



Fitchburg Efficiency Navigator Program





What is the Efficiency Navigator Program?

The Efficiency Navigator helps small to medium-size apartment housing become more efficient and resilient while reducing operating costs to remain affordable. Focus on housing resilience, equity, & climate change



Fitchburg EN builds off the 2019 Fitchburg Housing Plan, focus on the four Healthy Neighborhoods, and is funded by closure of TIF districts No. 4, 6, & 15.

Impacts of the Efficiency Navigator Program



Preserves Affordable Housing



Increases Climate Resilience



Improves Comfort, Health & Safety



Promotes Equity



Supports Local Economy

Case Studies

Efficiency Navigator programs in Madison and Middleton working with over 177 units across 44 buildings

Location: **Madison, Wisconsin**

10-year cost saving: **\$13,640**

10-year avoided CO2 emissions: **99,570 Kg**

10-year CO2 equivalent vehicle miles traveled: **246,960**

Total project cost: **\$25,228**



Completed Improvements:

- New water heater
- Sidewall insulation
- Installed chimney liner
- Installed boiler outdoor reset control
- New bath fans
- Lighting upgrade
- Air sealing
- Attic insulation
- Boiler tune up

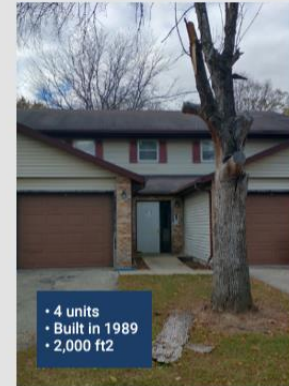
Location: **Madison, WI**

10-year cost savings: **\$25,125**

10-year avoided CO2 emissions: **32,450 Kg**

10-year CO2 equivalent vehicle miles traveled: **128,375**

Total project cost: **\$85,215**



Completed Improvements:

- Four air-source heat pumps
- Attic insulation
- Efficient air conditioning addition
- Refrigerator replacement
- Air sealing
- Lighting upgrade
- Bath fans

Owner Testimonial



“[The program] helps these families living paycheck to paycheck not only live a more comfortable life but save energy and money.

And, with each dollar spent helping people... the more hope we have for a sustainable future.”

— Melvin Boone, Building Owner

Resident Testimonials

"I only had to run my air conditioner when I got home. I used to have it on all day so the apartment would stay cool. That is my bottom line, my electric bill is much cheaper" - Josh

"It is so quiet in the apartment now. The road noise we used to hear from highway is gone." - Sam

"It's so nice that people actually care about how we live. I've never had that at an apartment before." - Janelle



Fitchburg Process

- Launched program, application open – June 17
- Application reviews and intake meetings
- On-site assessments of participating building
- Assessment reports per building
- Survey for Input on Prioritization of Measures – Aug 12
- Review reports with owners
- Analyse data across building for implementation recommendation
- Committee of the Whole Presentation – Sept 25
- Complete implementations – Oct 2024 to June 2025

Building Applications

11 building owners submitted applications for 15 buildings with 120 units.
Buildings range in size from 4-units to 16-units (program eligibility).

Healthy Neighborhood Name	Number of Buildings	Number of Units
North Fish Hatchery Road	2	32
Southdale	4	40
Belmar/Dunns Marsh	2	20
Verona Road West/Jamestown	7	28
Total Applications	15	120

*Disclosure



Application & Intakes

- Confirmed eligibility and get to know applicant
- 2-16 units, renter-occupied, unsubsidized (buildings with Section 8 voucher holders are eligible)
- Utility meters and gather actual utility data
- Recent maintenance needs and/or completed projects. Unique features of the building.
- Properties are in good standing with City such as current on property tax payments
- Property owner would commit to maintaining affordable rent at HUD Fair Market Rent Value for at least 5 years post-implementation



On-site Assessments

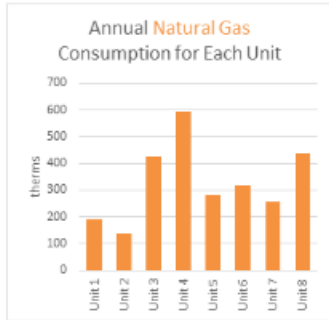
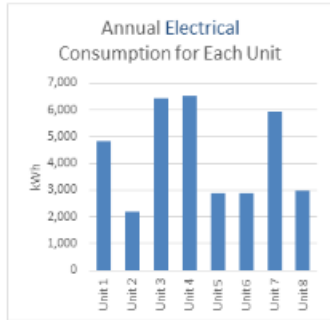
- Insulation & Air Sealing in attics, sidewalls, & rim joists
- HVAC, Refrigerator, & Water Heater Equipment
- Air Source Heat Pump Opportunities
- Window replacement
- Fire suppression
- Exterior building grounds lighting & conditions
- Health & safety such as asthma triggers, pests, gas leaks, etc.
- Fitchburg FACTv
- 10 building moving forward (8 owners & 76 units)

Sample Report

Utility Benchmarking & Costs

Utility Provider: Madison Gas & Electric	
Tenant-Paid Utility Costs	Electric: In-Unit, Cooling Gas: Space Heating Gas: Water Heating
Owner Paid Utility Costs	Electric: Common Electric: Water heater for laundry

The data informing the graphs and table below are based on average use data for this address collected from [MG&E's website](#) and actual utility use and cost data from the property owner.



- Overview of the property year, units, etc
- Observations from intake and assessment
- Recommended measures for highest impact
- Energy cost savings and emissions calculations per measures
- Details on equipment such as what is an air source heat pump
- Compare building energy use to industry averages

Input on Prioritization of Measures

Four questions were provided to HAC, CEDA, Mayor & Common Council for input on how we approach prioritizing measures across all building

Q1: Which two factors are most important to you in the prioritization	Resident being the space heating utility account holder - 4	Highest total energy savings per measure at building - 3	Highest total cost savings per measure at building - 3
Q2: If you had \$100 to spend on energy measures and health/safety measures, how would you want to spend it?	\$50 energy + \$50 health/safety - 4	\$75 energy + \$25 health/safety - 3	
Q3: Which of the following would you prioritize (utility cost saving, emission reduction, both?)	Estimated resident annual utility cost savings - 4	Both utility cost savings and emissions reduction - 4	
Q4: Would you prefer less costly measures touching more units, more costly measures touching less units, or greatest overall savings?	Prioritize measures with the greatest overall savings impact regardless of number of units (larger buildings will tend to have greatest estimated savings when just looking at total savings) - 7		



Totals Across Buildings

- 41 - Total number of measures identified
 - 9 buildings with weatherization oppt.
 - 8 buildings with window replacement oppt.
 - 2 buildings with no measures identified
- \$89,700 energy cost savings over 10-years, plus health, safety & comfort benefits
- 422,700 kg CO2 emission reduction over 10-years (1,048,320 vehicle miles traveled equivalent)
- \$682,000 total cost before prioritization and applying IRA Rebates



How We Analyzed the Data

- Weatherization measures
- Resident Energy Cost Savings
- Total Energy Savings (MMBTU)
- CO2 Emissions Reductions
- Per Square Foot Energy Savings
- Estimated impact of Inflation Reduction Act Incentives

Recommended Scenario Total

- Budget of \$310,000
- All weatherization measures + top resident energy cost savings measures
- Applied anticipated HEAR rebates for ASHP

Total Scenario Cost	Resident Savings (10yr)	Owner Savings (10yr)	Total Cost Savings (\$)	Total Energy Savings (MMBTU 10 yr)	CO2 Emissions Reduction kg (10yr)	Total # of Measures	Total # of Units	Total # Buildings
\$304,600	\$50,950	\$19,700	\$70,650	5,380	307,740	26	76	10

18 households - seniors over 65 years old
14 households - families with children under 18 years old

Recommended Scenario Per Buildings Pg1



Attic insulation, Rim joist insulation, Ventilation, Refrigerators

Energy Savings: \$17,800

CO2 Emissions Reduction: 65,210 kg

Anticipated cost: \$37,800

201-203 Deer Valley Rd



Dual fuel ASHP (4), Windows, Ventilation, & Refrigerators

Energy Savings: \$10,800

CO2 Emissions Reduction: 29,170 kg

Anticipated cost: \$66,300

2641 Smithfield Dr.

Recommended Scenario Per Buildings Pg 2



Vertical roof insulation, Rim joist insulation, Ventilation, Windows

Energy Savings: \$8,350

CO2 Emissions Reduction: 45,760 kg

Anticipated cost: \$33,700

209-211 Deer Valley Rd



Attic insulation, Ventilation, Refrigerators & Windows

Energy Savings: \$7,600

CO2 Emissions Reduction: 26,880 kg

Anticipated cost: \$27,200

2609 Smithfield Dr.

Recommended Scenario Per Buildings Pg 3



2114 Red Arrow

Attic insulation, Pipe insulation, & Ventilation

Energy Savings: \$6,600

CO2 Emissions Reduction: 37,750 kg

Anticipated cost: \$27,800



2605 Smithfield Dr.

Attic insulation, Ventilation, Rim joist insulation, & Windows

Energy Savings: \$4,850

CO2 Emissions Reduction: 26,880 kg

Anticipated cost: \$25,800

Recommended Scenario Per Buildings Pg 4



217-219 Deer Valley

Vertical roof insulation & Ventilation
Energy Savings: \$4,500
CO2 Emissions Reduction: 21,740 kg
Anticipated cost: \$23,300



213-215 Deer Valley

Vertical roof insulation & Ventilation
Energy Savings: \$4,000
CO2 Emissions Reduction: 22,310 kg
Anticipated cost: \$23,300

Recommended Scenario Per Buildings Pg 5



4522 - 4528 Jenewein

Attic insulation, Rim joist insulation, Ventilation & Windows

Energy Savings: \$3,300

CO2 Emissions Reduction: 21,740 kg

Anticipated cost: \$28,900



5671 Williamsburg Way

Attic insulation, Rim joist insulation, Ventilation, & Refrigerators

Energy Savings: \$2,850

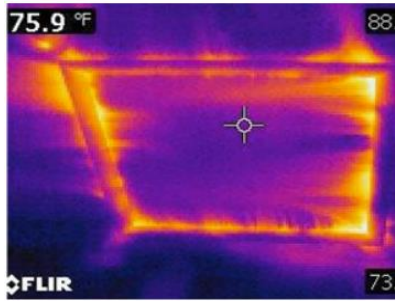
CO2 Emissions Reduction: 10,300 kg

Anticipated cost: \$10,500

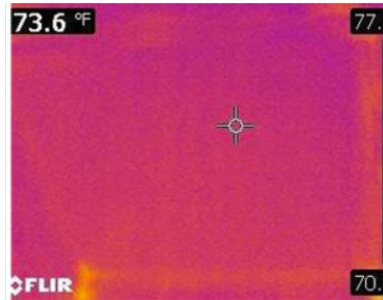
Summary of Buildings

Address	Total Cost	Resident Savings 10 yrs	Owner Savings 10 yrs	Total Cost Savings 10 yrs	CO2 Emissions 10 yrs	Units
201-203 Deer Valley	\$37,800.00	\$8,100.00	\$9,700.00	\$17,800.00	65,210kg	16
2641 Smithfield	\$66,300.00	\$10,800.00	\$0.00	\$10,800.00	29,170kg	4
209-211 Deer Valley	\$33,700.00	\$8,350.00	\$0.00	\$8,350.00	45,760kg	8
2609 Smithfield Dr.	\$27,200.00	\$7,600.00	\$0.00	\$7,600.00	26,880kg	4
2114 Red Arrow	\$27,800.00	\$600.00	\$6,000.00	\$6,600.00	37,750kg	16
2605 Smithfield	\$25,800.00	\$4,850.00	\$0.00	\$4,850.00	26,880kg	4
217-219 Deer Valley	\$23,300.00	\$500.00	\$4,000.00	\$4,500.00	21,740kg	8
213-215 Deer Valley	\$23,300.00	\$4,000.00	\$0.00	\$4,000.00	22,310kg	8
4522-4528 Jenewein	\$28,900.00	\$3,300.00	\$0.00	\$3,300.00	21,740kg	4
5671 Williamsburg Way	\$10,500.00	\$2,850.00	\$0.00	\$2,850.00	10,300kg	4
Total	\$304,600.00	\$50,950.00	\$19,700.00	\$70,650.00	307,740kg	76

Next Steps



Before



After

- Discussion today
- Contactor quotes
- Council approves package of contractor quotes
- Navigation of IRA Rebate Applications
- Three-party agreements with Owners, Contractor & Sustain Dane (includes affordable housing commitment)
- Completion of work, review of work, payment of contractors
- Owner & resident surveys
- Final report

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HOUSEHOLDS
OF IMPROVED
AFFORDABLE
HOUSING

\$70,650

ENERGY COST
SAVINGS

763,195

VEHICLE MILES
TRAVELED
AVOIDED

307,740 kg

CO2 EMISSIONS
REDUCTION

Fitchburg Efficiency Navigator Program



Thank You & Discussion

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SUSTAIN DANE

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Renew Monona Loan Program

Douglas Plowman, AICP
Director of Planning and Economic Development



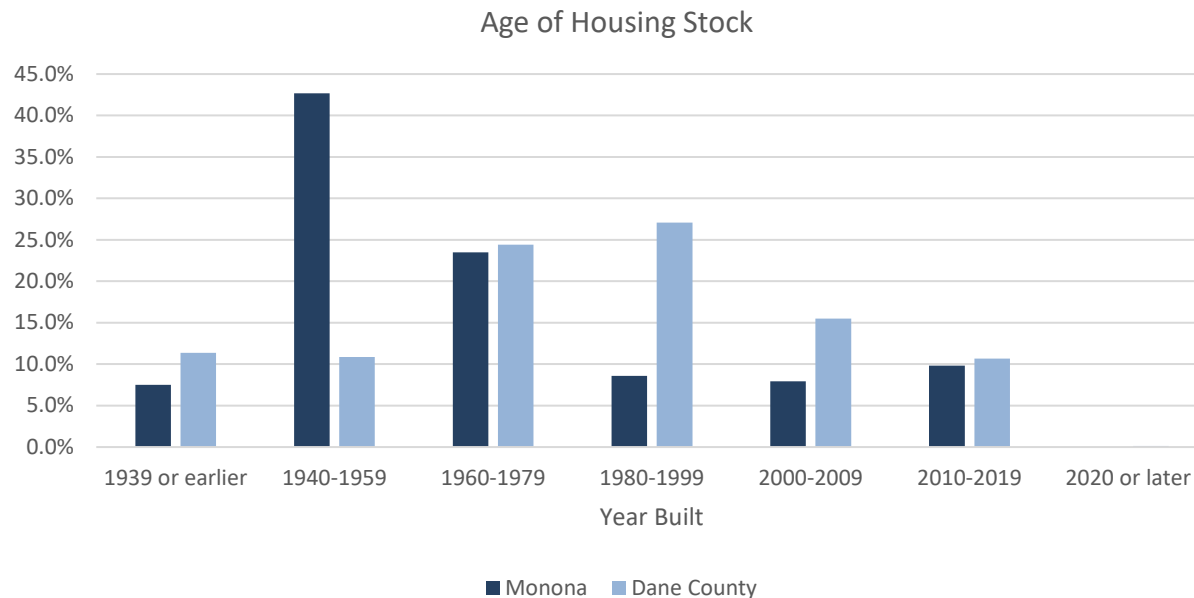
Monona Background

- Population of 8,600 along Lake Monona on the east side of Madison
- Excellent location with established community and services
 - Only 10 minutes to the Isthmus
 - Established single-family neighborhoods
- Landlocked community necessitates redevelopment sites
 - 3.3 sq. mile land area
- Ageing population that until recently had been declining



Monona Housing Stock

- Monona's housing stock is much older than Dane County, with 42.7% built between 1940 and 1959.
- Smaller units that often need additions to align with current trends and preferences.



Data Source: U.S. Census Bureau, 2021 5-Year American Community Survey

Renew Monona Program

- “Housing stock renewal loan program that is intended to improve the affordability and attractiveness of purchasing homes in Monona”
- Extension of TIF district to support affordable housing



HOUSING ELEMENT 2-10

CITY OF MONONA COMPREHENSIVE PLAN

2.3.2 RENEW MONONA LOAN PROGRAM

The City of Monona's Renew Monona Loan Program is a housing stock renewal loan program that is intended to improve the affordability and attractiveness of purchasing homes in Monona. Also, it is expected that through this program, homeowners can improve the energy efficiency of the city's housing stock and stabilize the city's tax base. Funds are available in the form of a deferred second mortgage loan with 0% interest over the life of the loan. The program is funded as repayment of loans occurs (it is a revolving loan program). The original funding was provided by use of TIF funds from a closing TIF district in the city, and monies will periodically be injected through future TIF district closings.

Renew Monona Program

- Eligibility based on property value and not income
- 120% of the median assessed value
- 2% loan with a 10-year term repayable at sale or refinance
- 2nd mortgage on the property

Renew Monona Loan Program Application Form

Please complete and return to:

Monona City Hall
Attn: Director of Planning & Economic Development
5211 Schluter Road
Monona, WI 53716
Phone: (608) 222-2525
dplowman@ci.monona.wi.us



All applications must be received by 5:00 pm on the closest work day to the first of the month to be considered for review at the next CDA meeting.

Applicant Information:

Name of Applicant: _____
Address: _____ Phone: _____
Name of Employer: _____ Contact Person: _____
Employer Address: _____
Employer Phone: _____ Number of years at this job: _____

Co-Applicant Information:

Name of Co-Applicant: _____
Address: _____ Phone: _____
Name of Employer: _____ Contact Person: _____
Employer Address: _____
Employer Phone: _____ Number of years at this job: _____

Other Information:

Household size: _____ How long have you lived at your current residence? _____
Do you rent or own your current residence? Rent Own
Have you purchased a home before? _____
If yes, how long ago?: _____

Property Being Purchased or Where Improvements will be Made:

Property Address: _____
Number of bedrooms: _____ Age of home: _____
Are you currently: purchasing this home? residing in this home?

Renew Monona Process

- Loan requests <\$50,000 reviewed by City Staff then Finance & Personnel Committee
- Loan requests >\$50,000 reviewed by City Staff, CDA and Finance & Personnel Committee
- Staff prepare paperwork and distribute the check

COMMUNITY DEVELOPMENT AUTHORITY
STAFF REPORT
CITY OF MONONA

MEETING DATE: September 22, 2020

AGENDA ITEM 7.C.
CASE NO. 2020-8

Project: Request for Renew Monona Loan Funds
Project Address: 6015 Gateway Green
Applicant: Natallia Hanson

Proposal Summary:

Ms. Natallia Hanson (the "Applicant") owns the property at 6015 Gateway Green (the "Property"), and has submitted a Renew Monona Loan application requesting \$3,697.00 from the Home Improvement category (the "Application") to conduct the following improvements to the existing residence (the "Project"):

- Replacement of original windows with energy efficient alternatives.
- Installation of new gutters.

Per the Application, the proposed total cost of improvements is \$7,394.00 with the indicated loan request of \$3,697.00. The Applicant provided received cost estimates for the work which is included as Attachment 4-6. They indicated that they would be going with the less expensive Ecoview quote, rather than the Waunakee Remodeling quote. The maximum loan amount is 50% of the total project cost, meaning the maximum that could be granted by the CDA would be \$3,697.00.

Staff Review of Eligibility Criteria:

	Criteria	Criteria Met	Notes
1	Property is owner-occupied	Yes	Ms. Hanson has lived in this home for the last 3 years.
2	Assessed Property Value	Yes	Total Assessed Value (TAV) of \$292,300.00 as of 1/1/2020.
3	Assessed Property Value less than or equal to 120% of Median Sold Home Price	Yes	TAV of \$292,300.00 is less than the 120% of the median assessed value of residential properties of \$358,200.00 as of 01/01/2020.
4	Applicant to maintain at residence for at least 2 Years after Project	Yes	Ms. Hanson indicated that she will remain at the residence for at least 2 years after the improvements are completed.
5	Proposed Improvements are to Primary Structure	Yes	The proposed improvements are to the main structure.
5	Proposed improvements are eligible uses of Program Loan Funds	Yes	The applicant applied for the Home Improvement program, which includes energy efficient upgrades. The requested loan amount

Project Eligibility

- Eligible uses for funding
 - First time home purchase
 - Renewable energy
 - Home system upgrades
 - Major rehab
 - Energy efficiency upgrades
 - Environmental remediation
 - First generation homebuyer

RENEW MONONA LOAN PROGRAM

The City of Monona's **Renew Monona Program** is a housing stock renewal loan program intended to improve the quality, functionality, affordability, and attractiveness of homes in Monona. Although homes in Monona have been well maintained, many no longer meet the needs of today's households. The Renew Monona Program helps homeowners bring their house up to modern standards. For more information and an application, please see: mymonona.com/378/Renew-Monona-Loan-Program

WHAT PROJECTS ARE ELIGIBLE FOR FUNDING?

First Time Home Purchase: May be used towards the down payment of an eligible home by a first-time home buyer.

Renewable Energy: For the purchase and installation of renewable energy technologies for the residence, such as rooftop solar panels.

Home System Upgrades: Upgrades to home systems, including electrical, plumbing, mechanical, or other outdated systems.

Major Rehab: For the addition or significant improvement to living space, such as the addition of a floor or room, or rehab of a kitchen or bathroom.

Energy Efficiency Upgrades: Used for window replacement and insulation improvements.

Environmental Remediation: For removing asbestos siding, remediate lead-based paint, or other environmental issues.



WHO CAN APPLY FOR A LOAN?

All homeowners living in the City of Monona are eligible to receive funds. There are no age, income, or other restrictions.

The most recent assessed value of the home is required to be equal to or below 120% of the median assessed value of residential property in Monona. As of January 1, 2023, this value was assessed at \$384,500. Eligible homes must be at or below \$461,820 of assessed value.

Applicants must have occupied their home for a minimum of two years since the purchase date, and provide proof of an existing, legitimate primary mortgage lender.



LOAN TERMS & CONDITIONS

Loans will consist of 2% interest over the lifespan of the loan, and act as a second mortgage with payments amortized over ten years following the award of the loan, or at sale, whichever comes first.

The maximum amount of any loan award will be 50% of the total down payment or improvement costs, whichever is less, up to the maximum for the specific category of loan (see below).

Home Improvement Program: Max \$15,000

Home Rehab Program: Max \$75,000

First-time Homebuyer Program: Max \$20,000



For questions regarding the *Renew Monona Program*, please contact:
Douglas Plowman, Director of Planning and Economic Development
(608) 222-2525 | DPlowman@ci.monona.wi.us

Typical Projects

- Applications include:
 - Finishing basement
 - Adding bedroom and bathroom
 - Expansion of main living space
 - New energy efficient windows
 - Renewable energy upgrades
 - Upgraded siding
- Typically see energy efficient elements included in Major Rehab category (may only select one). Included in staff report evaluating eligibility

Please Check the Program for Which You Are Applying:

X	Program	Description	Max Loan Amount	Terms
	Home Improvement Program	Home System Upgrades, Energy Efficiency, Renewable Energy Technology Installations, and Environmental Remediation (asbestos, lead)	\$15,000	Payments amortized over 10 years; 2% annual interest; Loan due upon sale or after 10 years. Construction must begin within 30 days of loan approval' Construction must be completed within 180 days of start of construction.
	Major Home Rehab Program	Major work such as adding floor, rooms, rehab of kitchens, baths, etc.	\$75,000	
	First-time Homebuyer Program	Provides no more than 40% of the required down-payment.	\$20,000	

Eligibility requirements apply, see program brochure for details.

Renewable Energy

- Program supports the purchase and installation of renewable energy technologies including rooftop solar
- Energy efficient upgrades including window replacement and insulation improvements
- Environmental remediation including removal of asbestos is also covered
- Often overlap between project types



Performance & Financial Analysis

Proposal for 6.4 kW Photovoltaic System, Modules on Garage



Prepared by Chad Mahnke

Project Manager, Full Spectrum Solar, 1240 E. Washington Ave., Madison, WI 53703
Phone: 608-284-0495 Ext: 208 | Email: chad@fullspectrum solar.com

1) Costs for roof reinforcements or additional racking materials is not included. In the event the roof analysis shows this is required, these costs will be reevaluated.

2) Assumes the system can tie into the existing electrical infrastructure. Added cost may be incurred if the utility and/or local authority having jurisdiction require changes.

Lessons Learned

- Varying interest based on current market conditions
- Wide range of projects are eligible, not just one focus
- Opportunity to leverage other funds/tax credits to further the impact
- Eligibility requirements have not adjusted with assessed value increases
- Barriers for entry and timing issues for some program categories

Opportunities

- Partner with other agencies
 - Use their expertise to administer and evaluate the request
 - Broaden the potential reach of the program
- “Get the word out” with targeted materials
- New TIDs created
 - Broaden the program to multi-family housing to support existing housing options
 - Wide geographic reach
- Comprehensive Plan Update
 - Opportunities for other types of housing
 - ADUs, zoning changes etc.
- City Staff leading a review of the program and will make recommendations for program evolution

Questions

Douglas Plowman, AICP
Director of Planning and Economic Development
dplowman@ci.monona.wi.us