



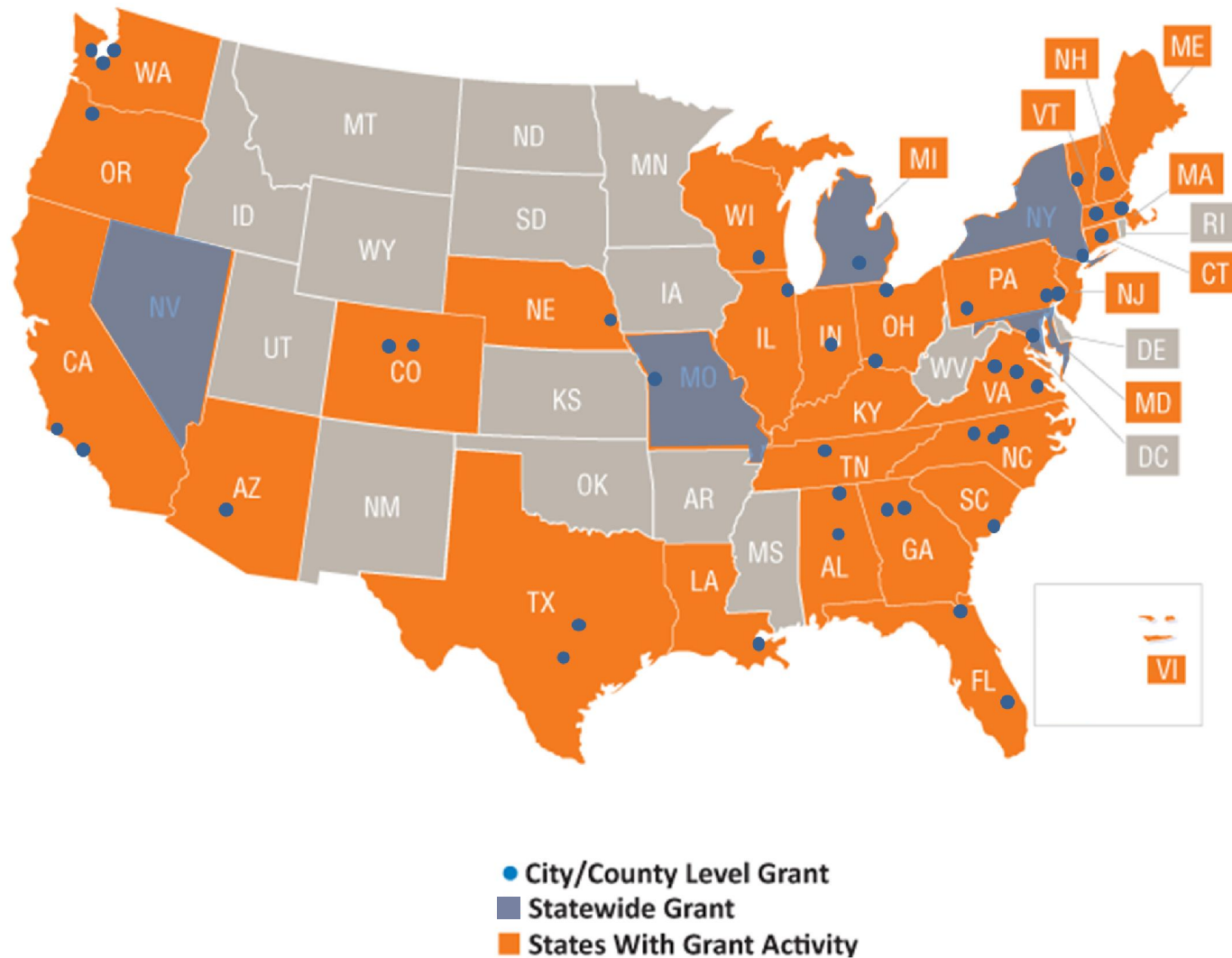
I'll Gladly Pay You Tomorrow for a Retrofit Today

Joe Van Clock

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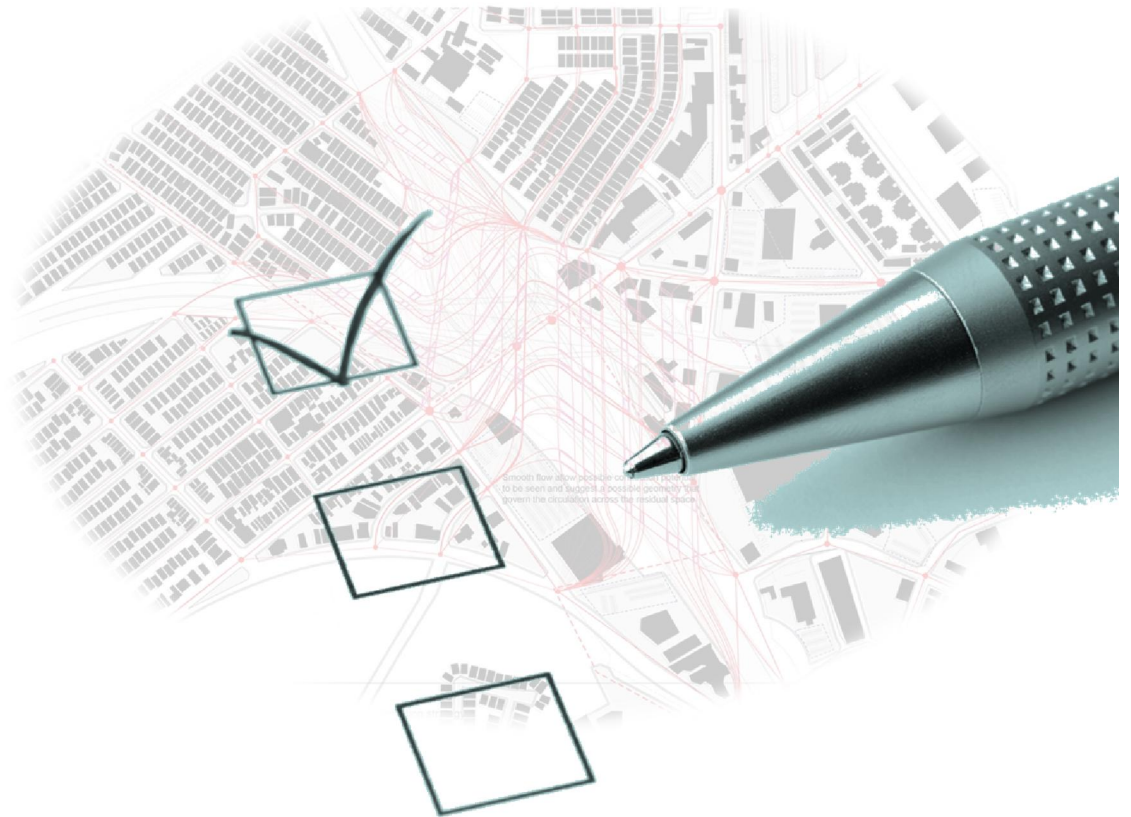
2015 IEPEC Conference — Long Beach, California

Better Buildings Neighborhood Program

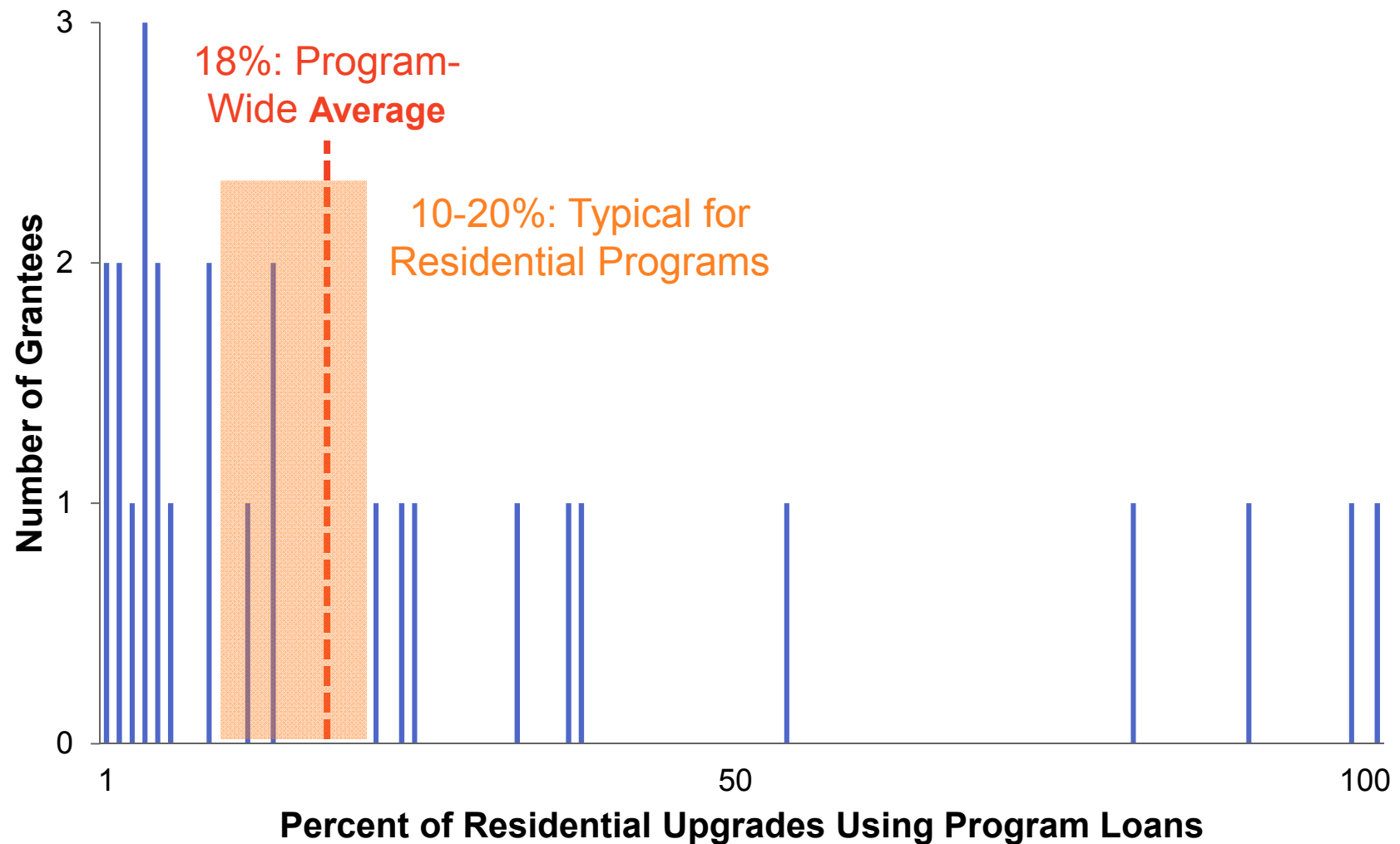


Agenda

- Role of financing in retrofit programs
- Integration of financing with other offerings




How much demand is there for EE loans?



How important were loans to recipients?

- Very important in upgrade decisions
 - 73% of residential participants
 - 86% of commercial participants

Why isn't there more demand?

- Financing is not appealing to some
-  are more important

How does financing fit?

- Financing is a sales tool (not a marketing tool), effective when presented in:
 - One-on-one situations
 - At the time of the upgrade decision
 - As part of a quick and simple process
- Loans can complement other offerings

Summary

- Financing is a niche product
 - Most do not need/use
 - Valuable to some
- Financing can support other program offerings
 - Sales tool
 - Complement to incentives

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