

Improving Energy Performance of Residential & Commercial Buildings -- Energy Audits and Revolving Loan Funds

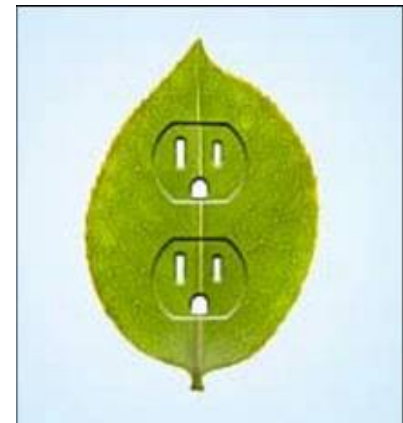
Presentation to Climate, Energy and Environment Policy
Committee (CEEPC)

July 22, 2009



Overview

- Home Energy Loan Program in Montgomery County
- Update on Innovative Municipal Financing Programs
 - Charlottesville, VA
 - Edison | Wright -- Annapolis



Montgomery County Home Energy Loan Program (HELP)

- Enabling Legislation passed April 14
- Low or no cost loans provided to property owners
- Fund cost effective measures for home energy audits and measures that cost effectively improve energy performance
- Payback through property tax bill
- Details of program under development



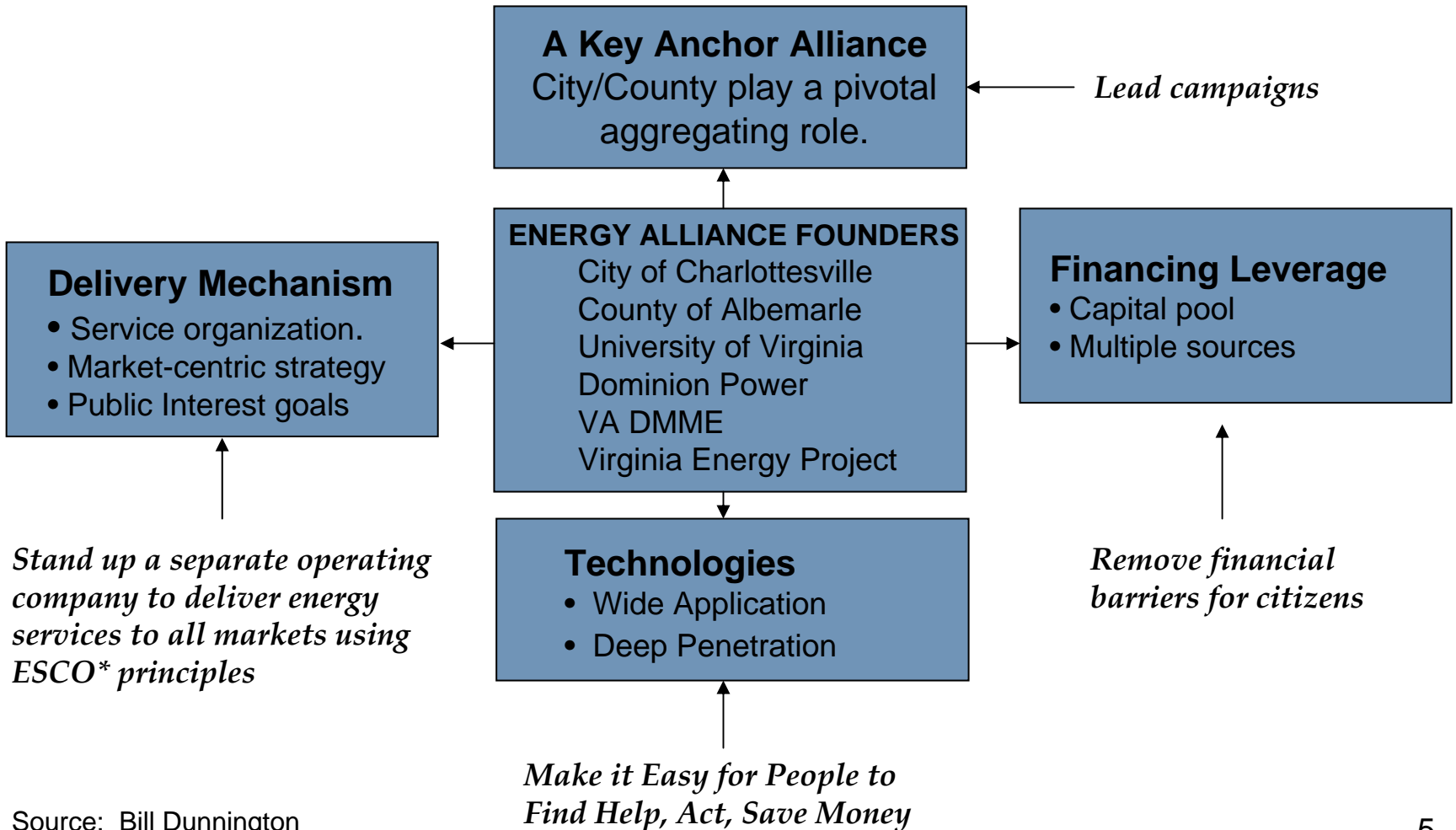
Charlottesville Community Energy Program

Goals:

- Community-based, public-private alliance, which delivers proven approaches to energy efficiency to all sectors of the community.
- Deep market penetration (30-50%), all market sectors
- Comprehensive utility savings (20-40% per participating customer)
- 5 -7 year timeframe
- Program design can be widely replicated

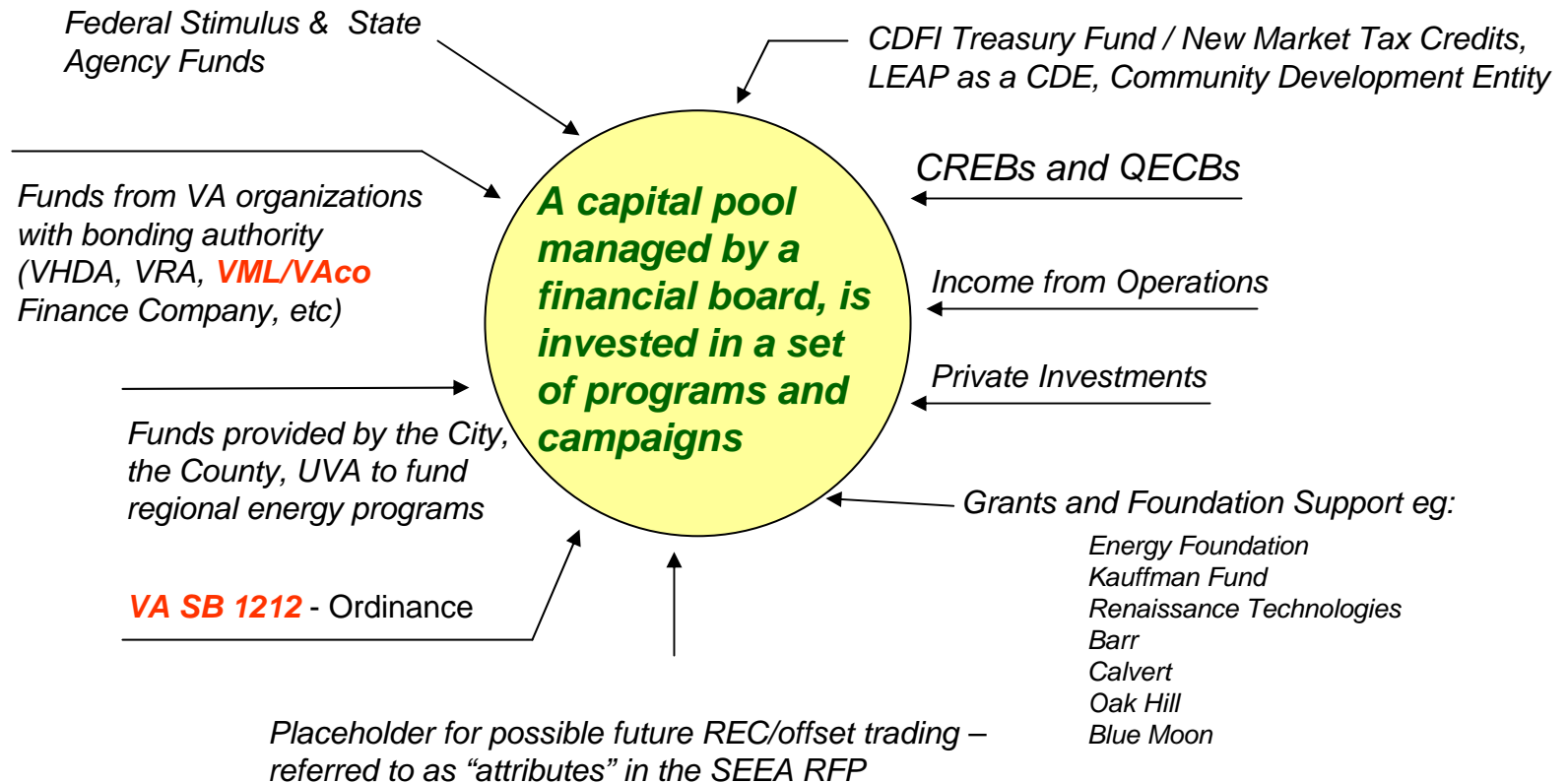


Charlottesville Program Overview



Charlottesville Funding Strategy: Diversify

Develop a capital pool from multiple sources to invest in energy programs which save people energy, money and generate fee income. Manage the pool with oversight from a financial board.

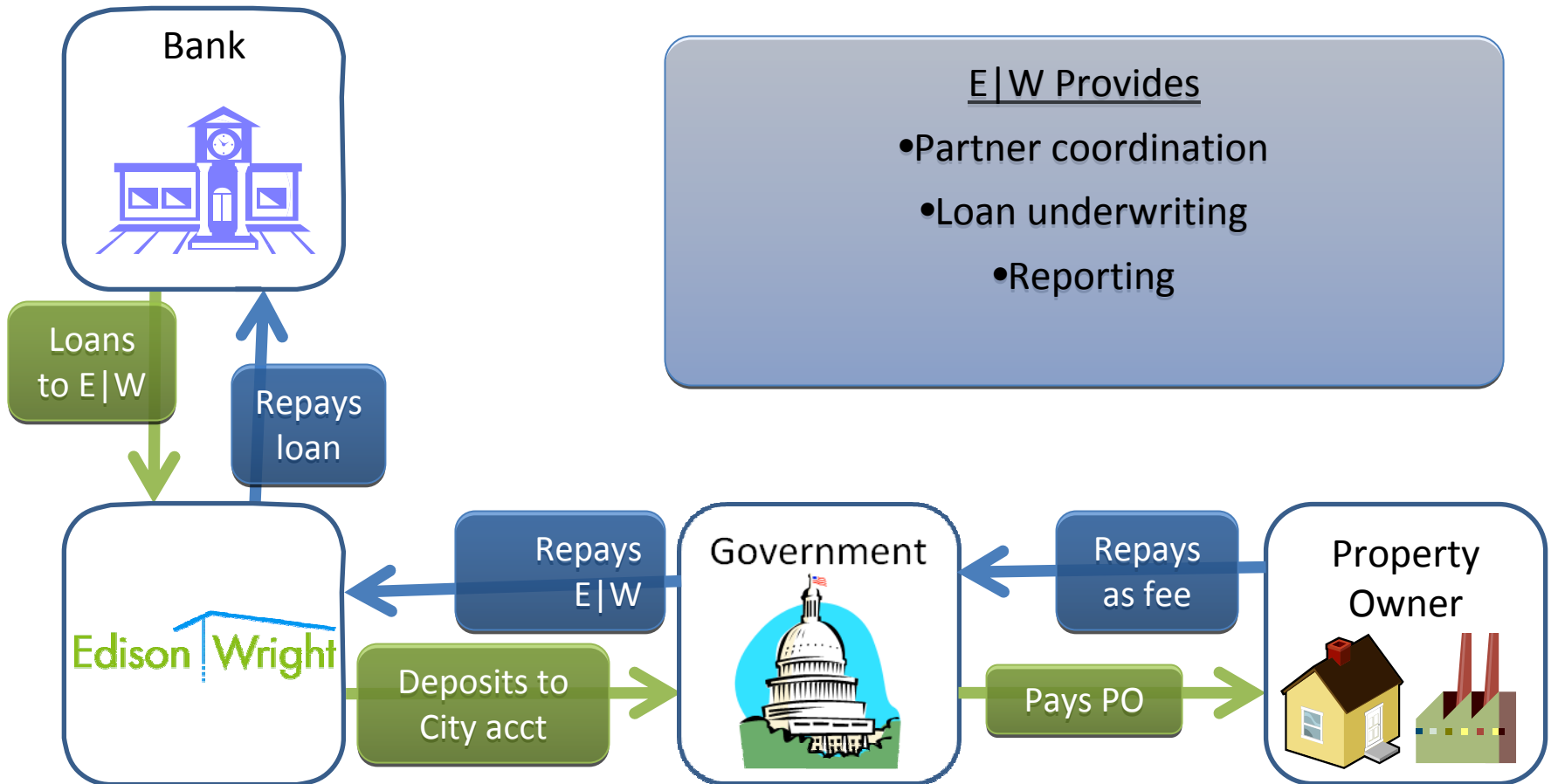


Edison | Wright

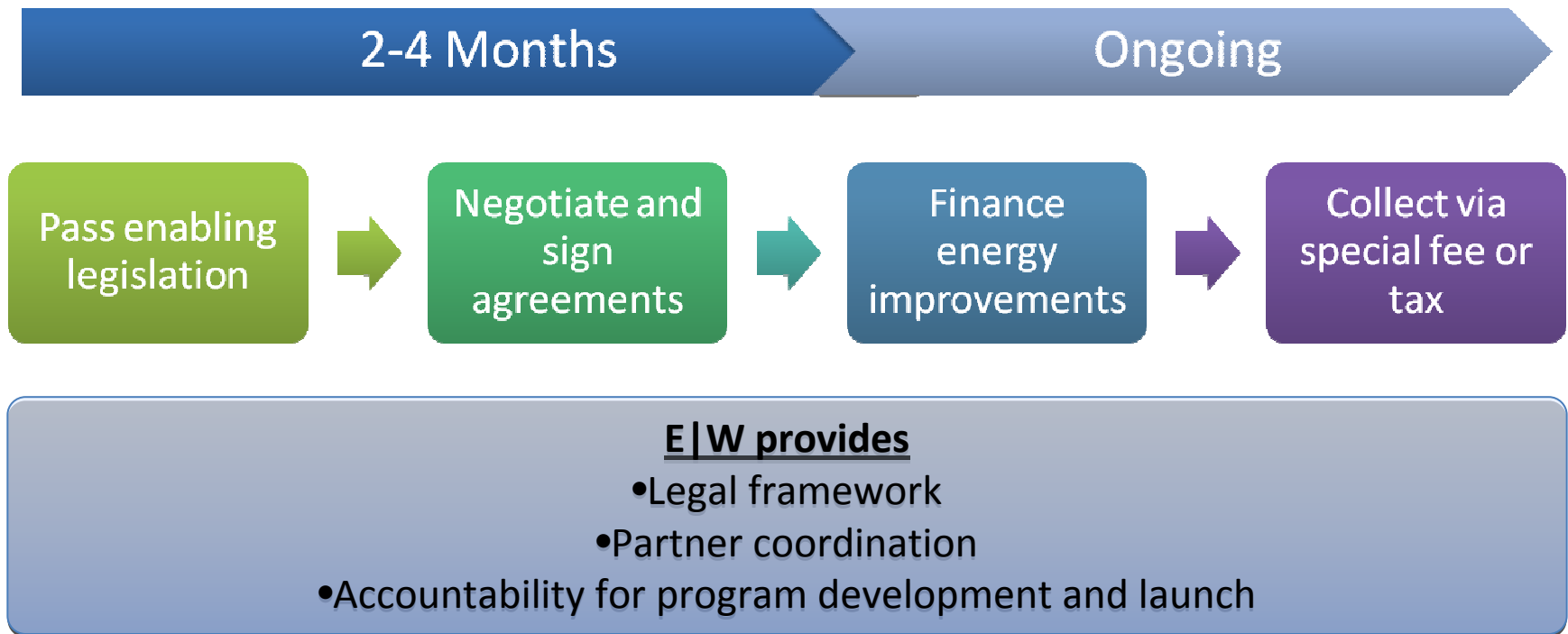
Enables government to create green jobs and reduce carbon emissions by promoting clean energy improvements for buildings

- Finances green improvements with voluntary property tax assessments
- Eliminates barriers to adopting green improvements
- No cost to government

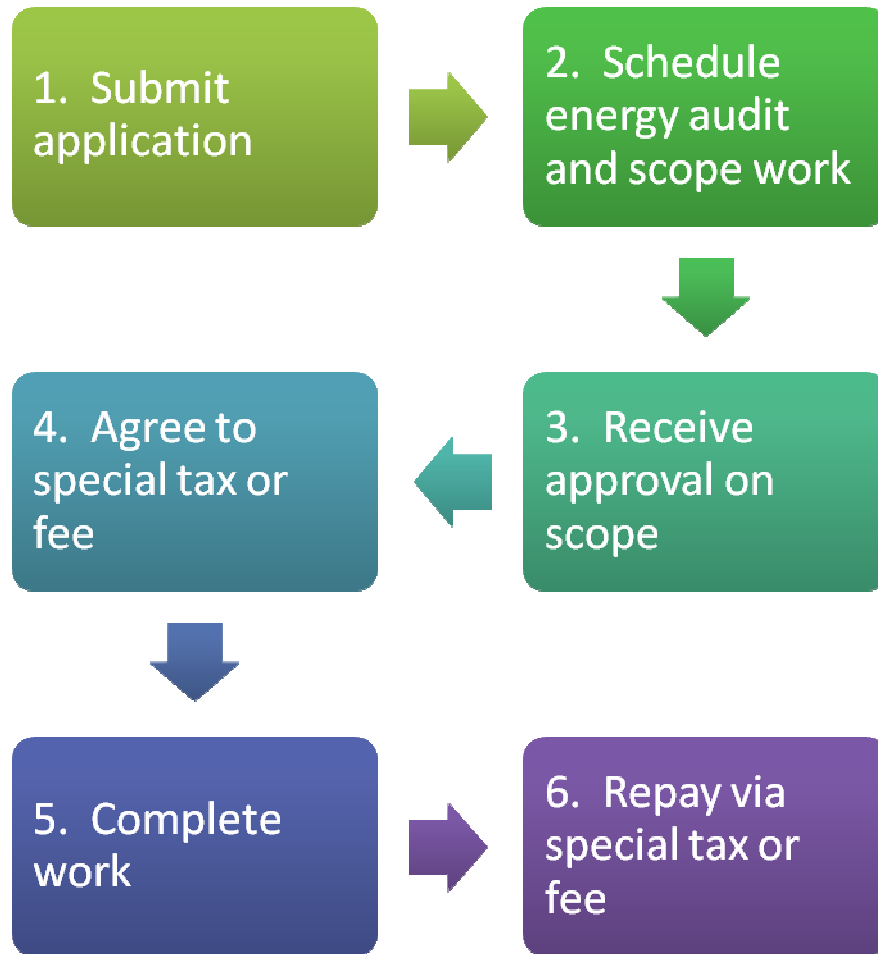
How It Works - Financing



How it Works - Government



How It Works - Property Owner



E|W Provides

- Administrative Services
 - Application processing
 - Customer service
 - Identify tax incentives
 - Reporting
- Marketing
 - Program site design and hosting
 - Search Engine Marketing
 - Partnerships
 - PR
- Collateral
 - Contractor Management

Comparisons of Programs

- **Annapolis**
 - Status: Pilot, under development
 - Funds: Local Bank/\$1 million
 - Loan Limits: \$5-25k residential \$5-150k commercial
 - Term: 10 years
 - Size of Community: 36k
- **Charlottesville**
 - Status: Pilot, under development
 - Funds: Multiple/\$1 million
 - Loan Limits: \$7-50k
 - Term: 7-25 years
 - Size of Community: 100k
- **Montgomery County**
 - Status: Under development
 - Funds: To be determined
 - Loan Limits: \$10k
 - Term: 15 years
 - Size of Community: ~1 million

Sources of Assistance

- US Department of Energy
 - Energy Efficiency and Conservation Block Grant Program
 - Local governments including energy efficiency and energy audit programs in applications
- State Energy Offices
 - Maryland Energy Administration, Virginia DMME, DC Department of Energy
 - Energy Audits/Approved Contractors
 - Home Performance with Energy Star
 - Renewable Energy Grant Programs
 - Rebate Programs
 - Training and Certification

Next Steps

- Track Developments
 - Montgomery County
 - Charlottesville and Annapolis Programs
 - State of Maryland
 - Others
- For more information, contact:
 - George Nichols, Principal Planner,
gnichols@mwcog.org
 - Jeff King, Sr. Environmental Planner,
jking@mwcog.org