



CCI HEAL

home energy affordability loan

AN EMPLOYER SPONSORED
ENERGY BENEFIT PROGRAM

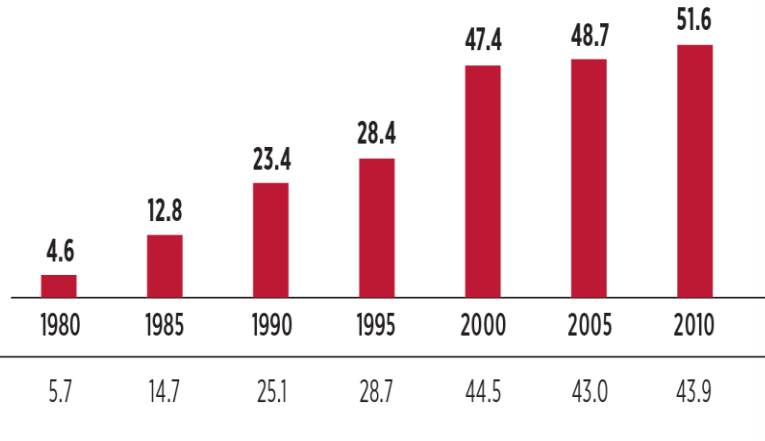
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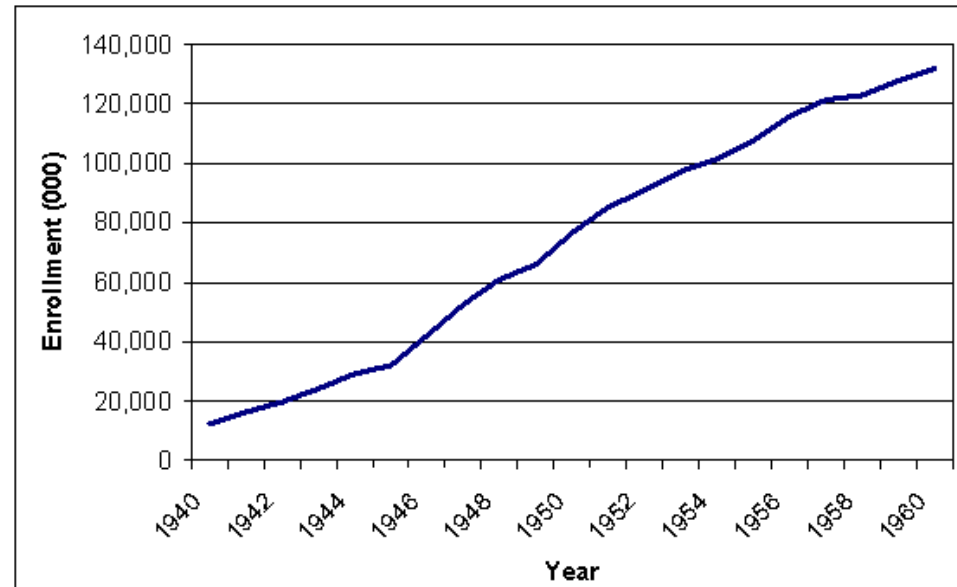
CLINTON CLIMATE INITIATIVE

Where Big Ideas Get Traction

401k



Health Insurance



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**

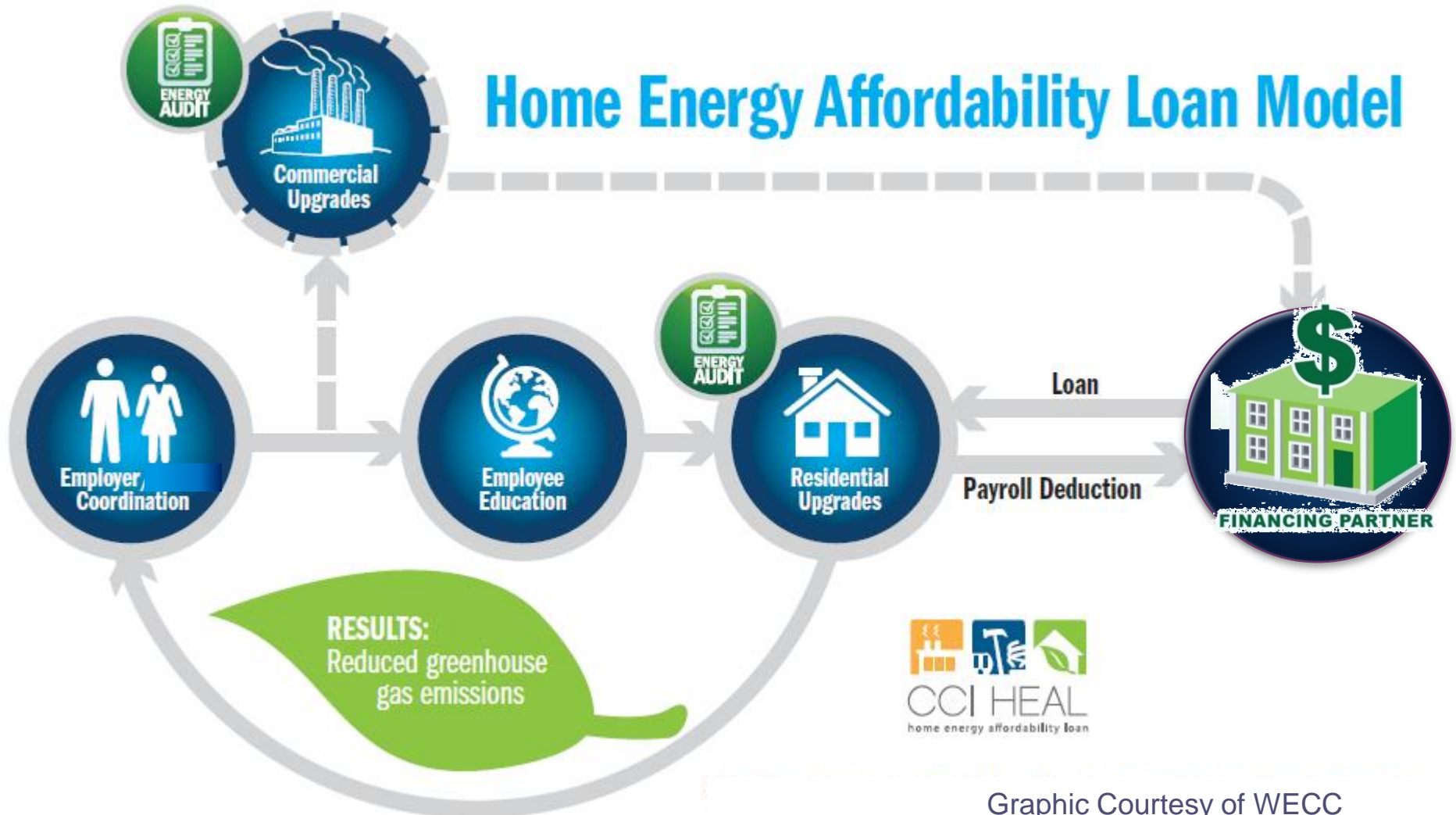


Clinton Climate Initiative

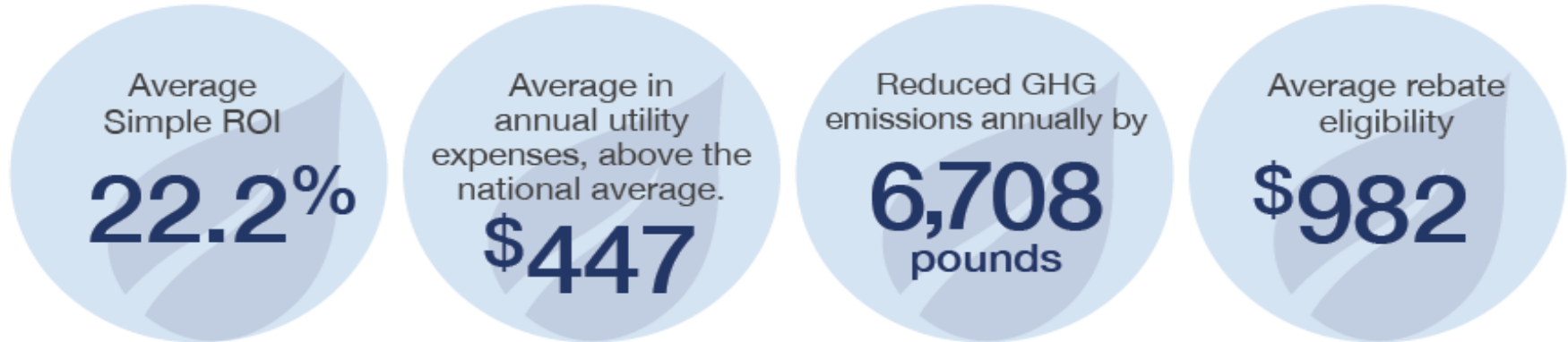


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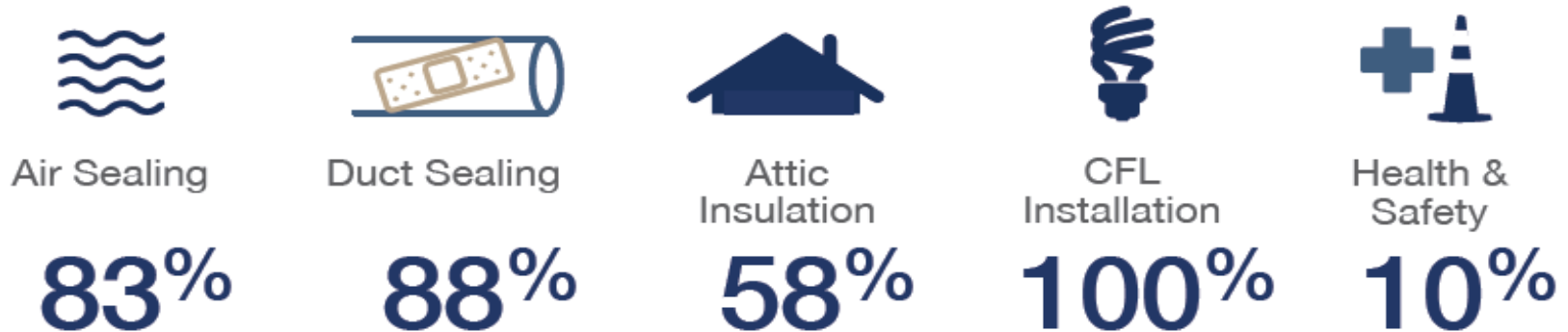
Heal Model Design



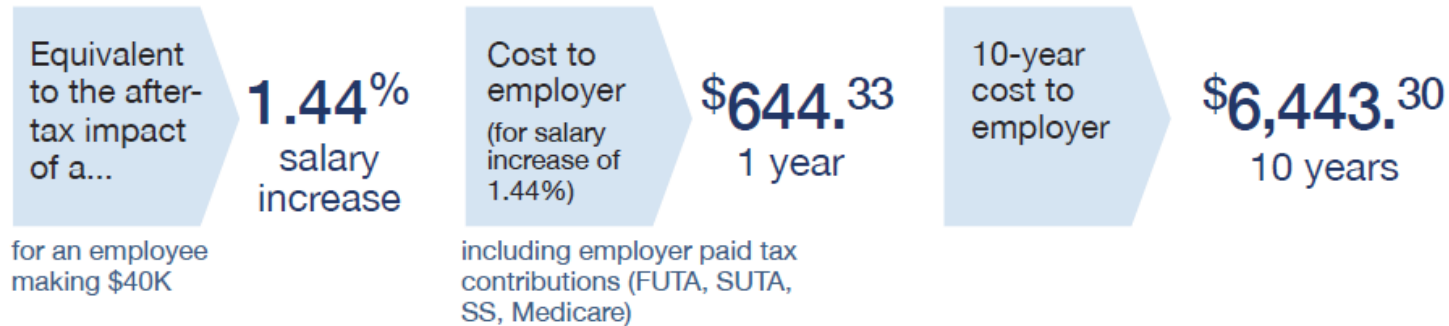
Energy, Environment & Financial Impacts of Recommendations



Most Frequent Recommendations



Cost of providing similar disposable income increase through wages...



Compared to the cost of providing the HEAL benefit...

