

Today's Energy Injustice



Amy

120% AMI

Income: \$80,000



Mark

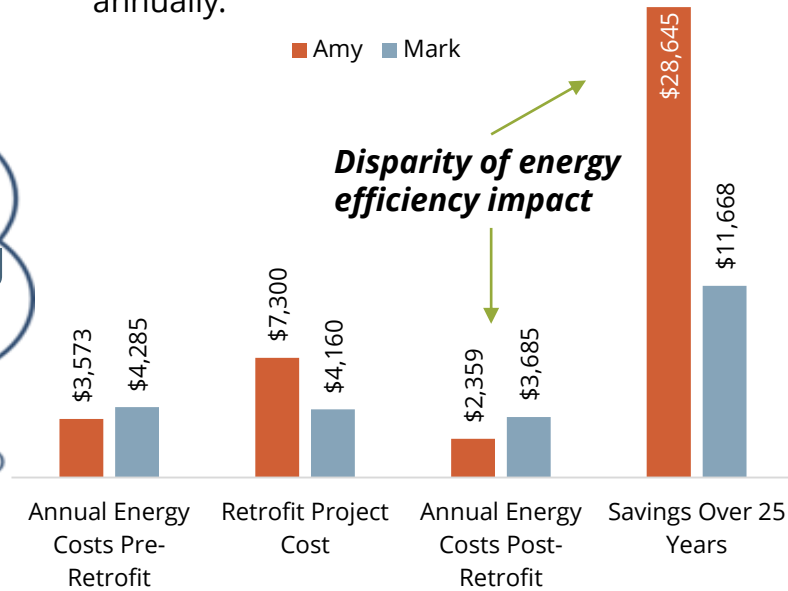
80% AMI

Income: \$40,000

Amy was spending \$3,573 on energy costs, **4.5% of her income**. After determining a project scope and receiving \$1,236 in incentives, Amy achieved 34% energy savings, \$1,214 annually.

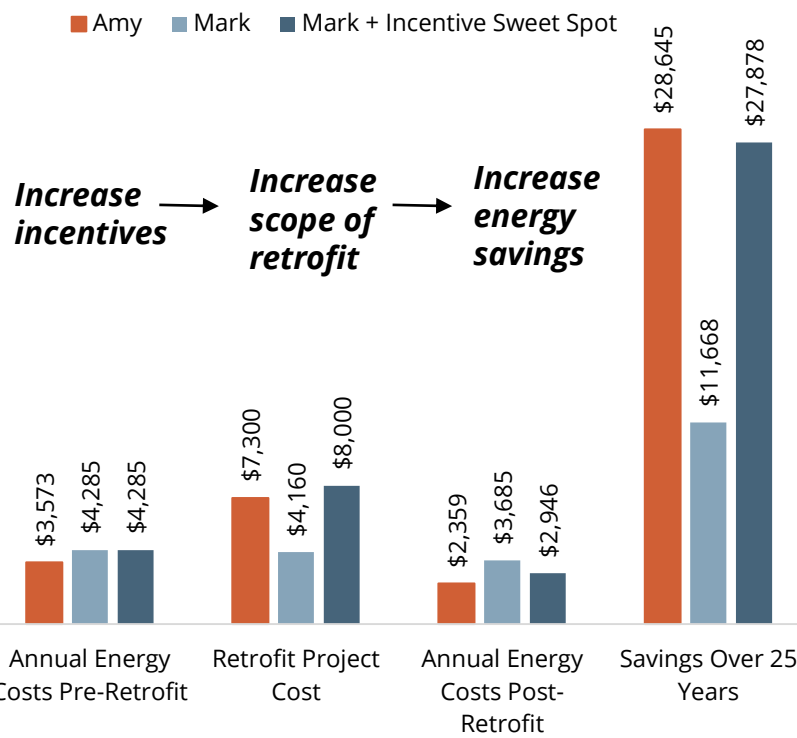
Mark was spending \$4,285 on energy costs, **10.7% of his income**. After determining a project scope and receiving \$828 in incentives, Mark achieved 14% energy savings, \$600 annually.

Lower income households choose smaller projects achieving less energy savings.



Incentive Sweet Spot

Increasing Mark's incentive to cover **30%** of the project cost would enable him to make the retrofits that would achieve greater energy savings. We strive to enable Mark to afford an \$8,000 project that achieves a 32% energy savings. **Combining greater incentives with our affordable energy loan, this project is now attainable.**



	Mark	Mark + Incentive Sweet Spot
Retrofit Cost:	\$4,160	\$8,000
Efficiency VT incentives:	\$828	\$1,400
HEAT Squad incentives:	\$0.00	\$1,000
Total Cost to Customer:	\$3,332	\$5,600
% Covered by Incentives:	20%	30%



Expanding the Benefits of Comprehensive Energy Efficiency for Low to Moderate Households

HEAT Squad was started in 2010 when NWWVT, a nonprofit housing and lending agency, received a \$4.5 million grant from the US Dept. of Energy to “change the marketplace” in Rutland County- to dramatically increase demand for energy efficiency in residential buildings. We implemented a program based on the same quality customer service model we have been employing since 1986: **handholding, boots on the ground, and customer service.**

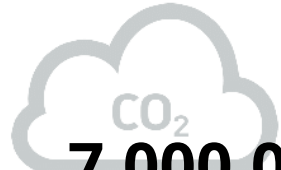
HANDHOLDING



BOOTS ON THE GROUND



CUSTOMER SERVICE



7,000,000
POUNDS OF
CO₂ SAVED
EACH YEAR



5 VERMONT
COUNTIES



0% - 4.99%
ENERGY LOANS
FOR ALL INCOMES



\$9,000,000
CONTRACTOR
REVENUE



\$1,200,000
BACK IN THE
COMMUNITY



24% FEWER

ASTHMA SYMPTOMS
HEALTH & SAFETY



4 KENTUCKY
COUNTIES



3,500 AUDITS

1,400 RETROFITS

According to the Cadmus Group, “Low income households (80% AMI and below) are 164% more likely to install efficiency measures when participating in the HEAT Squad program than with a contractor alone.”