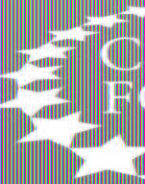


CCI HEAL

home energy affordability loan



AN EMPLOYER
ENERGY BENEFIT



CLINTON

“The idea behind HEAL is to make workplace retrofits the norm and to create both the demand and the financing for employee residential upgrades.”

President Bill Clinton, [Back to Work](#), 2011







CASE STUDY

2009 AWARDS OF EXCELLENCE

AFFORDABLE HOUSING BUILT RESPONSIBLY

PROJECT AT A GLANCE

Location: New Orleans, LA

Project Type: Major Rehabilitation

Award Category: Home Ownership

Project Completion: 10/15/08

Project Size

Number of Homes: 42 single family homes (retrofit)

Lot Size: Total of ~1.1 Acres

Density: Estimated 39 Units / Acre

Affordability

(Relative to Area Median Income)

< 30% of AMI: 13 units

31-50% of AMI: 7 units

51-80% of AMI: 11 units

> 80% of AMI: 11 units

Retention of Affordability: None*

*Partners did not allow ownership restrictions.

Project Team:

Developer: NOLA 100 Project

Architect: Martha Jane Murray

Contractor: Johnnie LaCaze, Ed

Rutherford

NOLA 100 Project

Hope Has a Face Foundation



The NOLA100 project was launched in response to the devastating effect that Hurricane Katrina had on the housing stock in New Orleans' 8th and 9th wards. Many of these homes needed a major rehabilitation to be fit for occupancy. The Hope Has A Face organization met this challenge, and also seized the opportunity to incorporate major energy upgrades. In the "NOLA 100" project, the organization designed and carried out retrofits in 42 homes in just 100 days of construction.

The project team analyzed each home to identify the least expensive and time consuming renovation tasks and energy measures. Measures were then incorporated until the per-home funding limit of \$20,000 was met. To

Very Low Income Clients



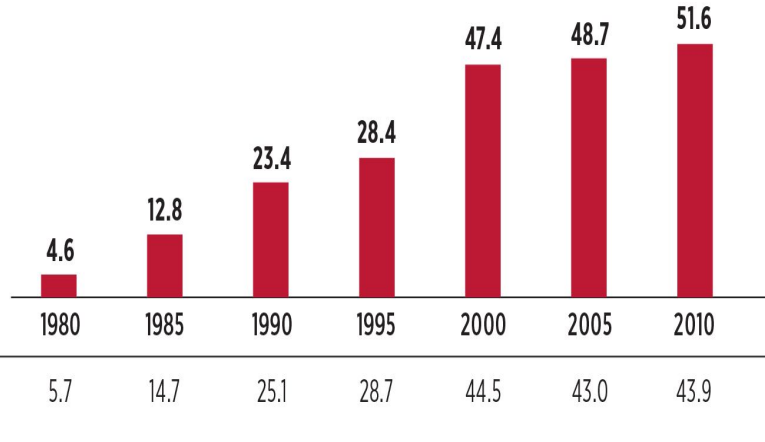
	Typical	Extreme
Income	\$800/month	\$600/month
Utility Bills	\$200	\$300
Utility/Income Ratio	25%	50%

87% of those receiving energy assistance reported that they either “frequently” or “sometimes” did not pay their bill when it became due because they could not afford it

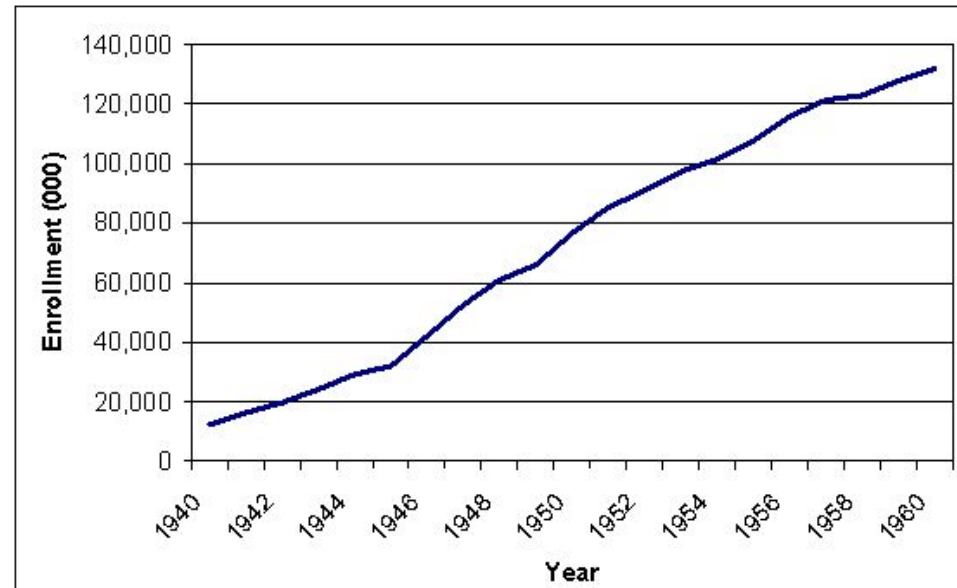


Where Big Ideas Get Traction

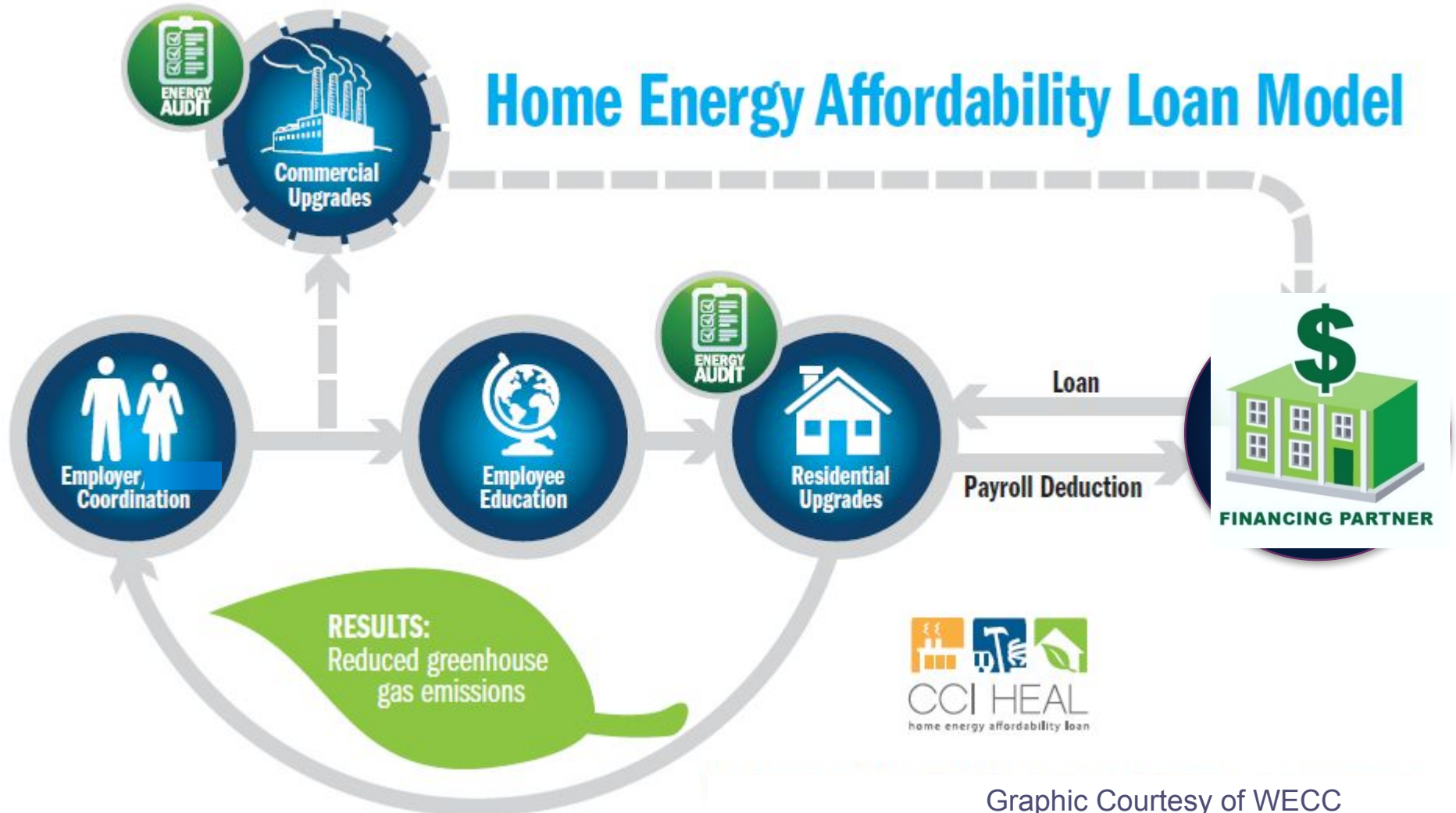
401k



Health Insurance



Heal Model Design



Graphic Courtesy of WECC

What's in it for the Employer?

2012 Gallup Meta-Analysis

The Relationship Between Engagement at Work and Organizational Outcomes

Source: 2012 Q12[®] Meta-Analysis,
©2013 Gallup, Inc.

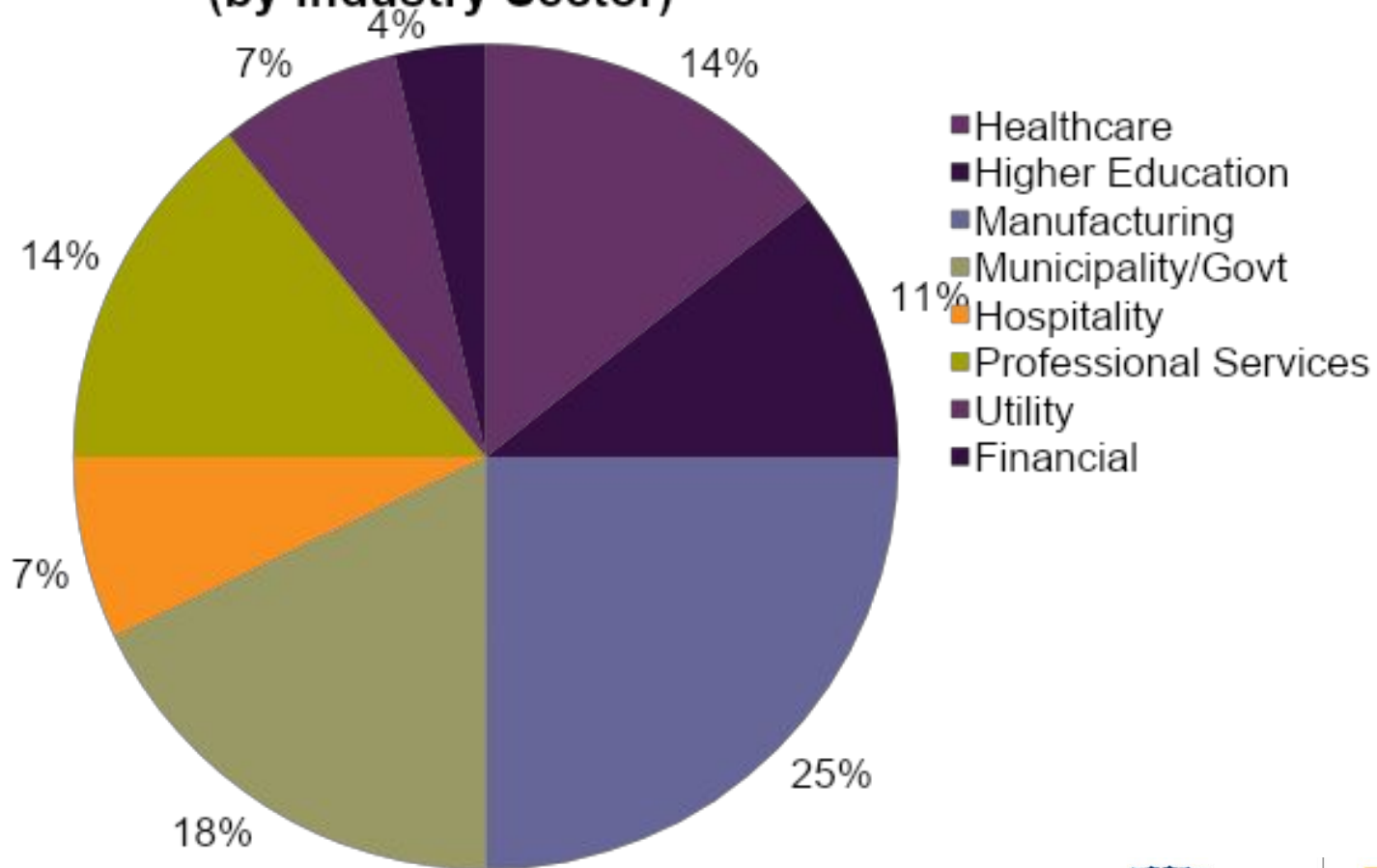
Employee Engagement is related to nine performance outcomes

Median differences between top and bottom quartile units were:

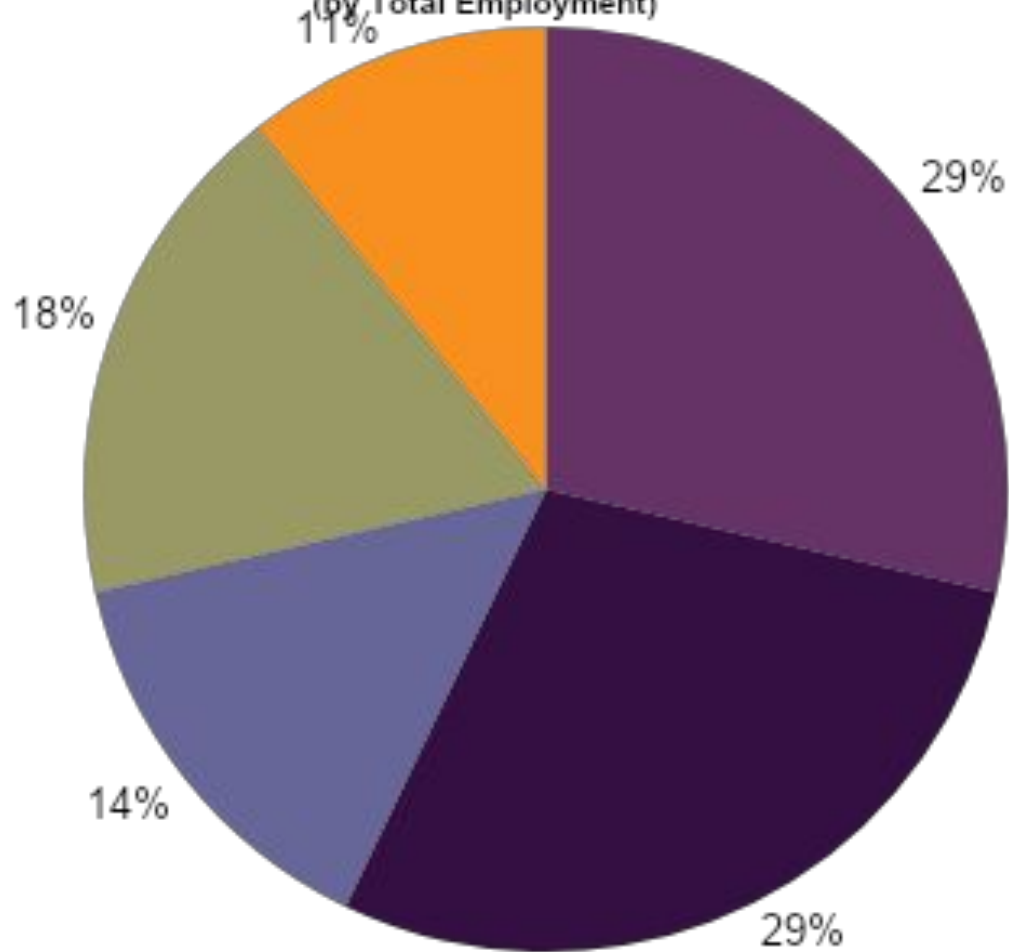
- 10% in Customer Ratings
- 21% in Productivity
- 25% to 65% in Turnover
- 48% in Safety Incidents
- 28% in Shrinkage
- 37% in Absenteeism
- 41% in Patient Safety
- 41% in Quality (defects)



Employers Offering HEAL Benefit (by Industry Sector)



Employers Offering HEAL Benefit (by Total Employment)



Number of Employees

- 100 or Fewer
- 101-500
- 501-1000
- 1001-10000
- 10001+

Three Models of HEAL

1. Employer Provided Finance: Original HEAL Model where employer provides Residential Upgrade funding
 - Employee loan pool can be funded from facility EE retrofit savings
2. Third Party Finance: Designed for entities with statutory or philosophical barriers regarding employee loans
 - Often employs a Credit Union with existing relationship as employee lender
3. Mobility Savings: Variation of the Original model that uses saving from transportation initiatives, rather than those from facility improvements



HEAL Timeline

L'ORÉAL
USA

ARRA funded
pilots begin
with L'Oreal
USA

2010

HEAL Utility
Program
begins in
AR

2011

Third-party
Finance Model
is launched at
City of LR,
Univ. of AR



Replication
effort
begins with
first HEAL U

2012

2013

UAMS
becomes first
employer
with 1,000+
participants



Replication
offerings in
six states:
CA, MI, MO,
NC, VT, WI

2014

Co-op
Model
launches
with on-bill
recovery

Duke
UNIVERSITY
Carbon
offset pilot
launches

Product/Process
Development
underway to
incorporate
Healthy Homes,
Corporate Direct
and Rural
Cooperatives

Martha Jane
Murray
launches
employer
model

2009



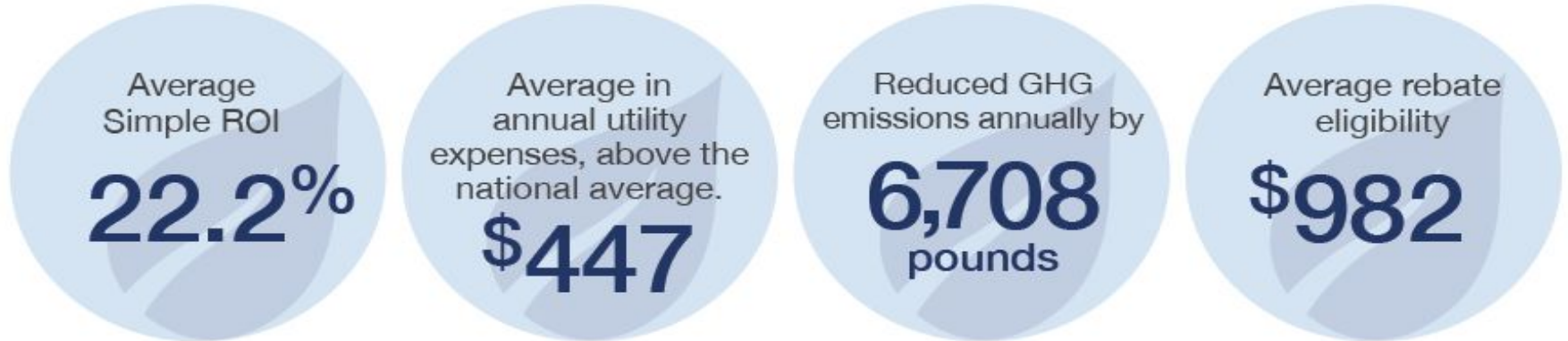
University of Arkansas Medical Sciences:

94% of employees participating in HEAL view employers more positively for offering the HEAL energy benefit program.



Source: HEAL Participant Survey, June 2013

Energy, Environment & Financial Impacts of Recommendations



Most Frequent Recommendations



Disposable Income

Participants see a
increase in disposable income



Cost of providing

Equivalent to the after-tax impact of a... **1.44%** salary increase

for an employee making \$40k

Compared to the

Annual increase in disposable income **\$447**

Estimated Potential

Based on employee participation rates and energy improvements experienced in the pilot, we modeled the potential savings from a statewide rollout of the program.

\$\$\$

Benefit to local economy

\$8.7
million

HEAL Savings vs. Investment



Healthy Homes Potential of ACH Rollout



Homes having an occupant with a respiratory issue



Homes reporting one or more health-impacting concerns



47% Indoor air quality concern
34% Moisture, mold, mildew issues

Based on pilot participation, HEAL could impact...



743 ACH households with at least one respiratory-challenged occupant



446 estimated households with an occupant that suffers from asthma

Potential asthma triggers include...

Mold/moisture:	154	} Estimated ACH homes of asthma sufferer(s) with these environmental triggers
IAQ:	211	
Combustion gases:	335	

FORTUNE

#5

Bill Clinton

"More people can be great leaders than think they can, but they need a purpose greater than themselves."

INTRODUCING
**THE
WORLD'S
50
GREATEST
LEADERS**

And what
you can
learn from
them

Inside
J.C. Penney's
Meltdown
BY JENNIFER HENNING

Why You
Should
Care About
Mitch
McConnell
BY TONY NEMMYER

Ukraine's
Argo
Moment
BY VIKTORIA WILT

HOPE
FRANCIS

ANGELA
MERKEL

ALAN MULALLY

SEN. JOE
DUNFORD

KEN
CHENAU

MIKE
BLOOMBERG

ALING SHAN
SOU KYI

COACH K

Mandate:
Take this
Program
to Scale