The IRA and Local Resources for Milwaukee Homeowners



WELCOME

- Acronyms to know in Federal & State Policy
- Homes Rebates/Housing Information
- About WEDC's Green Bank
- City of Milwaukee Resources & Updates
- Green Homes Guide & Rebuild MKE Coalition
- Green Homeowners IRA Incentive Calculator Launch
- Group Discussion

Funding Sources: Key Sources & Names

IRA

Inflation Reduction Act (IRA)

739 billion

ACA: \$64 billion

Prescription drug reform: ???

Climate: \$369 billion

IIJA

Infrastructure Investment and Jobs Act (IIJA) or Bipartisan Infrastructure Law

1.2 trillion

Transportation: \$550 billion

Environmental: \$50 billion

Internet: \$65 billion

Focus on Energy

Wisconsin Focus on Energy (rebates & incentives)

ARPA

American Rescue Plan Act

211 million

Home energy rebates: \$149 million

Solar for All: \$62.4 million

1.9 trillion

Simulus checks: 424 billion

State/ Local Gov: 350 billion

Public Health: 160 billion















IRA Rebates & Incentives

Next Steps for Helping Residents Get Rebates

Kevin Kane

Chief Economist
Green Homeowners United







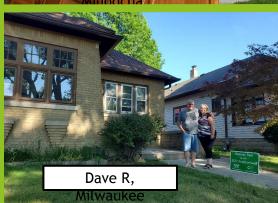




















Inflation Reduction Act

414-604-6450 www.GreenHomeWI.com

- Largest investment our country has made to take on climate change
- For homeowners, there are three big programs
 - 1. Federal energy efficiency tax credits (available since 2023)
 - 2. HOMES rebates (based on an energy assessment)
 - ➤ 3. Home Electrification, i.e. "heat pump", rebates (not available until Fall, 2024)
- Plus one more we can cover from Bipartisan Infrastructure law





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Higher energy use

2

3

STARTING SCORE

4

5

Average Home Score

7

8

10

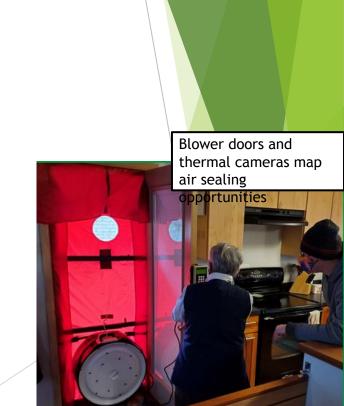
O Lower energy use

Tax Credits

- - ► \$1,200 for combination of insulation, HVAC, windows & doors

Tax credits are available for those that owe taxes

- ► Energy assessment 30% of assessment cost, max \$150 per year
- Insulation/air sealing materials \$1,200 max per year, 30% of what is spent
- Furnaces/Boilers/Air Conditioners/Water Heaters \$600 max per year, 30% of materials & labor. Must be most energy efficient version
- Doors \$250 max/year/door, \$500 for 2+ doors, 30% of cost of material (not labor)
- Windows (Triple pane) \$600 max per year, 30% of cost of window material (not labor)
- ► Electrical service upgrade 30%, up to \$600
- > \$2,000 for heat pumps or heat pump water heaters
 - Note, not every heat pump counts. Consult HVAC expert!
- ► 30% for solar panels and geothermal systems



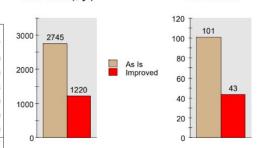


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HOMES rebate

		With All	
End-Use	As Is	Improvements	Savings
Heating	1095	415	679
Cooling	83	92	-9
Hot Water	152	123	28
Lights and Appliances	1347	1347	0
Photovoltaics	-0	-829	829
Service Charge	71	71	0
TOTAL	2748	1221	1527

Energy Costs (\$/yr)



HERS Index

Total Costs (\$/yr)

- Requires an Energy Assessment
- Can unlock between \$2,000-\$10,000 in rebates for home energy upgrades
- > \$2,000 for improvements found to reduce energy use by 20%
- ► \$4,000 for improvements found to reduce energy use by 35%
- If someone earns less than the below, the amount is \$5,000 / \$10,000

1 Person 2 people 3 people 4 people 5 people 6 people

80% AMI \$55,950 \$63,950 \$71,950 \$79,900 \$86,300 \$92,700

► If someone earns more than the below, the amount is \$1,500 / \$33,000

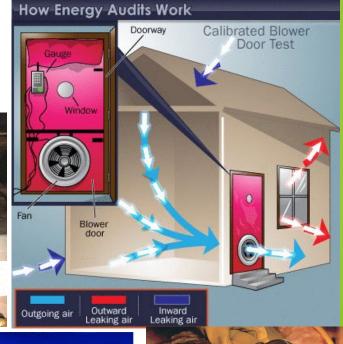




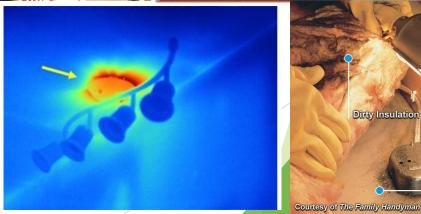
What is in an Energy Assessment?

- Energy Assessments look at your windows, insulation, heating/cooling systems, and more. We look for health/safety concerns and we create a report that shows where the biggest energy saving impacts can be made in a home
- New assessments will be required to have a "BPI-2400" energy model that shows how to save 20% or more on your energy use to access these new rebates.
 - The assessment itself counts for up to \$150 credit
 - Some people will be able to receive an energy assessment and reduced or no cost.





Dirty Insulatio



		METRIC	BASELINE	IMPROVED	SAVED
North 1st Street , Milwaukee, WI 53212		Electric Energy Usage kWh/year	10,287	9,113	1,174
Recommendations		Total Energy Usage MMBtu/year	193.26	121.68	71.58
These are items that will show up with a cost and savings on the report. C their status to 'Noted' or 'Declined' if you don't want to recommend them STATUS	-	Fuel Energy Cost \$/year	\$ 1,185	\$ 679	\$ 506
Thermostat Set Points Thermostat	\$92	Electric Energy Cost \$/year	\$ 1,459	\$ 1,292	\$ 167
Upgrade Lighting Lighting	\$92	Total Energy Cost \$/year	\$ 2,644	\$ 1,971	\$ 673
Insulate Attic Attic	\$36	CO2 Production Tons/year	14.7	10.4	4.3
: Insulate Basement Basement	\$262	Payback years			17
Seal Air Leaks Air Leakage	\$184 (Total Energy Savings			37%
: Add Tank or Pipe Wrap Tank or Pipe Wrap	\$7	Total Carbon Savings			29%



Retroactive

- The law states that projects that occurred after it passed are available for rebates "retroactively"
- Wisconsin's Public Service Commission voted in April to allow projects occurring now to count*, even if the rebate isn't mailed out until late in the year.
 - * if strict requirements are followed ahead of time! Ask us how!
- We are working with advocates to help people front those funds now, such as via special grants or 0% interest fair financing where possible





Heat Pump rebates



- ►The not-yet-available Home Electrification rebates can offer
 - ▶ Up to \$8,000 for a heat pump to replace an air conditioner, 50% of cost (100% if lower income)
 - ► Up to \$1,750 for a heat pump water heater, 50% of cost (100% if lower income)
 - ► Up to \$4,000 for electric panel upgrades, & \$2,500 for rewiring, 50% of cost (100% if lower income)
 - ► Up to \$1,600 for insulation/ air-sealing/ ventilation, 50% of cost (100% if lower income)
 - Up to \$840 for heat pump dryer and induction over

Note: If you earn more than this chart, this rebate is not available to you





Examples

- Example 1
- An individual who earns \$90,000 gets an energy assessment of the home. The energy assessor shows that insulation in the attic and air sealing the home, insulating the basement and upgrading the furnace would reduce the utility bill by 35%
 - They would get \$4,000 off those improvements from HOMES rebates, plus more from Focus on Energy
 - ► They could get up to \$8,000 off of a new "heat pump" to replace an old AC unit
 - They could also get a tax credit of ~\$2,000 for the heat pump and ~\$1,200 for insulation/furnace





Examples

- Example 2
- A family of 4 who earns \$77,000 gets an energy assessment of the home. The energy assessor shows that insulation in the attic and air sealing the home, insulating the upper half of the basement walls (frost line and up only) would reduce the utility bill by >20%
 - They could get these improvements <u>at effectively no cost</u>, as the rebates cost 90-100% of the cost of these upgrades!
 - They could also qualify for electrical service upgrades at little cost, heat pump to replace AC units at low/no cost and more!





New Grant

- 1. With the WI Public Service Commission & *Revitalize Milwaukee*, funded by the Bipartisan Infrastructure law. Should start in July/August
- 2. For seniors, veterans & people with disabilities (100 total), no cost
- 3. Must earn less than below

4. Could cover (1) attic insulation & air sealing, (2) basement partial wall insulation, or (3) above ground wall insulation

You can call us or email us [414] 604-6450 or Kevin@greenhomeownersunited.com



What You Can Do

- ►Get an energy assessment, or encourage your friends/family to get one to unlock the rebates for them
 - Assessments cost \$500, and are eligible for a \$150 federal tax credit
 - The most likely projects to be funded by the \$1,500-\$10,000 rebates (20%+ reductions) are basement walls and attic insulation projects, <u>OR</u> insulating empty uninsulated exterior walls
- ► Use our new IRA incentive calculator and encourage others to do the same! (will show later today)
- Invite us to speak, in-person or on Zoom, to your next meeting or get together, so we can show people how to get these IRA funds!







Kevin Kane

Chief Economist

Green Homeowners United

414 550 8280

Kevin@GreenHomeownersUnited.com

www.GreenHomeWI.com



Green Innovation Fund Overview

Note: Green Innovation Fund (aka Green Bank) is still being created. These are draft goals and guidance

Contact:

Francisco Sayu Vice President, Productivity and Sustainability Email: francisco.sayu@wedc.org



- Organization: Wisconsin Economic Development Corporation (WEDC)
- Objective: Advance clean energy initiatives in Wisconsin
- Guidance: Governor Evers' Green Ribbon Commission on Clean Energy and Environmental Innovation

Goals

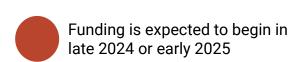
- Achieve carbon-free status by 2050
- Reduce pollution
- Lower energy costs
- Expand clean energy access

Primary Functions

- Lending Entity: Plan to provide financing for green projects to:
 - Homeowners
 - o Businesses
 - Governments
 - Schools

Solar for All

Wisconsin's upcoming Solar for All program will support the deployment of solar installation for low- and moderate-income households across the state. THis program is being administered by the Wisconsin Economic Development Corporation (EOA) Thanks to an announced \$62.4 million grant from the U.S. Environmental Protection Agency (EPA), Solar for All will serve Wisconsin communities through rooftop residential, multifamily, and community solar projects. WEDC is currently working through contracting requirements with the EPA and fleshing out program details, including eligibility criteria, application procedures, and program offerings.





City of Milwaukee Resources

Erick Shambarger

Director of City of Milwaukee **Environmental Collaboration** Office (ECO)















City of Milwaukee Resources

Milwaukee Energy Efficiency, or Me², provides affordable financing up to \$15,000 for energy saving improvements like new insulation, furnaces, boilers, hot water heaters, air conditioners, and windows. With Me² financing through Summit Credit Union, redirect some of the money spent on high energy bills into home improvements that will keep you and your family comfortable year round. **In July, Me² will offer free energy audits and new incentives for homeowners in disadvantaged neighborhoods.**<u>Milwaukee.gov/Me2</u>

Milwaukee Shines is Milwaukee's solar energy program. Milwaukee Shines provides information for home and business owners, resources for solar industry professionals, runs solar group buy programs in the City and partners with Summit Credit Union to offer solar loans up to \$20,000. Partnering with the Midwest Renewable Energy Association, we currently offer a "group-buy" program offering bulk pricing for solar. https://www.growsolar.org/milwaukee/

Property Assessed Clean Energy (PACE) financing helps commercial property owners affordably finance energy or water efficiency, renewable energy, electric vehicle infrastructure, energy reliability, stormwater controls or "green infrastructure," and other resiliency upgrades in their buildings. Payments are collected through a voluntary municipal special charge that is paid back through the property tax system and is attached to the property, not the owner. Milwaukee.gov/PACE

City of Milwaukee Resources

Resilience Ambassadors

- About: Partnering with trusted neighborhood-based organizations to connect underserved communities with available tools and resources to make their homes and neighborhoods more resilient to climate change.
- o Partners include: Sherman Park, Walnut Way, Clean Wisconsin

Housing Help Repair Tool

- Many repair programs provided by different agencies
- Milwaukee.gov/HousingHELP milwaukee.gov/housinghelp
- https://milwaukee.gov/HousingHelpMKE (Beta version with filters)

BuildingsUP Prize- Planning Grant for Multifamily and Houses of Worship



Home Improvement Resource Navigator



Resources & Programs

The City of Milwaukee offers a variety of resources and incentive programs to help residents with housing improvements. Scroll down to see the complete list of available programs or filter by location, service, or income for your housing needs.

Property Address and Housing Status

Address (ex. 1234 N 56 Ave)

Housing Status

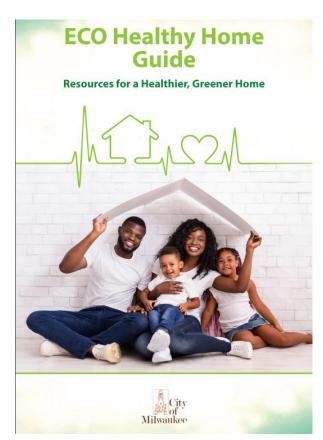
What repairs or improvements does the property need?

City of Milwaukee Resources

ECO Healthy Home Guide

The ECO Healthy Home Guide, developed with the support of a US EPA Environmental Justice Grant, offers comprehensive resources to create healthier and greener homes in Milwaukee. Key areas covered include lead safety, asthma triggers and allergens, carbon monoxide, smoking and vaping, chemical safety, pests and pesticides, radon, and mold. Each section provides detailed health effects, actions to mitigate risks, and additional resources. The guide also emphasizes energy conservation, water efficiency, and waste reduction, providing practical tips and resources to improve home energy efficiency, water use, and recycling practices. This collaborative effort involves multiple organizations, including the Environmental Collaboration Office (ECO), Milwaukee Health Department, and the Sixteenth Street Community Health Centers.

Milwaukee.gov/ECO (Quick Links)

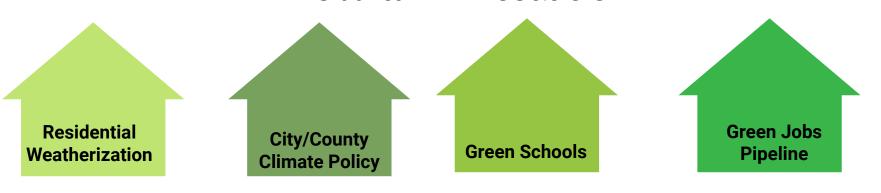


ARPA Lead-Energy Efficiency Coordination

- The City of Milwaukee has allocated approximately \$25 million from the American Rescue Plan Act (ARPA) for a historic investment in lead abatement, expanding efforts across the city to create lead-safe housing. ECO has \$2m to coordinate energy efficiency with lead abatement
- GHHI provided guidance
- Initial funding to Habitat for Humanity and SDC to provide energy efficiency to families receiving lead abatement
- SDC funding is being reallocated to Habitat for Humanity and and Me²



Rebuild MKE Coalition



- Led by: Citizen Action of Wisconsin
- Partners: Sierra Club, Green Homeowners United, Blue Green Alliance, Our Future Milwaukee, VIA, Forward Together Wisconsin

Mission: The Rebuild MKE Coalition is dedicated to fostering collaboration, equity, economic empowerment, environmental sustainability, and policy advocacy in Milwaukee. By leveraging the collective strengths of our diverse partners, we aim to enhance environmental sustainability, create green job opportunities, and improve the quality of life for all Milwaukee residents. Our initiatives focus on strategic investments and comprehensive policy reforms to drive transformative change across the city.

Green Jobs Guide Overview

- Purpose: A comprehensive resource for green careers to increase number of individuals in careers
- Focus Areas: Solar Energy, Electricians, Energy Efficiency, Plumbing, HVAC, General Construction Trades, Transportation, Engineering

Key Information

- 1. Salary Insights
 - Starting Salary: Details on apprenticeship salaries
 - Average Wage: Expected wages after one year
- 2. Training and Certification
 - Training Providers: List of training and apprenticeship programs
 - Length of Training: Duration of training programs
 - Paid Opportunities: Availability of paid training and apprenticeship programs
 - o **Certifications**: Available certifications before entering apprenticeship programs
 - Steps and Requirements: Requirements for certification
 - Programs that are felon friendly/flexible schedules/etc

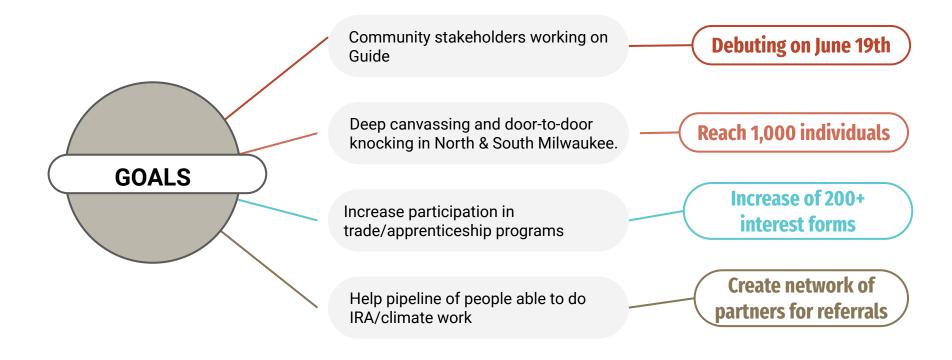
Green Jobs Guide Goals

- Reach Goal: Aim to reach 1,000 individuals by January 2025 with deep canvassing and door-to-door knocking
- Target areas: North & South Milwaukee
- **Engagement**: Distribute 2,000 guides through community events and partnerships

Benefits

- Economic Empowerment:
 - Provides access to stable, well-paying jobs
 - Supports career growth and financial stability
- Environmental Impact:
 - Promotes sustainable careers that reduce carbon footprints
 - Encourages the adoption of green technologies and practices
- Equity and Inclusion:
 - Focus on increasing participation of Black and Latino individuals in trades and apprenticeships
 - Currently, Black and Latino individuals make up a smaller percentage of trade apprenticeships in Wisconsin, highlighting a need for targeted outreach and support

Green Jobs Guide



Green Homes Guide

The Green Homes Guide offers Milwaukee area homeowners detailed information on the Inflation Reduction Act, available rebates, and other funding sources for housing upgrades. It includes application instructions and a curated list of groups/contractors/organizations to assist with energy-efficient home improvements.





www.GreenHomeWl.com

www.GreenHomeWI.com/IRAcalculator

Find out how much incentive you can receive from the new Inflation Reduction Act for home energy upgrades in Wisconsin!

Answer just a few following questions for the calculator to list how much your home is eligible for. Afterwards you can sign up to learn more about actually qualifying for them, if desired.

Do you own a home or are you a renter? *
I own the home I'm considering upgrading
I am a tenant
I am the landlord considering upgrading my apartment building
Which Metro Area / County in Wisconsin do you live in or closest to? *

Please Select



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low many people live in your household *	v many people live in your household *	v many people live in your household *	Milwaukee	~	
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Next



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www.GreenHomeWI.com/IRAcalculator

\$79900 per year			
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Is your combined housenumber? *	ehold income (or averaç	ge tenant's inco	me) below this
Yes, I believe so			



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Next

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Back

	your combined household income (or average tenant's income) below this mber? *
	Yes, I believe so
	No
ins tha	OOD NEWS! Based on your income, you may very well be eligible for attic sulation OR above ground wall insulation at effectively no/little out of pocket cost, anks to the Inflation Reduction Act! Do you want to learn more or continue with e calculator?
0	Yes, I'd like to see if I can get ATTIC INSULATION at effectively no cost (or little out of pocket cost)
	I haliana may walla laak anitahla inandatian IIId lika ta aaa if Laan gat EVTEDIOD WALL
0	I believe my walls lack suitable insulation. I'd like to see if I can get EXTERIOR WALL INSULATION at effectively no cost (or little out-of-pocket cost)



www.GreenHomeWl.com

www.GreenHomeWI.com/IRAcalculator

Did your household (or average tenant's household) earn MORE than this number last year?

\$149812 per year

Please let us know if you are right on the line. These numbers are approximate and change slightly each year

Is your combined household income (or average tenant's income) above this number? *

Yes



20% Energy Reduction: To qualify for a rebate of \$2,000 under the new IRA HOMES program, you will need an energy assessment that shows how to reduce energy use by 20% or more. But you may get more if any of the following is included in your project. Should we include any of the following? *



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414-604-6450 www.GreenHomeWI.com

	, , , , , , , , , , , , , , , , , , , ,
Attic Insulation/Sealing (+\$1,200)	✓ Basement Wall Insulation (+\$150)
Exterior Wall Insulation (+\$450)	New Furnace (+\$100)
New Boiler (+\$400)	Smart thermostat (+\$50)
None of the above	
so, you can qualify for twice the IRA reba	a larger renovation with multiple parts? If tes if you achieve a 35% energy reduction. s within the home around the same time *
recognize that I will likely have to spend	ojects to achieve a 35%+ energy reduction. I more to do bigger upgrades, but I'd qualify for
additional IRA rebates with a 35% reduc	tion



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www.GreenHomeWI.com/IRAcalculator

\$4600 in rebates ar	nd tax		
IRA HOMES & Focus on Ene \$1,200 in federal tax credits insulation, air sealing, HVAC more!	(received at tax time) for		
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www.GreenHomeWI.com/IRAcalculator

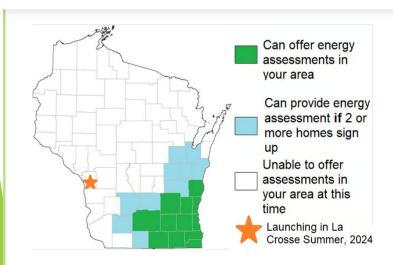
signs up!

Name *

First Name

later this Summer (2024)

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We'd love to help you, to qualify for the IRA HOMES rebate you will need to sign up for an energy assessment of your home to unlock the rebates. Energy assessments cost \$500, and qualify you for a \$150 federal tax credit in and of themselves! We wil go over the results with you after and guide you through your options by phone or video *
I'm ready to schedule an energy assessment! (\$500, you will be redirected)
I'm not ready to schedule an assessment, I would like to speak to someone at Green

Homeowners United first (you will be redirected to a form to schedule a phone call)

I live in one of the areas above in Blue, let me know when another person in my area

I live in the City of La Crosse and I would like to be added to a special list to launch

Last Name

Community Discussion Form & Contact Interest Form

{ OUR MISSION }



UEDA is a 501(c)(3) membership organization dedicated to facilitating effective, cross-sector collaboration, meaningful connections, and strengthening capacity in Wisconsin's community and economic development sector.

Incorporated in 1997, we focus on and advocate for community investment, sustainable homeownership and affordable housing, economic opportunity, small business growth, and regional transportation. Backed by our membership network, we aim to create more equitable communities in Milwaukee and across Southeastern Wisconsin.

Consider joining the UEDA Community!

There are many ways to engage with our programs, projects and efforts to facilitate collaboration, meaningful connections and strengthen capacity in Wisconsin's economic and community development sector.

Become a Member

To join UEDA or renew your membership, please visit the Membership Page for additional information. (www.uedawi.org/membership)

Sign Up For Our Email List

Receive our monthly newsletter, event invitations, and more by signing up at the UEDA website.

Donate to UEDA

Make a financial contribution to UEDA and support our work to support inspiring, thriving urban communities!





forward together wi. org

contact@forwardtogetherwi.org

- Good Paying Green Jobs
- Promoting Environmental Justice
- Reducing Energy Burdens For Families

Citizen Action of Wisconsin

About: Citizen Action of Wisconsin is a statewide organization that focuses on grassroots organizing to promote social, economic, and environmental justice. They mobilize community members across Wisconsin to advocate for progressive policies and systemic change.

Founded: 1983

Mission: To achieve social, economic, and environmental justice through grassroots organizing and coalition building.

Issue Areas:

- 1. **Healthcare:** Advocates for affordable, accessible healthcare for all.
- 2. **Climate Justice:** Campaigns for policies addressing climate change and environmental justice.
- 3. **Economic Justice:** Fights for fair wages, workers' rights, and economic equity.
- 4. **Racial Justice:** Strives to eliminate racial disparities in healthcare, housing, and economic opportunities.
- 5. Energy Burden: Promotes policies/programs/resources to make homes more energy-efficient, reducing energy costs for low-income households





Contact Information:

Kat Klawes, MKE Climate Coordinator kat.klawes@citizenactionwi.org
Website: citizenactionwi.org

THANK YOU!

Please don't forget to turn in the "Community Discussion Form / Contact Interest Form"





