110	\$250	
Insulation	Wall Insulation		\$450	\$450	\$250	
Insulation	Duct Sealing & Insulation		\$75	\$75	\$0	
Insulation	Sill Box Insulation		\$75	\$110	\$0	
Furnace	≥ 95% AFUE Single- or Multi-Stage Natural Gas		\$100	\$400	\$500	
Central Air Conditioning	ENERGY STAR [®] Certified, SEER 14+ Enter Efficiency Rating: _____		\$0	\$0	\$0	
ECM	ECM Replacement (must replace existing PSC Motor)		\$25	\$25	\$0	
Air Source Heat Pumps	Min. efficiency requirements vary (propane, oil, natural gas, or electric furnace only) <i>*See Focus on Energy</i>		*Varies	*Varies	\$1,000	
Geothermal or Ground Source Heat Pumps	Incentive varies by primary heating fuel used (propane, oil, natural gas, or electric furnace only) <i>*See Focus on Energy</i>		*Varies	*Varies	\$0	
Boiler	90-95%+ AFUE Natural Gas Standard <i>*See Focus on Energy</i>		*Varies	*Varies	\$450	
Boiler	≥95%+ AFUE Natural Gas Combination <i>*See Focus on Energy</i>		*450	*650	\$500	
Thermostat	Smart Thermostat installed by a qualified HVAC contractor (natural gas furnace, natural gas boiler or ASHP only).		\$50	\$50	\$0	
Water Heater*	Indirect Water Heater installed with qualifying boiler		Minimum \$200	Minimum \$200	\$200	
Water Heater*	Heat Pump Water Heater ≥ 3.3 UEF and <120 gallons		Minimum \$300	Minimum \$300	\$300	
Water Heater*	Tankless Water Heater ≥ .87 UEF		Minimum \$100	Minimum \$100	\$100	

**Qualified water heaters receive Focus on Energy instant discounts from participating Trade Allies. Me2 Contractors are Trade Allies*

Residential Project Detail Form

Category	Description	Project Cost	Focus on Energy Incentives		Me ² Bonus Incentive	Net Cost (Project cost minus INCENTIVE)
			Standard	Income-qualified		
Windows	ENERGY STAR® rated windows (# ____ of windows:); Attic insulation or Air Sealing required.		\$0	\$0	\$200 each, Max \$2,000	
Me ² Package Incentive	1. Air Sealing 2. Attic, Wall, or Foundation Insulation 3. New Heating Source <i>**Must have a home energy assessment to be eligible</i>		\$0	\$0	\$1,000	
Additional Eligible Measure						
SUBTOTAL						
SUPPORT MEASURES Electrical upgrades, leaky roof, asbestos removal, oil tank removal, etc. necessary to complete above improvements; not to exceed 20% of the subtotal. Support measures taken:			\$0	\$0	\$0	
TOTAL PROJECT COST						

A.	TOTAL PROJECT COST:	\$
B.	FOCUS ON ENERGY INCENTIVE:	\$
C.	Me2 BONUS INCENTIVE (\$3,000 max):	\$
D.	IRA HOMES Rebate:	\$
E.	IRA HEAR Rebate:	\$
F.	OUT OF POCKET COST (paid by customer):	\$
E.	REQUESTED SUMMIT PAYMENT: \$20,000 max, subtract lines B, C, D, E & F from line A	\$

SECTION 5: TERMS

By checking the box below, you are certifying the property's eligibility to receive Me² Financing and have read and understand the main terms of the program.

- I have read and understand the following terms of the Me² program.

The City of Milwaukee, the Me² program, and Summit Credit Union:

- Recommend you contact your contractor for detailed manufacturer equipment warranties.
- Read and adhere to Homeowner Consumer Tips: <https://datcp.wi.gov/Pages/Publications/HI-ConsumerTips136.aspx>
- Do not endorse any particular installation contractor, engineering firm, manufacturer, product, or system design by this offering.
- Are not responsible for any tax liability imposed on the recipient as a result of incentives.
- Make no representation or warranty and assume no liability with respect to the quality, safety, performance, or other aspect of any design, consulting, product, system, equipment, or appliance installed or received and expressly disclaim any such representations, warranties, and liability, including, but not limited to, any implied warranties of merchantability or fitness for a particular purpose. Please contact your contractor for detailed manufacturer equipment warranties.
- Do not guarantee that installation and operation of energy efficient equipment will result in reduced usage or in cost savings.
- Are not liable for any damages, including any incidental or consequential damages, arising out of the operation or malfunction of the products, equipment, or appliances, or the installation thereof.
- Signatory(ies) indemnify the Me² program, the City of Milwaukee, their respective affiliates, subsidiaries, parent companies, officers, directors, agents, and employees against all losses, damages, expenses, fees, costs, and liability arising from any design, consulting, product, system, equipment, or appliance.
- Unless notified in writing, the Me² program reserves the right to publicize participation in the program.
- A Me² program representative may schedule a site visit to verify that qualified products, systems, equipment, or appliances were installed.

SECTION 6: PAYMENT AUTHORIZATIONS

At the homeowner's discretion, Summit may either pay the contractor 100% of the loan upon completion of all agreed upon work OR pay a 30% construction advance and the remaining 70% upon project completion. Homeowner should select one of the following options:

- Pay Contractor only upon completion of the work. Summit Credit Union will issue the Contractor a check 1-2 weeks after the Contractor submits the Completion Certificate, including documentation of City permits.
- Pay Contractor 30% down as a construction advance and the remainder upon completion. 1-2 weeks after initial loan closing, Summit Credit Union will issue the Contractor a check for 30% of the loan amount. Upon completion of all work, Summit will issue the Contractor a check for the remaining balance 1-2 weeks after the Contractor submits the Completion Certificate.

SECTION 7: HOMEOWNER SIGNATURE

To the best of my knowledge, the statements above are complete, true, and correct. I hereby certify that I hold title to the property and am authorized to submit this application. By signing this application, I authorize Summit Credit Union and the Focus on Energy program to release project information such as energy savings estimates, loan details and status, income eligibility status, quality control documentation to the Me² program and its affiliates, including Slipstream, City of Milwaukee, and US Department of Energy. Submission of this Application Form does not guarantee approval.

Signature: _____

Printed Name: _____ Date: _____

SECTION 8: CONTRACTOR INFORMATION & SIGNATURE

Contractor Name: _____

Authorized Contractor Representative: _____

Email: _____ Phone: _____

Mailing Address: _____

Please confirm all of the following statements by checking the following boxes:

- I am a Me² Participating Contractor currently in good standing with the program.
- I am a Focus on Energy Trade Ally currently in good standing with the program.
- I have provided this homeowner with a written bid that matches the project description contained in Section 4.
- To the best of my knowledge, the proposed improvements are eligible for Focus on Energy and Me² bonus incentives as noted in Section 4 (except support measures) and I will submit the incentive request to Focus on Energy and Me² within 10 business days of project completion. I will utilize the Instant Discount option so that the customer only pays the net project cost after incentives.
- I acknowledge I will be paid according to the homeowner selection in Section 6 and that it is my duty to submit the Completion Certificate to Summit Credit Union.
- I will pull the required City of Milwaukee permits for the proposed improvements and will cure any deficiencies that do not pass permit inspection at no additional cost to the homeowner.
- I will cure any installation deficiencies identified by the Me² program staff or Focus on Energy program staff at no additional cost to the homeowner.
- My bid includes proper disposal/recycling of any waste generated as a result of this project.

To the best of my knowledge, the statements above are complete, true, and correct. I hereby certify that I am authorized to submit this Application Form and affix my signature below. Submission of this Application Form does not guarantee approval.

Signature: _____ Title: _____

Printed Name: _____ Date: _____