

US EPA ARCHIVE DOCUMENT



CCI HEAL

home energy affordability loan

AN EMPLOYER SPONSORED
ENERGY BENEFIT PROGRAM

by



CLINTON CLIMATE INITIATIVE

Why the Workplace?



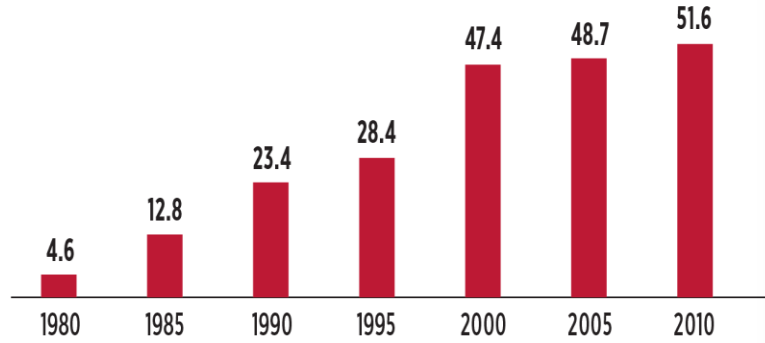
“The idea behind HEAL is to make workplace retrofits the norm and to create both the demand and the financing for employee residential upgrades.”

President Bill Clinton, Back to Work, 2011



Where Big Ideas Get Traction

401k

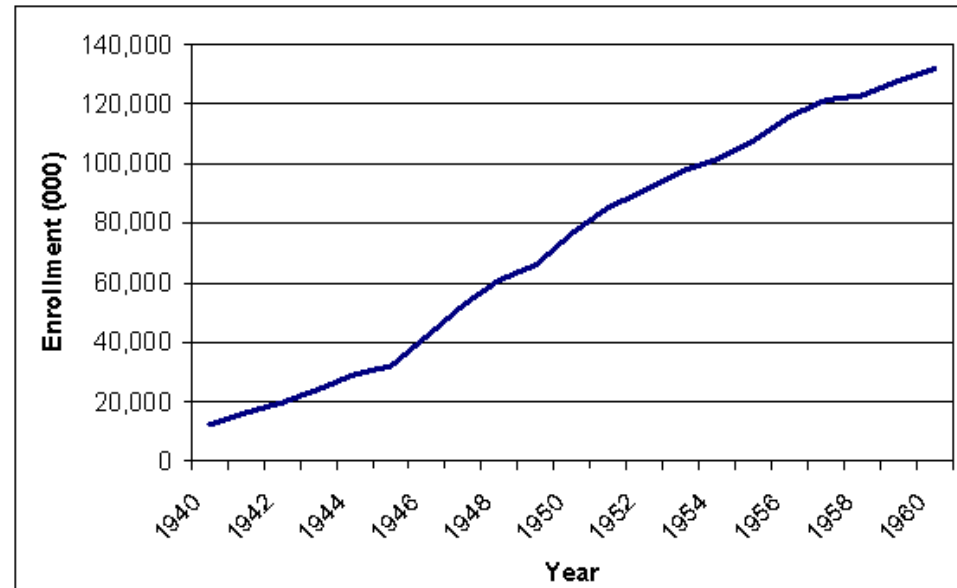


Percentage of U.S. households

5.7 14.7 25.1 28.7 44.5 43.0 43.9



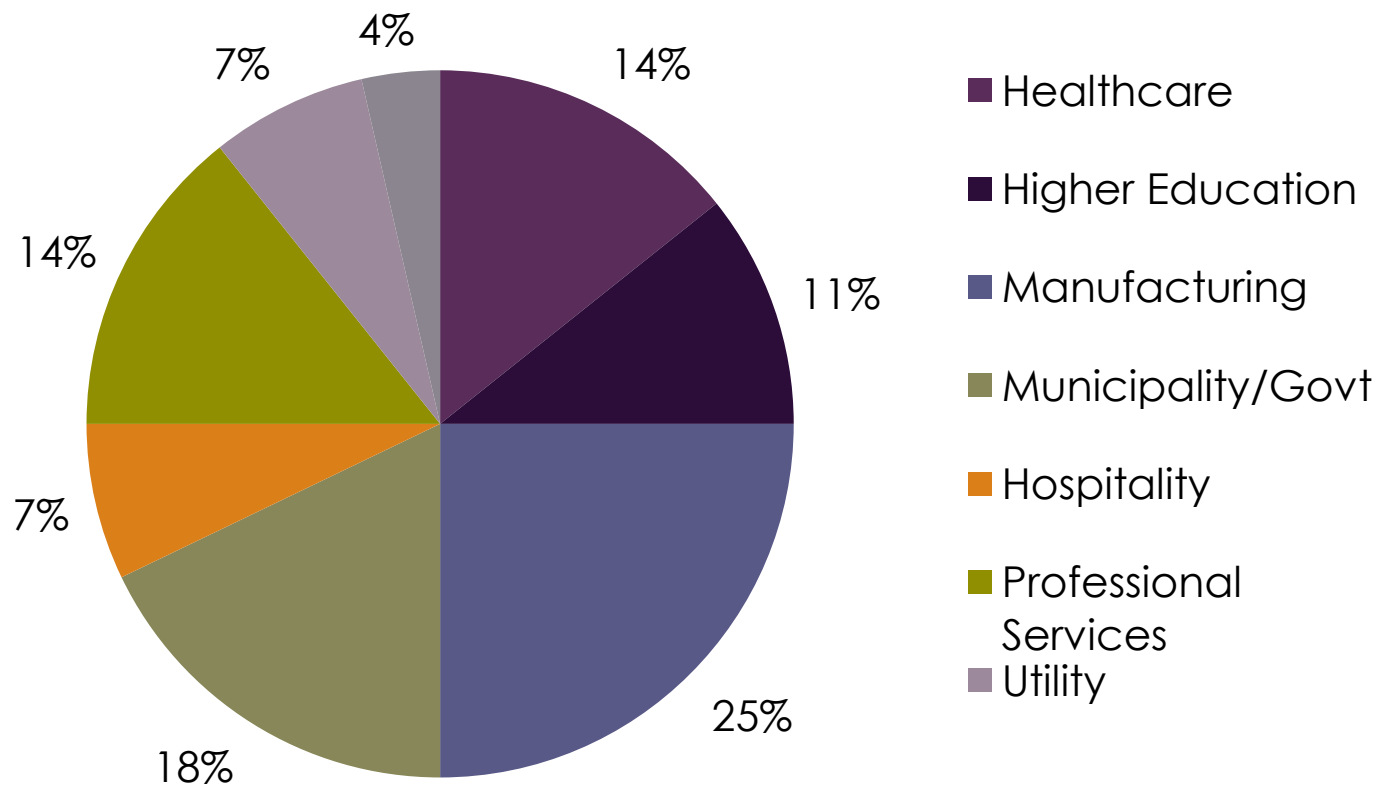
Health Insurance



Original Social Network



Employers Offering HEAL Benefit (by Industry Sector)





Tom Blum

Vice Chancellor, Administration & Government
University of Arkansas for Medical Sciences

HEAL Models



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**



Clinton Climate Initiative



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HEAL Model Design

RETROFIT FINANCE



RESIDENTIAL UPGRADE DELIVERY



Non-Traditional Financing Source

Each model uses payroll deductions for repayment

Models do not require consideration of home value/equity as a component of credit criteria

- HEAL Original and Mobility: Credit Agnostic Financing
 - Financing eligibility decision based on non-credit metrics (e.g.- Seniority, Employment History, Employee Reviews)
- HEAL Third Party Finance: Relaxed Credit Criteria
 - Employer participation criteria and payroll deduction provides risk mitigation



Eric Martin
Human Resources Director



Examples and Results



Why don't they do it themselves?

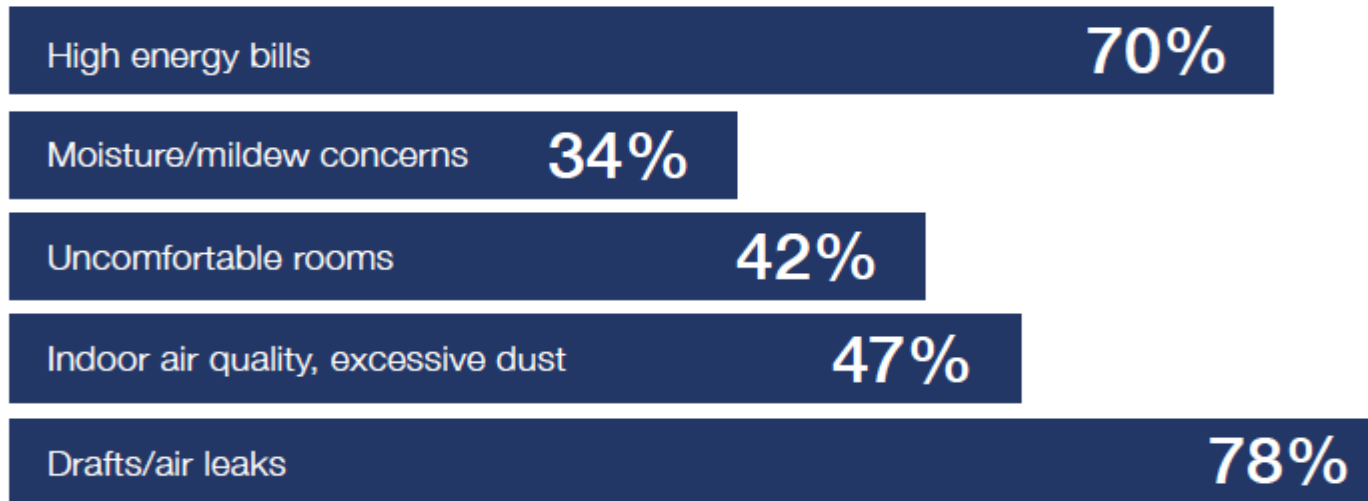
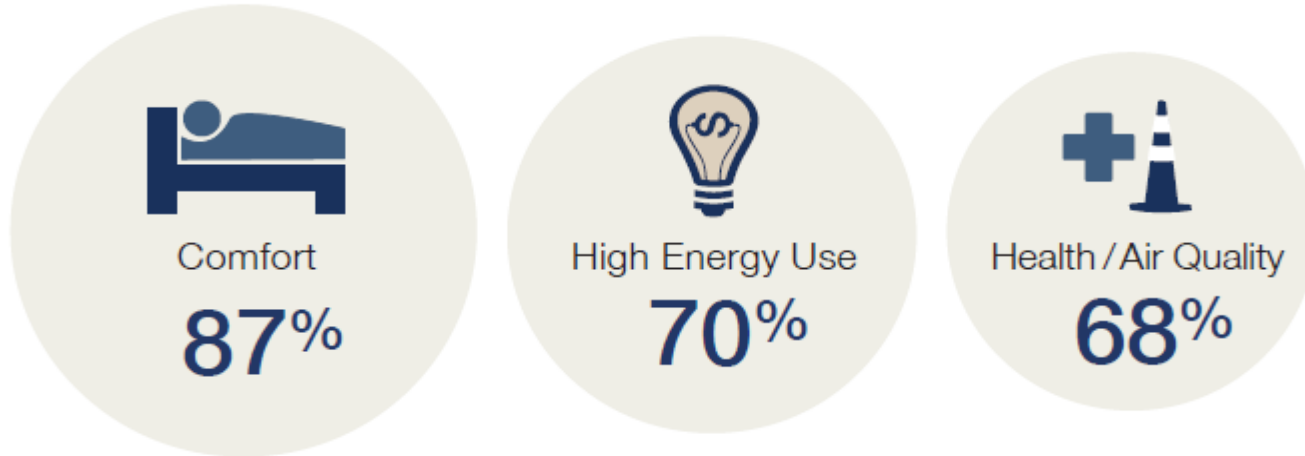
- Lack of Time, Knowledge of ROI
- Access to Capital
- Lack of Awareness
- Availability of Services

2010: Building Performance Institute



Pre-Audit Survey

Top Employee Concerns



Energy, Environment & Financial Impacts of Recommendations



Most Frequent Recommendations



Air Sealing

83%



Duct Sealing

88%



Attic Insulation

58%



CFL Installation

100%



Health & Safety

10%

on Streepey
nt Business Administrator
ational Development



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



Source: HEAL Participant Survey, June 2013

Respondents Say.....

96%

their employers are progressive
in the local community

93%

their employers care more about
their employees

83%

their employers are more
sustainable or environmentally
minded

82%

would likely recommend their
employer to others

Source: HEAL Participant Survey, June 2013

Arkansas Results

Average HEAL client savings over 5 years could provide...



6 months
of Groceries



1.1 years
of Clothing



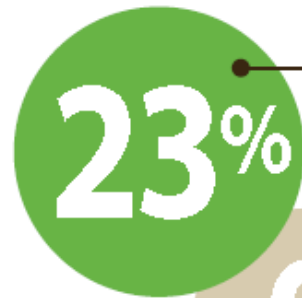
11.5 months
of Gasoline



19 years
of Flu Shots
(family of 4)

Annual Cost Sources: BLS, Consumer Expenditures, 2009-11; CCAA, Parents and the High Cost of Child Care: 2012 Report

Return On Investment



ROI for employees undertaking home energy improvements



Number of years in the last 35 that the stock market has exceeded that return



Number of years in that time period the stock market has had a negative return

Source: HEAL Participant Data, 2012



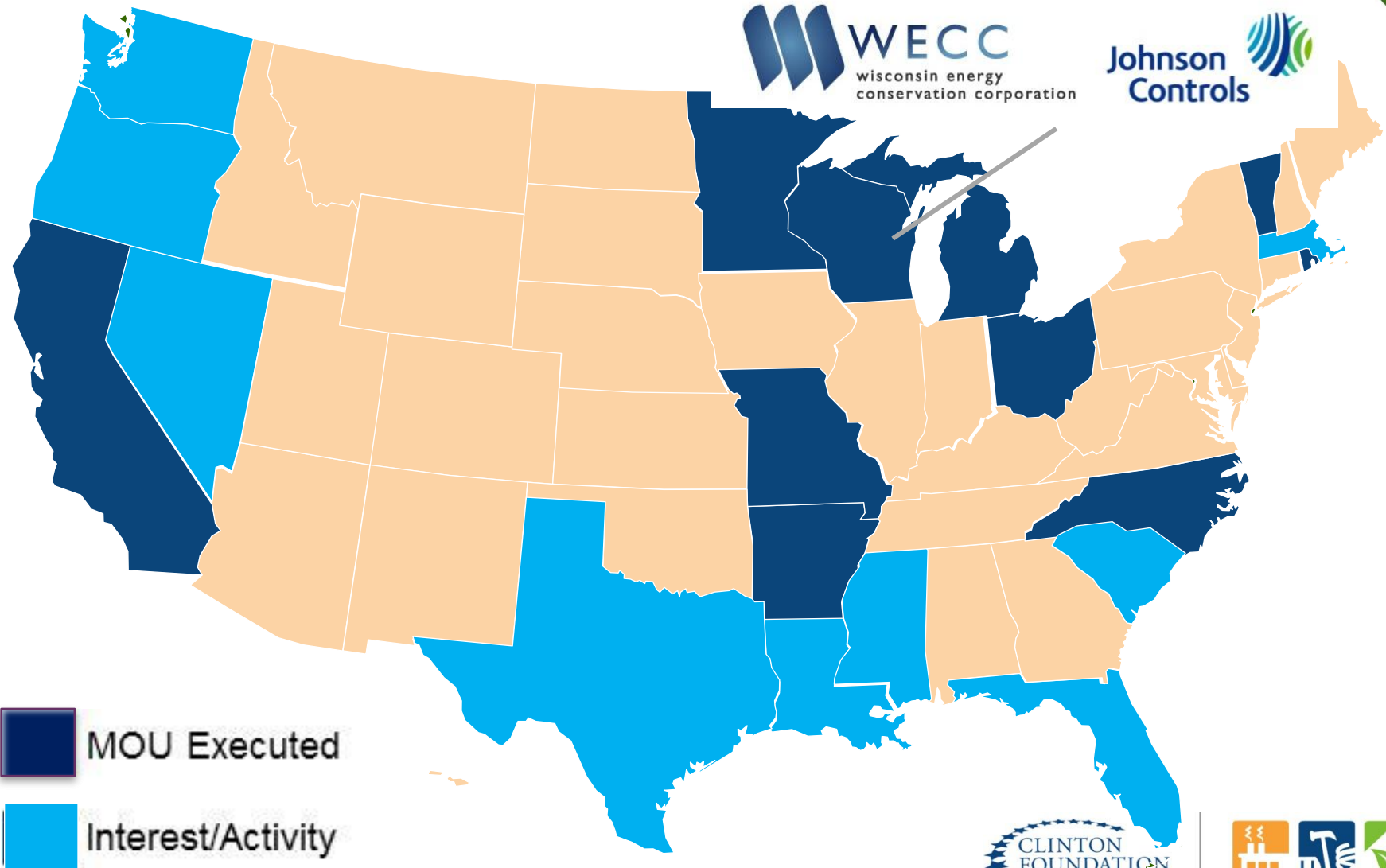
90% of participating employees are likely, or very likely, to make energy efficient improvements in the future...



64% would not have made improvements without HEAL participation

Source: HEAL Participant Survey, June 2013

HEAL Replication Activity



- MOU Executed
- Interest/Activity





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