



The Parker Ranch installation in Hawaii

Driving Demand: Working with and Learning from Contractors

November 9, 2010

DOE's Technical Assistance Program (TAP) supports the Energy Efficiency and Conservation Block Grant Program (EECBG) and the State Energy Program (SEP) by providing state, local, and tribal officials the tools and resources needed to implement successful and sustainable clean energy programs.



TAP offers:

- One-on-one assistance
- Extensive online resource library, including:
 - Webinars
 - Events calendar
 - TAP Blog
 - Best practices and project resources
- Facilitation of peer exchange

On topics including:

- Energy efficiency and renewable energy technologies
- Program design and implementation
- Financing
- Performance contracting
- State and local capacity building

We encourage you to:

1) Explore our online resources via the [Solution Center](#)

2) Submit a request via the [Technical Assistance Center](#)

The screenshot shows the 'Solution Center' page for the U.S. Department of Energy. The header includes the department logo and the text 'Energy Efficiency & Renewable Energy'. Below the header, there are navigation tabs for 'Webcasts', 'Project Map', and 'Request Technical Assistance'. The main content area is divided into several sections: 'Buildings' with a description of the Solution Center's purpose; 'Energy Education' with a link to 'Upcoming Webcast'; 'Industry' with a link to 'Getting to Net Zero Today' (dated March 18, 2010, 12:00 EST); and 'Activities' with a description of resources and a diagram showing various energy efficiency and conservation strategies like 'Material Conservation Programs', 'Reduction and Capture of Methane and Greenhouse Gases', 'Energy Efficient Networks', and 'Renewable Energy Technologies'. A 'Need Help?' section includes a 'Click Here to Request Technical Assistance' button and the phone number '1-877-EERE-TAP (1-877-337-3827)'. There are also links for 'SEP Program Guidance' and 'EECBG Program Guidance'.

The screenshot shows the 'Technical Assistance Center' page in a Windows Internet Explorer browser. The header features the U.S. Department of Energy logo and 'Energy Efficiency & Renewable Energy'. The main content area has a 'Log In' section with fields for 'Username' and 'Password', and 'Log In' and 'Reset' buttons. Below the login section, there are links for 'EECBG Home', 'SEP Home', 'EERE Home', 'U.S. Department of Energy', 'Web Site Policies', 'Security & Privacy', and 'USA.gov'. The footer indicates 'Content Last Updated: 02/19/2010' and 'Version: 1.0.7'. The browser's address bar shows 'http://eere.energy.gov'.

3) Ask questions via our call center at 1-877-337-3827 or email us at solutioncenter@ee.doe.gov



Karen Villeneuve is the Director of the Residential Efficiency and Affordability Programs at the New York State Energy Research and Development Authority (NYSERDA). Karen also oversees a strong workforce development program for energy efficiency services and renewable technologies; low-interest financing programs; and extensive award-winning multi-media consumer education and outreach initiatives. She is a member of the Board of Directors of the Consortium for Energy Efficiency.



Peter Krajsa is Chairman/CEO of AFC First Financial Corporation, a specialty energy efficiency lender founded in 1947 which operates programs in twenty states in association with states, municipalities, utilities, manufacturers and contractors. Mr. Krajsa has over 25 years experience in consumer lending and mortgage banking, and was responsible for creation of AFC First's EnergyLoan® program, the Keystone Home Energy Loan Program in cooperation with the Pennsylvania Treasury Department and the DEP and the CT Solar Lease program in cooperation with the Connecticut Clean Energy Fund.



Michael Rogers is Senior Vice President at GreenHomes America. Prior to joining GreenHomes, Mike Rogers had an 11-year affiliation with the EPA, holding various positions focusing primarily on the Home Performance with ENERGY STAR (HPwES) and the ENERGY STAR Home Improvement programs. He has more than 10 years of specialized experience in home performance contracting. Most significantly, Mr. Rogers was one of the original creators of the HPwES program, developing the criteria for the program and then helping to implement and promote it in New York and other states as well.



Matt Golden is the co-founder and president of Recurve. Prior to founding the company in 2004, Matt worked as an Energy Consultant, helping homeowners and businesses develop solar power systems. He soon realized that he was offering only a point solution and was not truly addressing most homeowners' desires to make their homes and lives more sustainable. Matt developed the concept for Recurve to meet this market demand by providing a single, full-service resource and a brand homeowners can trust to help them improve the comfort, health, and efficiency of their home.

Driving Demand: Working With and Learning from Contractors

Karen Villeneuve

Director

Residential Efficiency and Affordability

Home Performance with ENERGY STAR®

- Whole house program including comprehensive home assessment and modeled savings
- BPI-accredited contractors deliver audit and all services
- Workforce development - technical, business and marketing training; incentives
- Equipment incentives
- Multi-media marketing - broad awareness and contractor-centered; incentives
- Low-interest financing, cash incentive for consumers (additional incentive based on income eligibility)
- Quality control and quality assurance

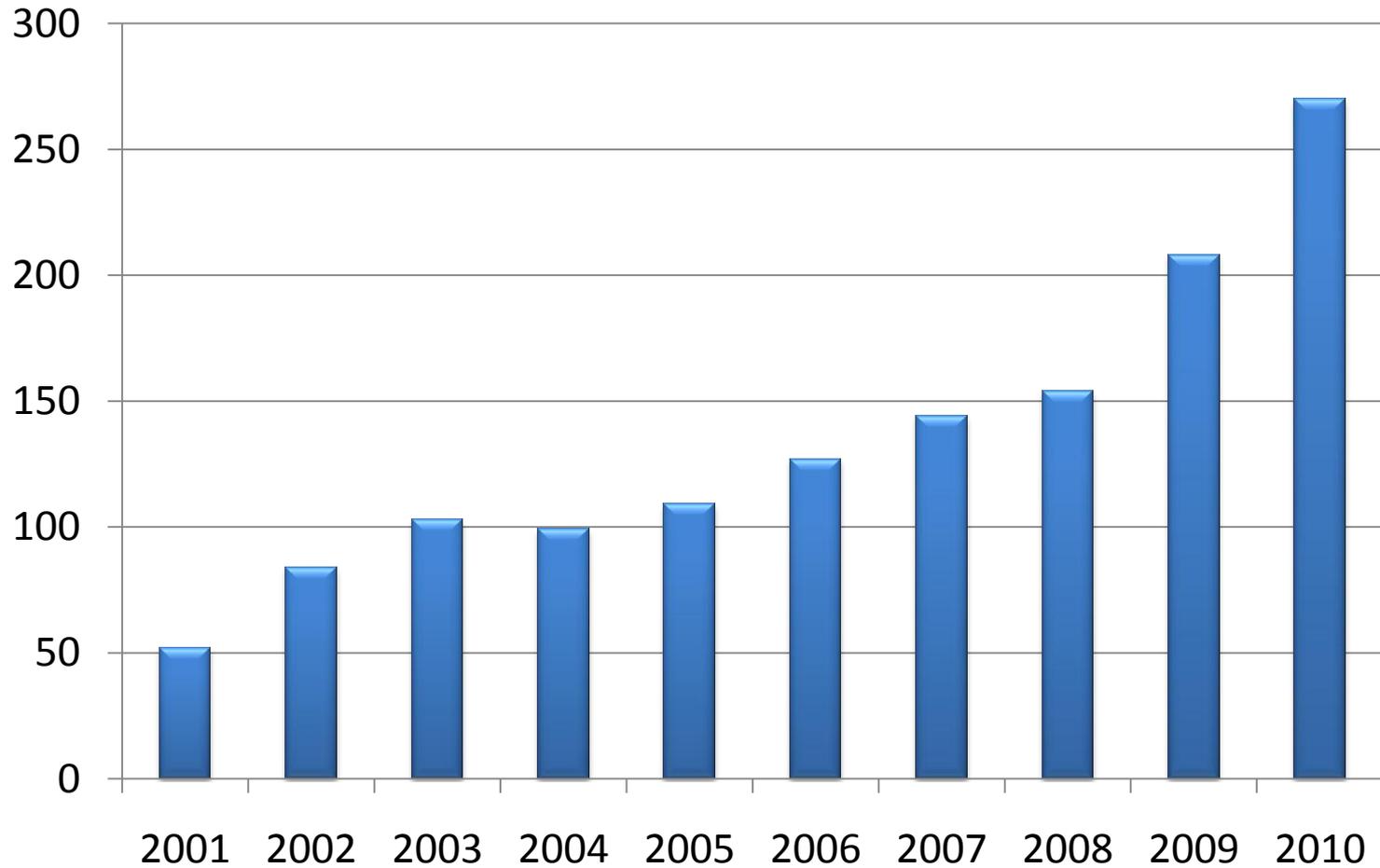
Market Transformation

- Natural market forces of supply and demand
- Permanent changes in supply and delivery infrastructure
- Permanent changes in consumer attitudes about the value of the products and services
- Ability to create a sustainable industry that eventually does not rely on incentives

Program Evolution

- Improved technology and practices
- Changing consumer attitudes
- Contractor experience and size of delivery infrastructure
- Achieved savings
- Participation rates
- Need to streamline – turnaround time
- ***Degree of industry success***

Contractor Participation



Co-Op Advertising

- What?
 - Subsidize co-branded contractor advertisements and special promotions
 - Program policies
 - Complemented by NYSERDA's broader HPwES branding campaign
- Why?
 - Leverage advertising dollars
 - Contractor knows their customer and how to reach them
 - Contractor buys in to success of program
 - Market transformation

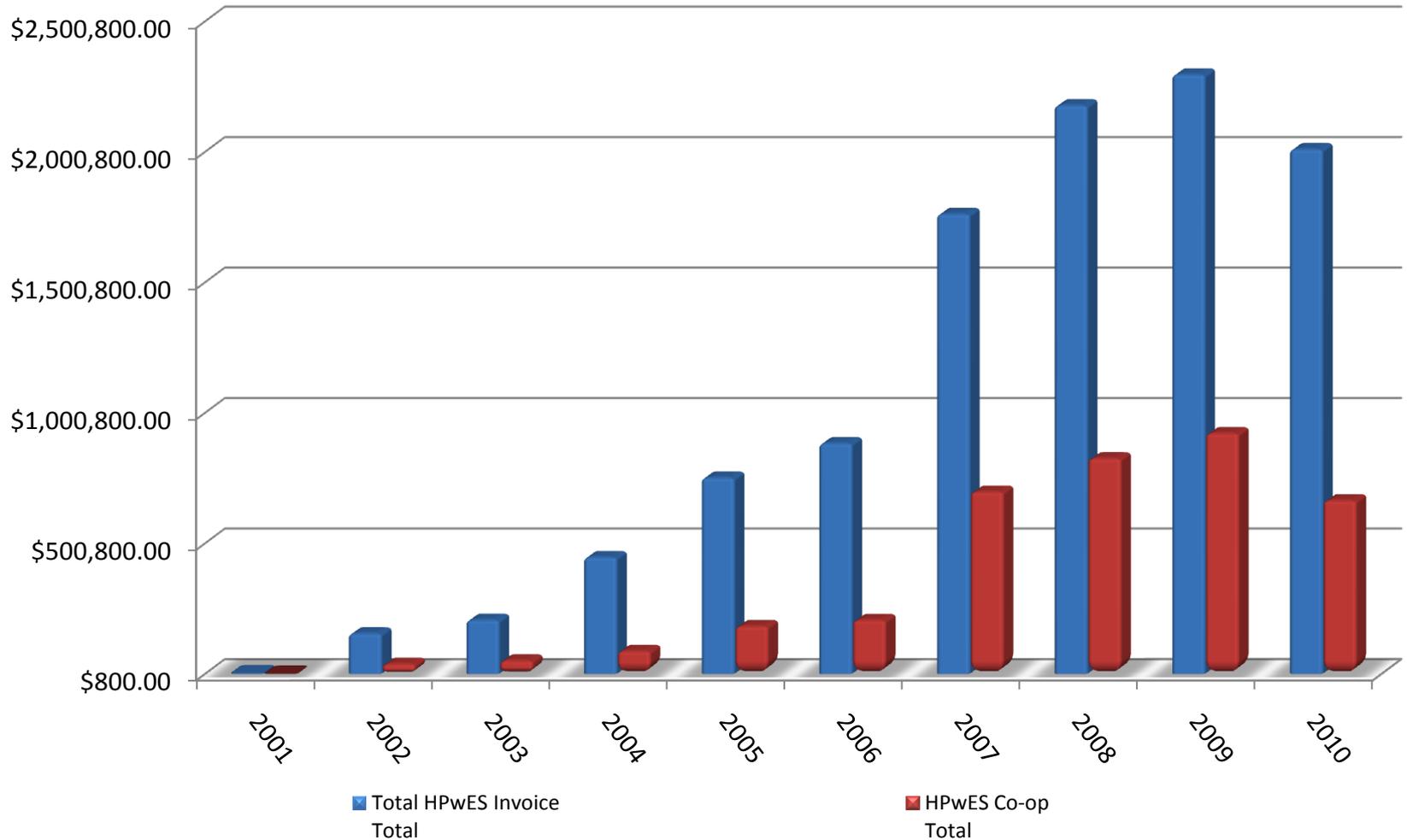
Policies

- Reimbursement rates and caps are a function of the number of retrofits completed and range from 25% to 50% up to a maximum of \$150,000.
- Logo requirements
- Language that promotes HPwES measures and energy saving features
- Media, promotions, booths, etc

Strategies

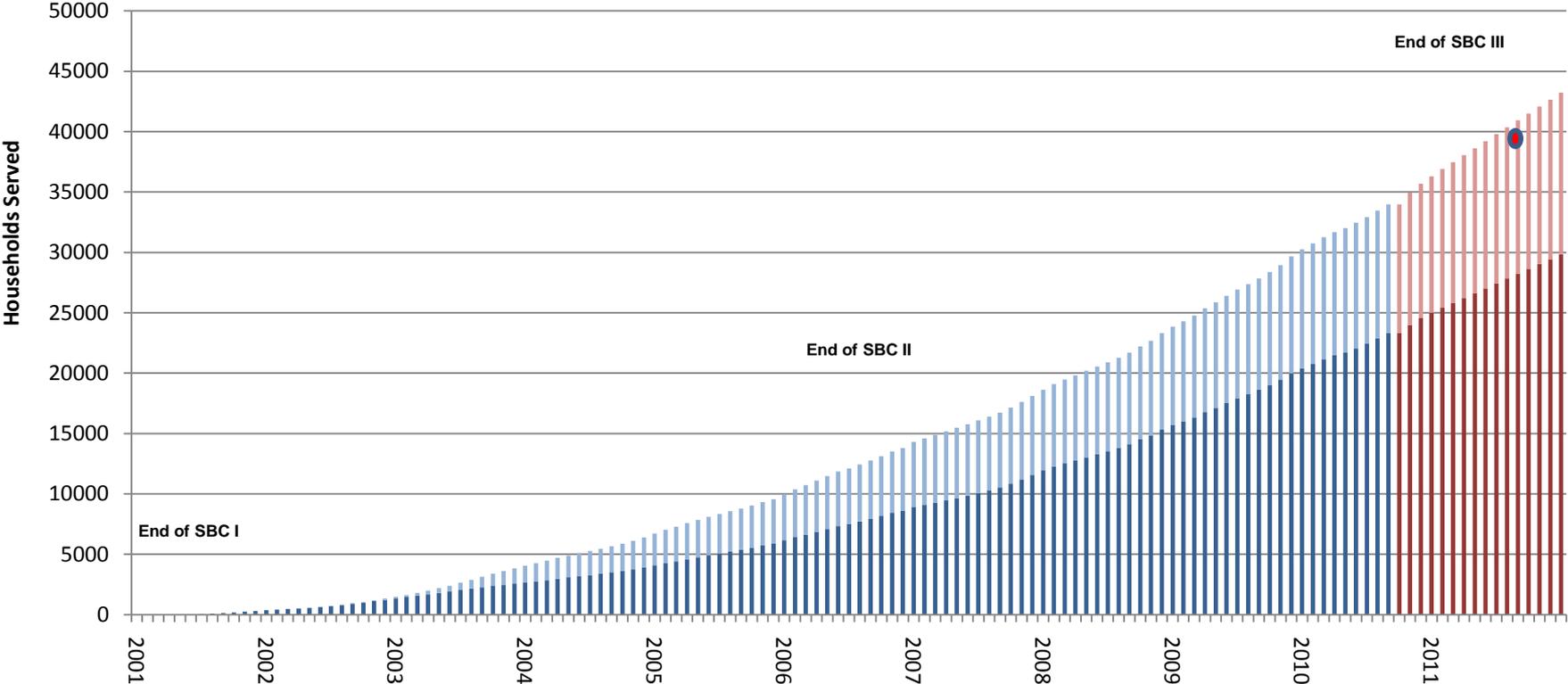
- Contractor input through round table discussions
- Incentives tied to performance
- Assistance
 - Sales and Marketing Curriculum
 - Logos, formats, templates, etc
 - Customer Referral Bonus (Under Development)
- Contractor can “piggyback” on NYSERDA marketing efforts (media, booth events, public relations)
- QA/QC
- Evaluation - marketing efforts correlated to HPwES production

Leveraging Dollars through Cooperative Advertising



Home Performance with ENERGY STAR Program Production

- Assisted Projected
- Assisted Households Served
- MR Projected
- MR Households Served





Success Stories:

Contractor-Driven Energy Efficiency Loan Programs

Peter Krajsa, Chairman and CEO
AFC First Financial Corp.

pkrajsa@afcfirst.com

(610) 433-7486

AFC First – A National Leader In Energy Efficiency Lending

- **AFC First Financial Corporation is an experienced specialty energy efficiency lender and the provider of the national EnergyLoan® program and several state and utility sponsored programs**
 - Founded in 1947 in Allentown, PA. AFC has processed over 50,000 energy efficiency loan applications.
 - Retail contractor-driven energy lending to consumers has been primary business since 1999.
 - AFC First is one of only three Fannie Mae approved Energy Lenders in the nation.
 - Currently lending in 24 states with over 3,000 Approved Contractors, Manufacturer, Utility and State and Municipal Partners
 - National lending capabilities, currently organizing **Green Energy Federal Credit Union**



Examples of AFC First's "Contractor-Driven" Programs

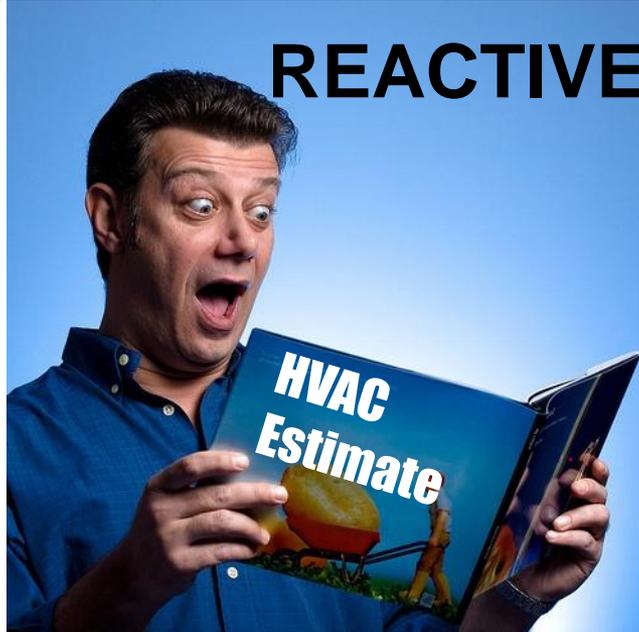
- **Pennsylvania's Keystone HELP**
(PA Treasury, DEP) Over 7,000 loans and \$58 million in energy efficiency loans - enhanced by Philadelphia Better Building Award
- **Connecticut Solar Lease**
(Connecticut Clean Energy Fund) Over \$40 million in residential solar leases
- **Connecticut Energy Efficiency Fund (HES) Program**
- **Kentucky Home Performance**
enhanced by Greater Cincinnati Better Building Award
- **Programs with Duke Energy, Progress Energy, National Grid, CL&P, Yankee Gas, Energy Kinetics, Energy Kinetics, Gorell Windows**

The Facts About Financing

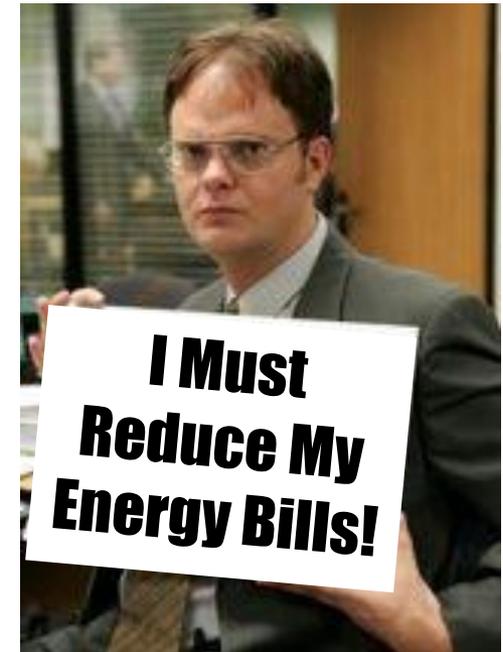
- In the current “Perfect Storm” of Energy Crisis and Credit Contraction, consumers and contractors more than ever need simple financing options to make energy improvements
- 70% of all Home Improvements up to \$15,000 are financed in one way or another, 90% of improvements greater than \$15,000 are financed
- **Contractors drive most of this demand**
- Rebates and tax credits are great – but where does the rest of the money come from?
- Keep it simple for contractor and consumer – the goal is work performed and energy savings, not the number of audits conducted

Two Types of Energy Efficiency Customers

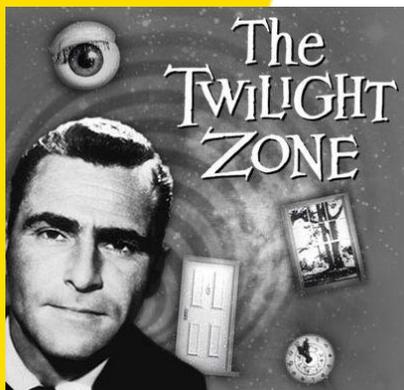
REACTIVE



PROACTIVE



REACTIVE Consumer - Welcome to the “Twilight Zone”



- Typical “urgent” HVAC or home repair installations (\$3,000 to \$15,000) are the consumer’s financing “twilight zone” - too big for a credit card, too small for a home equity loan.
- The vast majority of energy efficiency improvements
- Customer doesn’t want a lien on their home
- Time sensitive – consumer needs work done ASAP
- **Contractor-Driven**
- “Come-on” or “Teaser” (0% for 6 months type) Financing is not the answer for a major capital purchase and can hurt contractor credibility
- Borrower wants longer term or lower rate than he can get from bank
- Solution: Unsecured point of purchase loan programs with (lower rates based on simple product qualification – ENERGY STAR)

PROACTIVE Consumer - The “Thinker”



- “Whole house” improvements up to \$15,000 may be applicable for a streamlined on-bill finance program because they can be addressed with an unsecured loan
- More project driven, less time sensitive
- **Contractor is the expert**
- More customer thought, engagement and foresight
- Solution: “Home Performance” model with Energy Audit, recommendations and lower rate than “Reactive” financing

What Has Worked and Where the Jury is Still Out

- Simple, state funded monthly payment **contractor driven** programs have been the easiest to implement and are having the greatest success (NYSERDA, PA's Keystone HELP, CT Solar Leasing)
- “On-Bill” utility programs are a hot topic, but no real track record. Concerns: potentially increased delinquency through utility loan servicing, who takes the credit risk? etc.
- Real estate tax model (PACE), while a good concept, is highly localized and can only address a small part of the market (“Proactive” consumer only)

Contractor Management and Training - One of the Keys to a Successful Program

- **A program's Contractor Network must consist of companies that are financially and ethically stable**
- **A contractor may be great technically, but if they don't have the financial stability to stand behind their work or warranty they can damage the program.**
- **A successful program recruits and trains contractors on how to better utilize special financing and monthly payment plans to increase both their closing rates and market penetration for more energy efficient home improvements.**

Successful Programs Tier and Incentivize Both Loan Offerings and Contractor Ability to Participate

Approved Contractors have been reviewed for financial and ethical stability

Trained Contractors are Approved Contractors who have undergone additional training on building science and “Whole House” energy improvements, and are currently authorized to perform work under all rebate and loan programs.

Certified Contractors are Approved Contractors who have achieved BPI (Building Performance Institute) certification or accreditation.



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PENNSYLVANIA DEPARTMENT OF ENVIRONMENTAL PROTECTION
PENNSYLVANIA TREASURY DEPARTMENT
PENNSYLVANIA HOUSING FINANCE AGENCY

Contractor Recruitment

- **Partner with contractor trade groups**
- **Program wide contractor intro breakfasts**
- **Use the power of your program PR**
- **Contractors will promote the program if they can see that it will help them increase their sales**
- **If it is too bureaucratic they won't promote it**
- **Contractor qualification standards should align with national (Fannie Mae) standards and others (BPI)**

Training Basics

- **Lender and Program Overview**
- **Financing 101 – Why it works**
- **Contractor benefits**
- **How to present to homeowner**
- **Program details and process**
- **Sales tools**
- **FAQ**

Sales Training

- **Group seminars on program details and sales skills – Sponsor affiliated with program or through trade groups**
- **On Location for larger contractors – 1 on 1 with Contractor**
- **Webinar / Green Energy Center Video feed**
- **Conference calls**
- **Website training shorts – coming soon**

Example of Sales Training Talking Points - Options

Compare Keystone HELPs monthly payments to a typical consumers options

	Credit Card or other Unsecured Financing	FannieMae EnergyLoan for Non ENERGY STAR	<i>Keystone HELP Loan for ENERGY STAR</i>
	18% to 26 %	13.99%	6.99%
\$2,500	\$62	\$39	\$29
\$5,000	\$125	\$77	\$58
\$10,000	\$250	\$155	\$116
\$15,000	\$375	\$232	\$166



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The “Less than \$100 Per Month” Question

- **Which Do You Think Sounds Better to a Prospective Buyer?**

“That new system is going to run you about \$5,000” or.....

- **“Your Money and Energy Saving Investment is just \$58 a month!”**

The Four Secrets of Success for Contractors

- **Don't make assumptions as to who will finance**
- **Don't make the customer ask the embarrassing question "Do you have financing?"**
- **Put an estimated monthly payment option next to your price on every proposal**
- **Give your customers all the ways they can pay you (cash, credit cards, EnergyLoan Monthly Payment) - let them choose which option they prefer.**

Advanced Training & Contractor Incentives – To Become Energy Experts

- Homestar and other State incentivized Program models
- Whole House Performance, true Energy Experts
- Home Performance 101
- BPI Training and Certification
- RESNET
- Specialty (Geothermal, EPA Lead Paint etc)



Green Job Training and
Certifications
for HVAC and Building
Trades and Services



On-Going Contractor Support

- **Experienced Staff that specializes in Energy Efficient loans**
- **E-Commerce support, Web links, Web design, Web portals**
- **Marketing material – stock and custom**
- **Monthly activity reports**
- **PSD Green Energy Compass software**

Program Delivery

Keystone HELP
HOME ENERGY LOAN PROGRAM

powered by AFC FIRST

WHAT IS KEYSTONE HELP? ENERGY EFFICIENCY INFORMATION APPLY NOW ONLINE FIND AN APPROVED CONTRACTOR OR ENERGY AUDITOR INFORMATION FOR CONTRACTORS AND ENERGY AUDITORS

Contact AFC First • (888) AFC FIRST

Pennsylvania's Special Loan and Rebate Program for Energy Efficiency Home Improvements

You can improve the energy efficiency of your home.....

with **special financing and rebates** for ENERGY STAR® rated and high efficiency heating, air conditioning, air sealing, insulation, windows, doors, geothermal and "whole house" improvements using Home Performance with ENERGY STAR®.

With the **Keystone HELP® Energy Efficiency Loan & Rebate Program**, most Pennsylvania homeowners who meet the program's **eligibility guidelines** can get a low cost loan or a rebate for energy-saving **eligible improvements** installed by a Keystone HELP® **Approved Contractor**.

Qualifying homeowners can get the lowest cost financing and a \$325 cash energy audit credit for energy-saving "whole house" improvements performed by a Keystone HELP® **Trained or Certified Contractor** implementing the recommendations of a **Certified Auditor** who has conducted a comprehensive energy audit of your home.

Save Energy, Save Money with Keystone HELP®, Pennsylvania's special program to make energy efficiency opportunities available to the Commonwealth's homeowners.

For more information, contact us at (888) 232-3477.

[Download a Keystone HELP Brochure/Application](#)
[Download Keystone HELP Program Guidelines](#)

What's Keystone HELP?

- Eligible Improvements
- Find a Contractor
- Apply Now Online
- Apply By Phone (888) AFC FIRST

PA Home Energy Conference 2009
March 18 - 19
State College, PA

Get more info

- Learn About What's New with Keystone HELP - Free Update & Overview Webinars for Contractors
March 6,9,10,11,12 2009
- Home Performance 101 Training for Keystone HELP Contractors, Presented by PA Home Energy
State College, PA
March 19, 2009
- PA Home Energy Conference

- **Accept Applications Online via program website**
- **Through Integrated App on Contractors Website**
- **Call Center and Toll Free Numbers**
- **Utility Link and Call Center Direction**

Keep it Simple



- **Don't Get Caught in Red Tape**
 - **Energy Efficiency lending programs are competing against credit cards.**
 - **Most Consumers (and Contractors) will follow the path of least resistance even if it is more costly**
 - **Accomplish your goal (helping consumers install energy efficiency improvements) without overburdening contractors or consumers with complexity**



A National Leader in Energy Efficiency Lending

Peter Krajsa, Chairman and CEO

John Hayes, President and COO

Ken Yeager, VP of Business Development

Julie Unger, VP of Operations

Michael Sanjek, VP of Home Performance and Marketing

(888) 232-3477

afcfirst.com energyloan.net keystonehelp.com ctsolarlease.com



GreenHomes[®]
AMERICA

Comfort. Energy Savings. Guaranteed.

Driving Demand: Perspective from the Field on Program Design

Mike Rogers
Senior Vice President
GreenHomes America

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About GreenHomes America

Fully Comprehensive Services

- Comprehensive Assessment
- HVAC retrofit
- Duct Sealing
- Reduce Air Infiltration
- Insulation
- Replacement Windows
- Indoor Air Quality systems
- Solar PV & Thermal

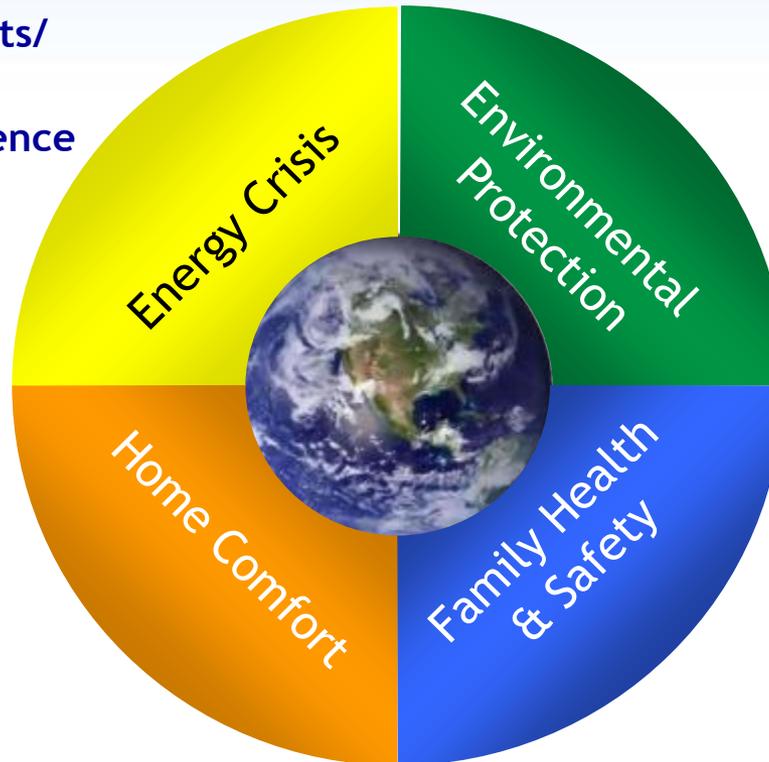


Demand is real

- Energy prices are creeping up
- Peak electric use—blackouts/ brownouts
- Calls for energy independence



- Consistent temperatures throughout the home
- Draft free rooms
- Quiet environment
- Increased home value



- Concerns about global warming
- Concerns with power plant emissions
- “Green” isn’t just for Kermit anymore

Desire/need to address:

- Poor indoor air quality
- Carbon monoxide poisoning
- Natural gas leaks

Fallacy: Logic and Rational Arguments win the Day

- “If we give people good information—the right audit and a way to identify the right equipment or products—they’ll make the right choices.”
- “People make choices that are in their economic self-interest.”

WRONG!

We’ve seen exactly the opposite in more than 30 years of programs, including “free” audit programs.

Believe good information rules the day? That rational economics rule?

- How many have tested your home for radon?
- What percentage of adults smoke?
- How many adults are overweight/obese?
- Why doesn't everyone take advantage of the company match on their 401(k) plan?
- Why don't the majority of people drive more fuel efficient cars?
- Why do I own six different tents?

*People don't want heating
fuel or coolant, people
want cold beer and hot
showers.*

--Amory Lovins

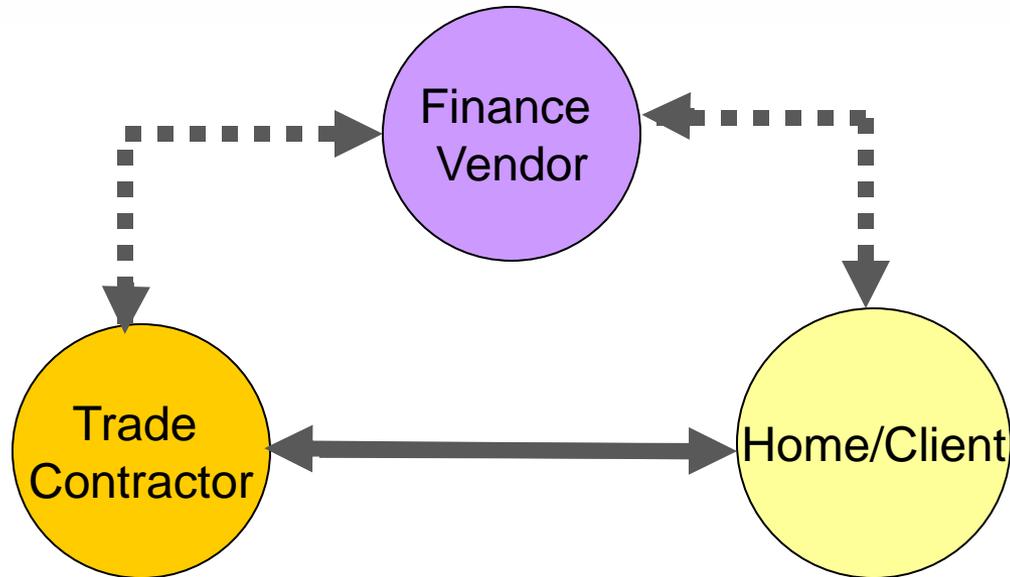
Conclusion

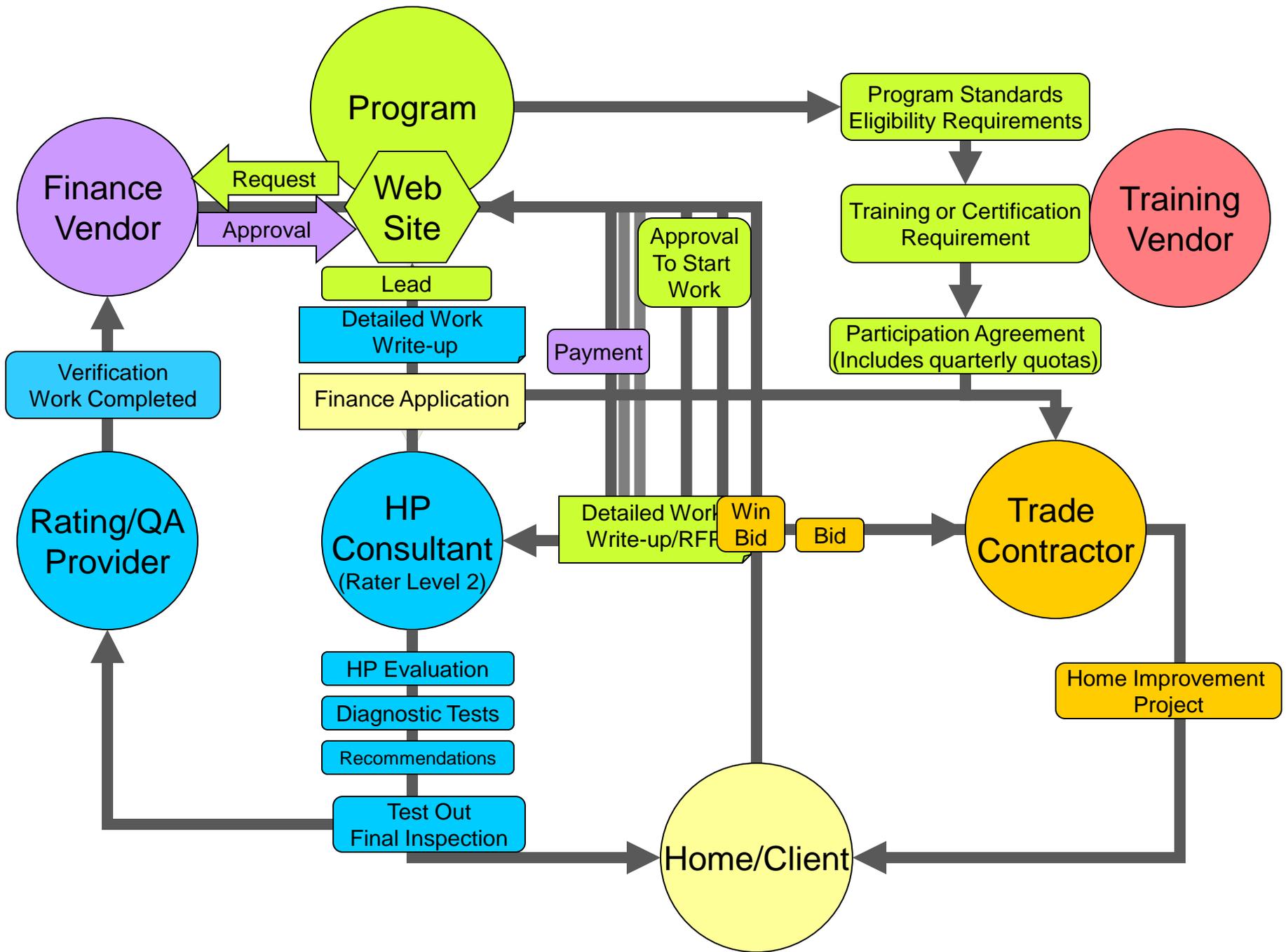
- Programs focused on “good information” and “economic common” sense alone aren’t likely to succeed
 - ▶ Corollary—Free audit programs don’t work. [And free audit programs aren’t free!]
- We need to use a variety of messaging, marketing, messaging, and selling techniques. Divorcing sales from the process results on poor results.
- ***Programs can’t do this on their own—you need to leverage market players and market forces.***

Some ballpark concerns of a contractor

- To get started in this business, about \$100,000 investment (whether upfront or sweat equity)
- Contractors can take 2-3 years to break even after launching
- After the same time, they're balancing very difficult cash flow issues to pay their staff on Friday and their vendors at the end of the month.
- ***Program hurdles, fears, changes, and uncertainty don't encourage the investment needed to succeed!***

How our business works





Good Program Design 101

- Align incentives & structure with goals
- Include financing
- Insist on high quality
- Use clear messaging
 - Trusted messenger
 - Include ALL benefits
- Remember the critical role of sales
- Leverage market actors, manufacturers, contractors, lenders, etc.
- Consider practical needs of contractors—eliminate roadblocks
- Be consistent—over time and across areas
- Be persistent

Good Program Design 101

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Incentive Structure



- If you want to see energy savings, you have to incentivize energy savings!
 - ▶ Audits don't save energy, and free audits are NOT a good use of resources.
- Deeper incentives for deeper energy savings make sense. And a minimum threshold eliminates free riders
 - ▶ Home Star and CA Whole House Program are good examples
- Stability is critical. Rebates starting/stopping/starting/stopping paralyze the market.
 - ▶ Balance generous incentives against the resources available
- Financing mechanisms can also play a key role.

Remove Contractor Speed Bumps

- Listen to your contractor's issues and develop an advisory council
- Leads – Marketing Co-ops work
- Selling cycle delays are disastrous
 - ▶ Ensure contractors have sample completed forms
 - ▶ Job Scope Approvals – be clear on expectations and be quick
 - ▶ Test-out approval – be quick - customers want their rebates
- Allow homeowners to transfer rebates to contractor
- Don't start and then pause or stop the program
- **CASH IS KING! Don't hurt contractor cash flow.**



We need help countering bad information

- “Replace your windows and save 50% on your energy bills”
- Eden Pure and the Amish Mantle
- Cool Surge and Mira-Cool
- “Audits save energy”
- ***Trusted sources—utilities, states, feds—are all helpful in delivering and reinforcing the right messages***

Please, don't confuse things further!



- ENERGY STAR has high brand awareness and credibility
- Use it!
- But protect its integrity



A hodge-podge of competing, conflicting, overlapping federal, state, utility, and supported private-market programs, initiatives, labels, brands, logos, does not help!

Good Program Design 101

It's worth repeating!

- Align incentives & structure with goals
- Including financing is important
- Insist on high quality
- Use clear messaging
 - Trusted messenger
 - Include ALL benefits, not just energy savings
- Leverage market actors, manufacturers, contractors, lenders, etc.
- Consider practical needs of contractors—eliminate roadblocks
- Be consistent—over time and across areas
- Be persistent



Present by: Matt Golden
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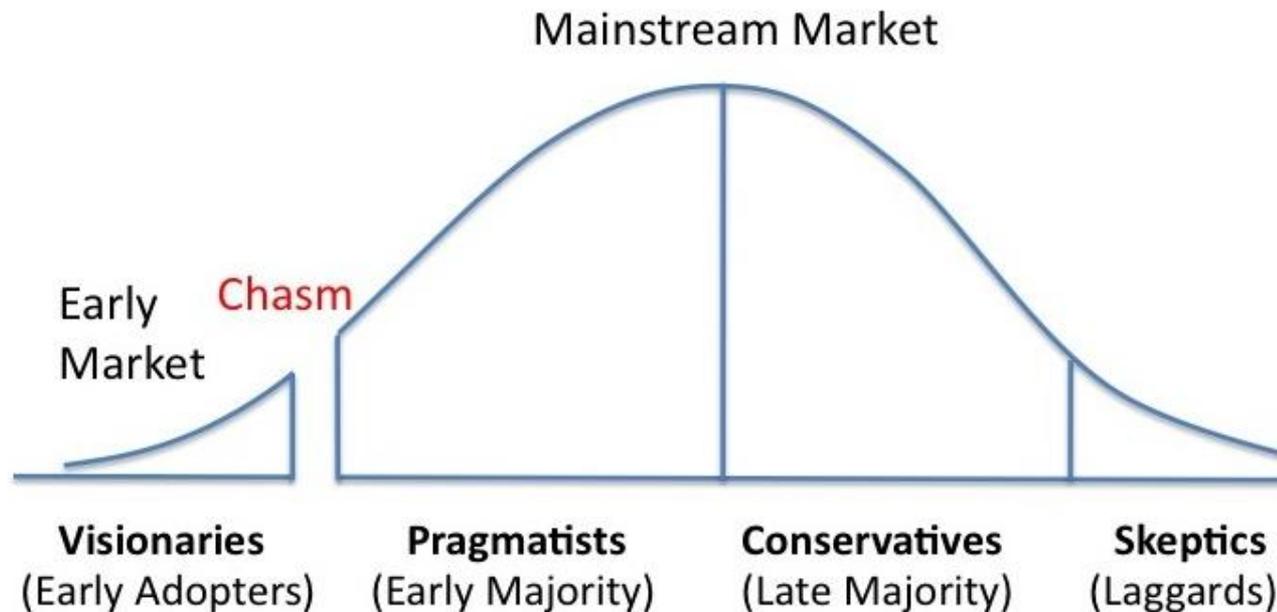
We've got home performance down to a science.™

Sustainable Spaces Inc.
1167 Mission St. 2nd floor
San Francisco, CA 94103
(415) 294-5380 office | (415) 276-6351 fax
www.sustainablespaces.com

Agenda

- Acquiring Customers
- Positioning for a Close
- Mining for Referrals
- Making a Client for life

Who to Target?



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Solution Selling

- People buy solutions to problems
- Solutions are ½ House and ½ Occupant
- Understand your customer



FINANCIAL

**Save 30-100%
on energy
bills while
improving
comfort**



HEALTH

**Eliminate
allergens,
pollutants and
sources of
respiratory
disease**



COMFORT

**Eliminate drafts
and keep
constant
temperature
year-round**



ENVIRONMENT

**Reduce 30-
100% of
home's CO2
emissions by
eliminating
waste**

It's About the Retrofit

- Retrofits, not Audits fix problems
- Trial Close
- Use Case Studies to Position the Process
- Use Real Dollars (Pre-Qualify)

Apply Influence

- **Reciprocation** - People tend to return a favor..
- **Consistency** - If people commit, orally or in writing, to an idea or goal, they are more likely to honor that commitment.
- **Social Proof** - People will do things that they see other people are doing.
- **Authority** - People will tend to obey authority figures, even if they are asked to perform objectionable acts.
- **Liking** - People are easily persuaded by other people that they like.
- **Scarcity** - Perceived scarcity will generate demand.

Create Happy Customers

- Track Customer Satisfaction
 - It is as important as Profit or Close Rate
- Referrals are the engine of the business
- Use Customer References to Sell
- Avoid Detractors at ALL costs

Harvest Referrals

- When a job is done, your job is not
- Get client referrals to friends and neighbors
- Reach out to neighbors
- Ask if they will host a house party

Reaching Customers

- Primary customer HP complaint:
 - TOO MANY STEPS IN THE PROCESS!
- Programs don't sell, Contractors do.
- Co-Op Marketing
 - High Leverage
 - Teach a contractor to fish...

Marketing as a System

- Just like a retrofit, don't practice furnace change out marketing
- Understand Customer Concerns and solve them, or don't do the project
- Make every customer a customer for life



Question and Answer

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Recurve Inc.

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Please join us again:

EM&V 101: General Approaches to Tracking Data and Estimating Saving

November 10, 2010

2:00 - 3:00pm EST

Energy Efficiency Rebate Programs 101

November 15, 2010

12:00 - 2:00pm EST

State Clean Energy Policy Impact

November 17, 2010

3:00 - 4:15pm EST

Negotiating and Entering Into an ESPC

November 18, 2010

1:30 - 2:30pm EST

Community Renewables Projects

November 30, 2010

2:00 - 3:00pm EST

To register for upcoming webinars and to download past webinar presentations, please visit the Solution Center webcast page at:

www.wip.energy.gov/solutioncenter/webcasts