



Residential Contractor Procedures Training

Program Results

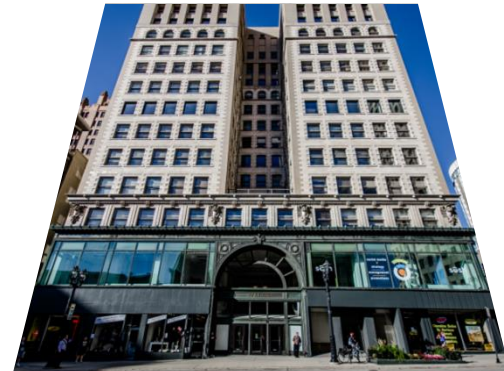
Residential

- 2,248 Home Evaluations
- 1,267 homes upgraded
- 249 loans
- National awards
- 30% average savings



Business

- 133 Businesses Improved (\$14 million in economic stimulus)
- Key projects: Wells Building, The Blue, Alverno College, City Center, US Bank, Rexnord, gas stations, apartments, etc.
- Small Business Program Partnership with Focus on Energy





Program Description

The Milwaukee Energy Efficiency program, or Me², helps homeowners upgrade their homes with energy saving improvements like new insulation, heating and cooling equipment. 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!

Me² is now EASIER THAN EVER!



Program Redesign

| Old Program | New Program |
|---|--|
| Energy Advocates | Contractors sell the program |
| Me ² incentives + Focus incentives | Focus incentives only |
| Summit Credit Union Loans | Summit Credit Union loans with streamlined approvals |
| Energy audit required | Energy audit required only as part of HPwES; stand alone HVAC projects do not require energy audit |
| Compass/Surveyor energy audit tool | No separate Me ² audit tool. Use EM Home for HPwES jobs |
| 10% minimum energy savings | Focus eligible measures |
| Heavy WECC involvement relative to DOE rules | Easy process means you work directly with homeowner and Summit |
| Heavy Program Marketing | Light Program Marketing |



Me² Financing

Me² is proud to partner with Summit Credit Union to help make Milwaukee energy efficient

- Easy application process
- No down payment
- Affordable fixed interest rate
- Expanded access to credit
- No home equity required
- Customer repays loan while saving on energy bills
- Summit pays contractor directly on project completion
 - 30% construction advance allowed





Me² Financing

- 2 Milwaukee Branch locations
- Apply online or in person
- Me² brochure has good information for consumers
- Loan calculators at SmartEnergyPays.com

| Amount of Loan | Estimated Monthly Loan Payment | | |
|----------------|--------------------------------|-------------|---------|
| | 3 Year | 5 Year | 15 Year |
| 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.



Eligibility

Property Eligibility

- Located within the City of Milwaukee
- Single-family home, duplex, or triplex
- 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

Project Eligibility

- Building shell improvements through Focus on Energy Home Performance with Energy Star program
- Focus on Energy eligible HVAC improvements
- Geothermal
- Supporting improvements
(up to 20% of total loan)



Program Process

- Customers who call City are referred to Participating Contractor list
- Develop your own customer leads (FOE co-op marketing)
- Promote Focus incentives (use instant discount for Me² jobs)
- Promote Focus Enhanced/Tier 2 rewards → homeowner applies to Focus on Energy
- **Offer Me² loan**

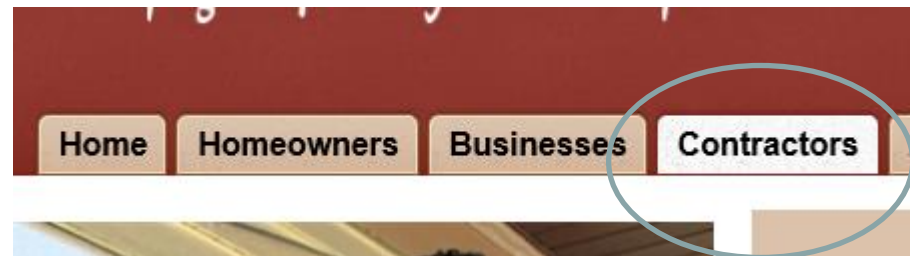


Program Process

- Customer **applies for loan online** at or at a Summit branch location
- Contractor develops project for customer
 - HPwES projects- use EM Home (Comprehensive scenario if including HVAC work)
 - No audit for HVAC only work
 - Complete Me² Form 1 for standard projects
 - Complete Me² Form 2 for Enhanced/Tier 2 rewards

Contractor Forms

SmartEnergyPays.com/Contractors



FOR CONTRACTORS

Residential Project Forms

- (New) Me² Brochure
- (New) Project Detail Form - Standard Form
- (New) Project Detail Form - Enhanced Form
- (New) Installation Completion Document
Document certifying completed installation. To be signed by Homeowner, Prime Contractor and Consultant (where applicable).



Program Process Flow

- Customer uploads Me² Form 1 (or 2) to their Summit account or emails it to me2lenders@summitcreditunion.com
- Summit approves loan and notifies customer
- Customer schedules work with contractor
- Contractor completes work. You must pull permits!
- Contractor submits Completion Certificate to Summit at me2lenders@summitcreditunion.com
- Summit pays contractor

LEADS are **GOLD**

- Try to turn proposals quickly for customers
- The early bird gets the worm
- Use financing as a sales tool i.e. “pay for upgrades as you save on your energy bill”
- Use online loan calculator to market improvements in terms of “affordable monthly payments”



Milwaukee Shines

- Efficiency first, but renewable energy is the next step.
- Milwaukee Shines can help!

www.MilwaukeeShines.com



Milwaukee
SHINES

COMMITTED TO A SUSTAINABLE SOLAR FUTURE

- Financing for solar through Summit CU



Future Marketing

- Me² has huge lead base
- City continuing to market the program
- Let's work together to keep the momentum going



Contractor requirements

- Complete and return Participation Agreement at www.SmartEnergyPays.com/contractors
- Contractors must be trade allies in good standing with Focus on Energy
- Contractors that do insulation work must be trade allies in the Focus on Energy Home Performance with ENERGY STAR program
- Job reporting online



Labor Resources

- Creating jobs for Milwaukee residents is a big priority through Residents Preference Program (RPP)
- See Me² Participation Agreement for details
- Two resources to find quality RPP workers on either a permanent or temporary basis:
 - Milwaukee Community Service Corps
414.372.9040 (Ask for Mike Consiglio)
 - Triada Employment Services (WRTP)
(414) 937-3605



2014 Goal

Upgrade 400 Homes



Contact Info

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