



How a Chicago Foreclosure Prevention Program Became an Energy Efficiency and Health Program

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Chicagoans Are Housing and Energy Burdened

- 31.7% (146,474 households) pay more than 30% of their income on housing
- Low-income Chicago households consume more electricity per square foot than wealthier households
- Only 33% of Illinois residents who qualify receive LIHEAP



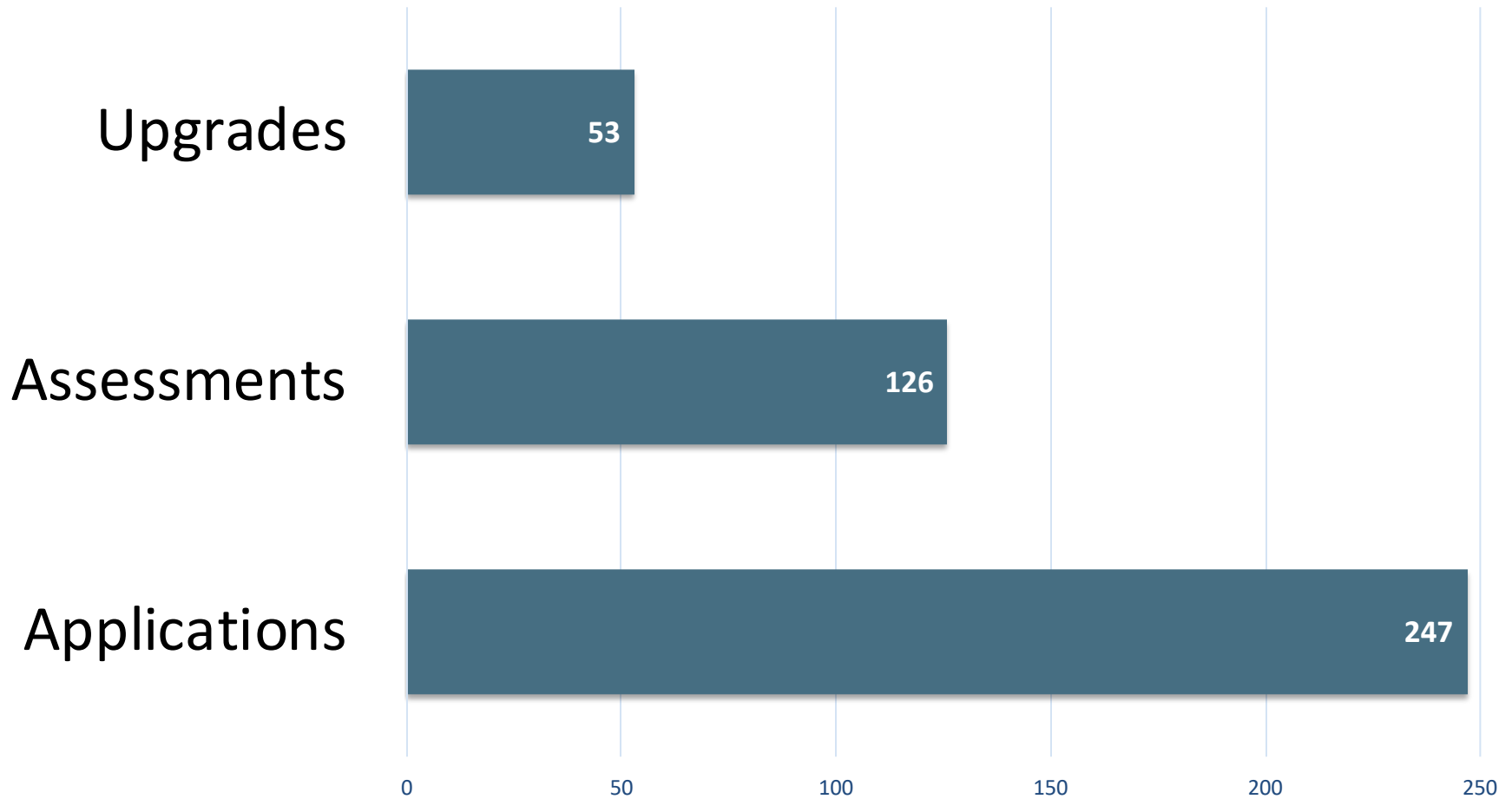
Energy Efficiency + Micro Market Recovery Program



- Owner-occupied, 1-4 units, 80% AMI (\$63,200 for 4)
- Up to \$25,000 for repairs
- H&S, energy efficiency, cosmetic
- Air-sealing & insulation, replace furnaces & DHWs
- Mold, electrical, combustion appliance issues



Program Participation, 2016-2018



Lesson 1: Don't Be Afraid to Crash a Party

- MMRP was response to foreclosure crisis
- Began with exteriors only, then general interior rehabs
- Elevate: “If goal is to avoid foreclosure, why not lower energy costs?”
- Now prioritizes H&S, energy efficiency



Lesson 2: Low Income Efficiency Programs Don't Exist

- LI efficiency-only programs turn people away or ignore lots of problems in the home
- Assume substantial deferred maintenance





Lesson 3: Expand (and Vet) Contractor Pool

- Insulators and HVAC, but also...
- ...Electricians and carpenters



Lesson 4: It's About the Family (Not the Program)



Lesson 5: Be Nimble



What's Next

- Energy insecurity survey with Prof. Diana Hernandez
- 2019 grant to combine accessibility, efficiency, and estate planning
- Program slated to receive \$2.4M in Chicago's 5-Year Housing Plan



Thank you!

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