



*This is a template presentation deck that attempts to capture the key elements of a financing program.*

*Try to fill it out as completely as possible, but modify it to tailor it to your program.*

*You will have to make decisions and commit to things in this document – it's important to get out of planning and into decision-making mode as soon as possible, and remember, nothing is written in stone and everything can be adapted to newly identified conditions later.*

*Delete these red instructional sections as you complete the document.*

# Insert Financing Program Name Here

## ***Program Goals and Design***



## Contents

**Goals**

**Design**

**Timeline**

**Personnel to be Committed**



## Goals

### Primary Goal:

*Sample – to initiate a market for energy efficiency lending that will serve the needs of homeowners, contractors, and lenders, while financing projects that lower our consumption of energy.*



### Primary Target Sector:

*Sample – Residential, Single-Family homes across the state*

### Secondary Goal:

*Sample – to increase the number of whole-house retrofits in the oldest housing stock in the urban cores.*



### Secondary Target Sector:

*Sample – Residential Single-Family homes in Urban Core areas*



## Content

## Goals

## Design

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## Program Description

Insert a brief program description, highlighting the path to long term sustainability and potential market transformation if possible.



## Partners

*Use this sheet as a high-level identification of the partners and key stakeholders of the program.*

Government Program Manager

Sample – Director, State Energy Office

Partner Program Administrator

Sample – The Energy Alliance, Inc.

Lending Partner (s)

Sample – Hometown Credit Union

Loan Aggregation Partners

Sample – National Loan Aggregation R Us

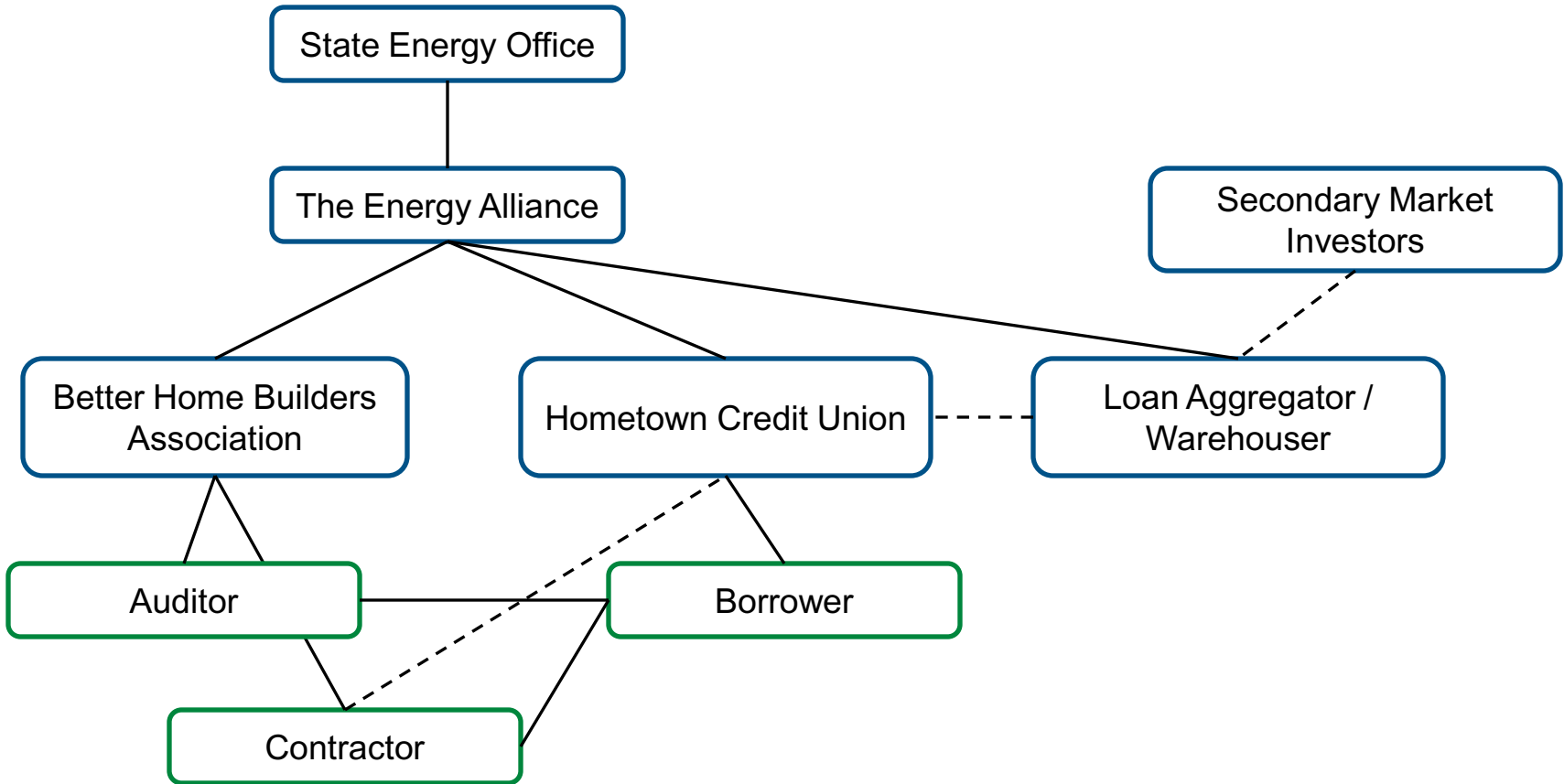
Other Partners

Sample – Better Home Builders League, State Treasurer



## Organizational Structure

*Modify this diagram to show who reports to whom, and/or who communicates to whom*





## Budget

*Alter the format of this table to fit the program.*

|                         | \$                  | Source               |
|-------------------------|---------------------|----------------------|
| Loan Capital Fund       | \$20,000,000        | QECCB                |
| Credit Enhancement Fund | \$2,000,000         | EECCBG Formula Grant |
| Set-Up Costs            | \$300,000           | EECCBG Formula Grant |
| Operating Costs         | ~\$150,000 per year | Interest Earnings    |





## High-level Market Assessment

*Alter this table to fit the program – fewer or additional conditions as appropriate..*

| <i>Broad Group</i>           | Target Group Defined          | Residential Single-Family Houses with Aging HVAC, FICO > 600 |
|------------------------------|-------------------------------|--|
|                              | Total Population of Buildings | 200,000 Homes  |
| <i>Narrowing Condition 1</i> | Percentage Single-Family      | 60% -- 120,000 Homes   |
| <i>Narrowing Condition 2</i> | Percentage with Aging HVAC    | 50% -- 60,000 Homes  |
| <i>Narrowing Condition 3</i> | Percentage FICO > 600         | 33% -- 20,000 Homes  |



## Conversion to Projects Assessment

*Alter this table to fit the program.*

|   |                                  |
|---|----------------------------------|
| Target Group Defined                      | Residential Single-Family Houses |
| Total Population of Buildings w/in Target | 20,000 Homes                     |
| Expected Reach of Marketing               | 60% -- 12,000 Homes              |
| Expected Conversion to Loan Applications  | 20% -- 2,400 Homes               |
| Expected Loan Application Acceptance      | 75% -- 1,800 Homes               |



## Loan Product Description

*Alter this table to fit the program.*

| Loan Term                 | Sample - 3-15 Years, < Max life of improvements |
|---------------------------|---|
| Loan Rates                | Sample - Market – year 1 anticipated 9%         |
| Minimum size of loans     | Sample - \$2,500                                |
| Maximum size of loans     | Sample - \$12,500                               |
| Eligibility for Borrowers | Sample - FICO Score >680                        |
| Eligible Measures         |   |
| Special Restrictions      |   |



Content

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# Timeline



## Define & Design



Design Complete

*Use this sheet as a high-level description of the timeline of the program, altering the format and dates to fit the program.*

## Develop



Implementation Action Plan Complete

Program Launch

## Implement



Loans Being Issued



Content

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**Personnel to be Committed**

## Resources to be Committed

*Put the "Who" in it here*

| Agency                | Personnel                | Time Period       |
|-----------------------|--------------------------|-------------------|
| State Energy Office   | Director                 | 2010 - TBD        |
| State Energy Office   | Special Projects Officer | 2010 - 2013       |
| State Treasury        | Assistant Treasurer      | 01/2011 – 03/2011 |
| Loan Aggregator       | Managing Director        | 2011 - TBD        |
| Hometown Credit Union | VP Consumer Loans        | 2010 - TBD        |
| U.S. DOE              | Project Officer          | 2010 - TBD        |
| U.S. DOE              | TA Engagement Leader     | 2010 - 2011       |