

# EcoHouse

BROUGHT TO YOU BY



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# Indianapolis BetterBuildings

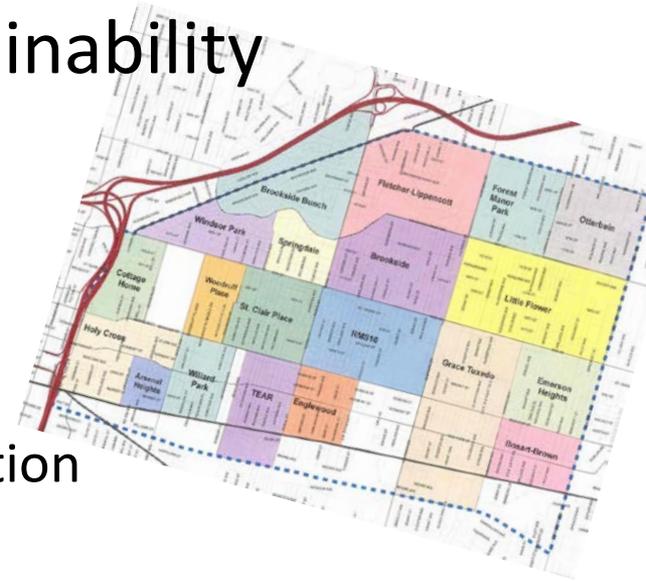
- City of Indianapolis, Office of Sustainability

- WIDE

- 800 small projects
- Concentrated in an area with current revitalization underway
- Partnership with area community development corporation

- DEEP

- 400 larger projects
- Work with established non-profit CDFI
- City wide loan program
- Partnerships with local utilities, retailer, contractors



# Indianapolis WIDE

## NEAR EASTSIDE NEIGHBORHOOD SWEEPS

- 800 homes in a concentrated 20 neighborhood area
- Comprehensive Energy Audit and delivery of,
  - ✓ Air Sealing
  - ✓ Direct Install Measures – faucet aerators, lo-flow shower heads, CFL bulbs, water heater / pipe wrap, and smart-strips
- Attic insulation when needed
- Audit and EcoHouse information **drives customer to choose additional energy upgrades**

# Customer mailing

Coordinated effort between programs to bring all resources to bear for the customer

- Get **SWEEPS** grant
- Energy Assessment
- Project #1
- Project #2
- Project #3

Still have more upgrades to do?



Don't wait — partner with INHP to tackle the rest of your project list.



# Indianapolis Neighborhood Housing Partnership / INHP

## INCOME



## GENDER



## RACE



## INHP is:

- A privately funded non-profit, for 24 years
- A trusted, local, home ownership resource for Indianapolis
- A lender, a CDFI
- An educator
- A community partner and collaborator

# EcoHouse -



## EcoHouse will:

1. Provide an easy, economical way to qualify for a loan for energy improvements and SAVE money on energy bills
2. Bring together available resources for homeowners
  - Grants, rebates, discounts
  - Additional programs when needs go beyond energy measures
3. Provide tried and trusted project management services and a list of qualified contractors



example	Cost	Annual Savings
Air Sealing *	\$ 500	\$ 51
Wall Insulation *	\$1,088	\$117
Furnace/A/C Replacement ~	\$5,000	\$191.
Water Heater replacement	\$ 850	\$ 50.
Refrigerator replacement	\$ 400	\$ 6.
* Eligible for Citizen's incentive (and rebate)	- <b>794</b> (\$200-250.)	(up to max. \$1,600)
~ Eligible for INHP incentive	- <b>1,500</b>	(up to max. \$1,500)
<b>TOTAL PROJECT \$ 7,838.</b>	Loan Amt. \$5,940	Payment \$57. vs. 35 svgs.

# Eligible Homeowners



- 1. Be willing and able to repay a loan**
  - Stable and ongoing income
  - No more than 45% of income going for debt repayment
- 2. Have acceptable credit references**
  - Credit Score 580-615 minimum
  - Acceptable non-reporting credit references, such as rent, utilities, etc. will be considered
- 3. Meet INHP income criteria, up to 120% of the Area Median, based on household #**

# Eligible Homes



- Are within the City of Indianapolis
- Are occupied by the owner of record for the past 12 months
- Are 1-2 units

# EcoHouse by the numbers

- Average Project Size \$4,340
- Average Annual Cost Savings \$578
- Average Income 80% of AMI
- Average Credit Score 708
- # 1 Measure HVAC tied with Windows
- # 1 Challenge Credit
- # 1 Marketing Strategy Direct Mail