

# Reconnecting the Nation: Meeting the Challenge of Rapid Ramp-up by Counting the Benefits of Livable Communities & Regions



ACEEE Market Transformation Conference

Scott Bernstein, CNT

April 11, 2011

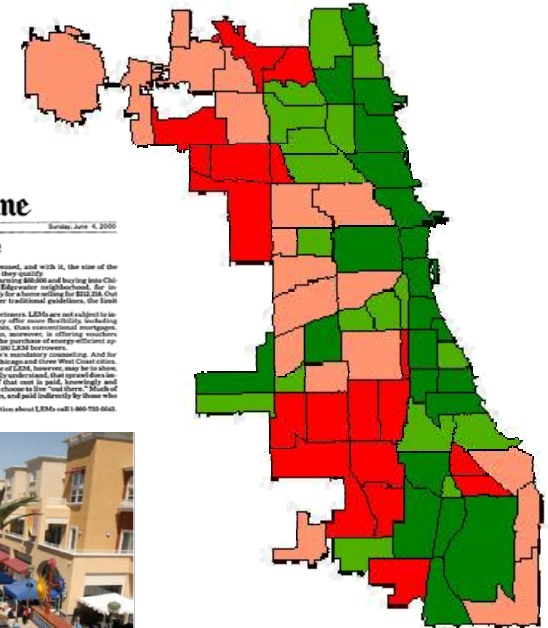
[www.cntenergy.org](http://www.cntenergy.org)

<http://htaindex.cnt.org>

[scott@cnt.org](mailto:scott@cnt.org)

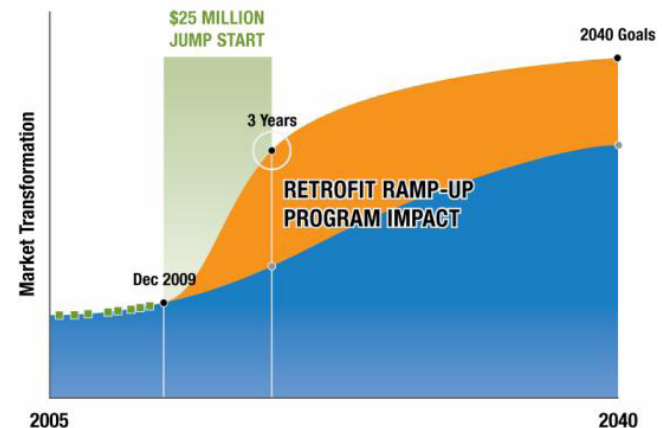


**Chicago Tribune**  
Skip the car, buy a house  
There's a lot of hand wringing nowadays about suburban sprawl and the need for "smart growth." But like the weather, nobody's doing much about it. Much of the blame-laying and/or blame-shifting for what's happening with the metropolitan fringe is attributable to zoning, those strict and rigidly enforced political realities in Illinois and/or against significant governmental action. Now comes a modest but innovative pilot program that just might make a considerable difference. Mayor even a bit of living "out there." It's called Livable Communities Mortgage, or LCM, and it has been developed by environmental groups such as Chicago's Center for Neighborhood Technology along with Freddie Mac, the government-chartered, not-for-profit lender of last resort for home mortgages. It works like this: Participating lenders, as residential applicants, take into consideration how close the dwelling is located to public transportation. If it's so close the applicant can live without a car, or a working couple can get by with just one, the estimate of disposable income is increased, and with it, the size of the mortgage for which they qualify. A couple that's applying for \$100,000 and buying into Chicago's trendy, hip, Edgewater neighborhood, for instance, would qualify for a home selling for \$112,000. Out in the burbs, under traditional guidelines, the limit would be \$100,000. And there are requirements. LCMs are not subject to income limits and they offer more flexibility, including lower down payments, than conventional mortgages. The City of Chicago, meanwhile, is offering incentives worth \$500 toward the purchase of energy-efficient appliances to the first 100 LCMs in the West Coast cities. Downside? There's mandatory counseling. And for some it's limited to Chicago and the West Coast cities. The ultimate value of LCM, however, may be to show, in more tangible and verifiable terms, that sprawl does pay some costs, some of them not so good. Smartly and gladly by those who choose to live "out there." Much of it, however, is hidden, and paid indirectly by those who live "back here." For more information about LCMs, call 1-800-753-6643.



	Small Commercial & Industrial	Large Commercial & Industrial	Municipal & Nonprofit	Multifamily Residential	Single Family Residential
Finance					
Workforce					
Information					

Accelerating the Marketplace to Value Energy Efficient Buildings



# Outline

- Who is CNT—Title slide, Purpose, Who we are
- Mission and Strategy—Disclosing/mobilizing hidden assets productively
- Challenge—no time to waste: climate change, economic recovery
- Case study: from Energy Savers to BB
- Current program—one-stop drives services
- Future program—benchmarked performance drives demand, as does linkage to community benefits
- Lessons for MT

# Who is CNT

- 33 year old “think & do tank”
- Promotes healthy communities & regions
- Works to disclose and help capture the economic benefit of resource efficiency
- Energy, materials, water, transportation
- 108 people, offices in Chicago, SF & DC
- Major competencies in GIS, systems design, community planning & engineering
- Two service corporations: I-Go Car Sharing & CNT Energy



# Who Is CNT Energy

- A division of the Center for Neighborhood Technology dedicated to helping communities and consumers save energy and money
- **Dynamic pricing and smart grid**
  - Ameren Power Smart Pricing
  - Com Ed Residential Real-Time Pricing
- **Energy efficient buildings**
  - Residential
  - Commercial and municipal buildings
- **Regional Energy Planning**

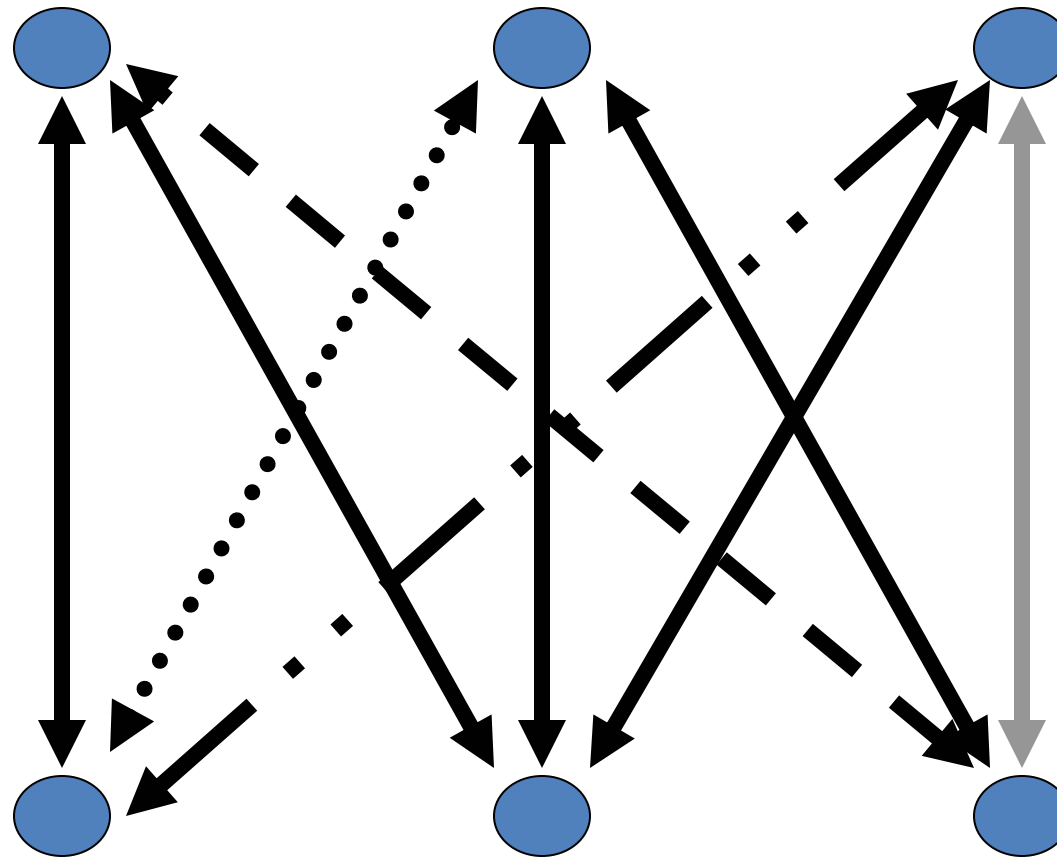


## *When Coffee Came to London...*



In 1690, a new type of business, the non-alcoholic coffee house, grew popular...the smartest coffee house proprietor in London found The best markets by looking at where people hung out on the street...he built one in Exchange Alley, put slate on the walls and paper On the table for people to record wagers...every year these kinds of innovations became popular, and 75 year's later Edward Lloyd's Descendents sold shares in the enterprise, Lloyd's of London...social interaction invented the insurance industry, and in a sense, that Is what we're doing here today

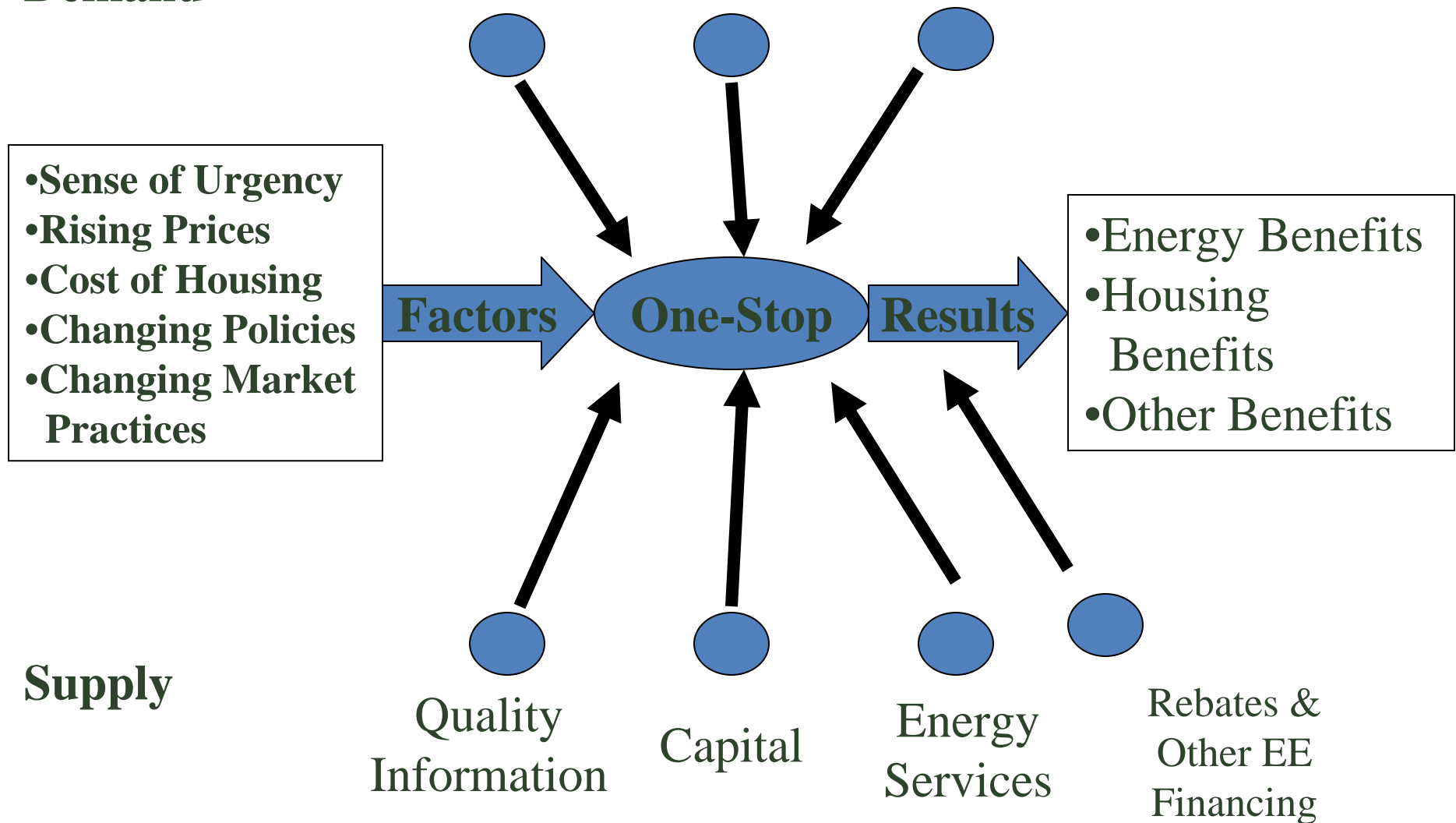
# The Need for One-Stop Shopping: The Current Unorganized Market



Middle Class Task Force report noted need for audits, contractors & services, and financing—but didn't call for coordinated one-stop service

# The Need for One-stop Shopping: A Better Model for the Residential Sector

## Demand



# Current EE Landscape is Overly Complex



Information & Guidance



Workforce



Finance & Rebates



# Success in the Energy Efficiency Market

CRIBB is using a comprehensive approach to transform the retrofit market.

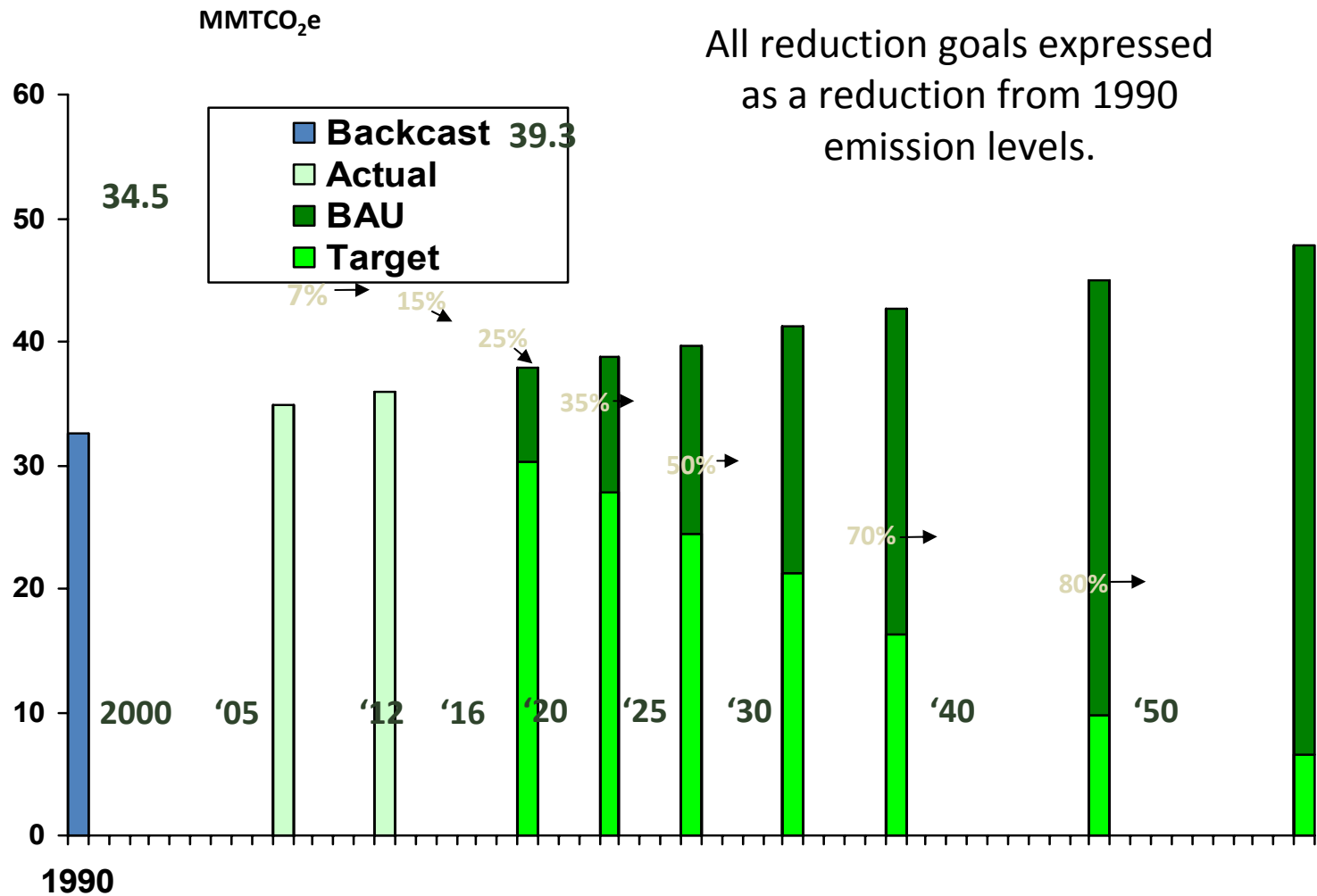
Current Situation	Expected Market
Disorganized market	Efficient Market
No consistent understanding of what a retrofit is	Understanding of what a retrofit is, and what it means to different consumers
Disaggregated information	Centralized information sources
Minimal number of service providers	Many suppliers in the retrofit space
Little access to financing	Financing available for all building



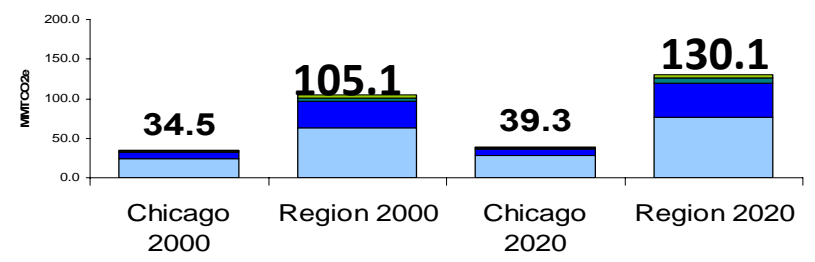
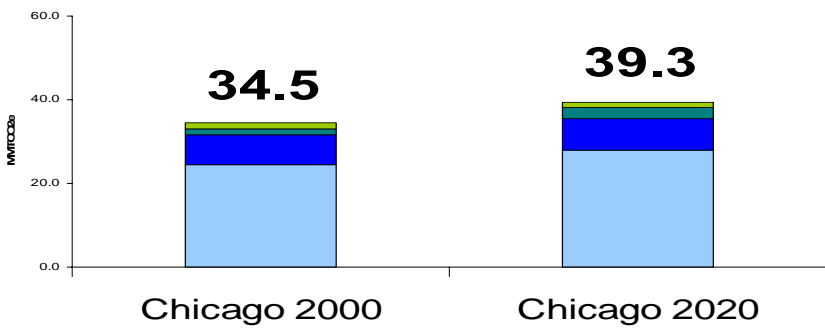
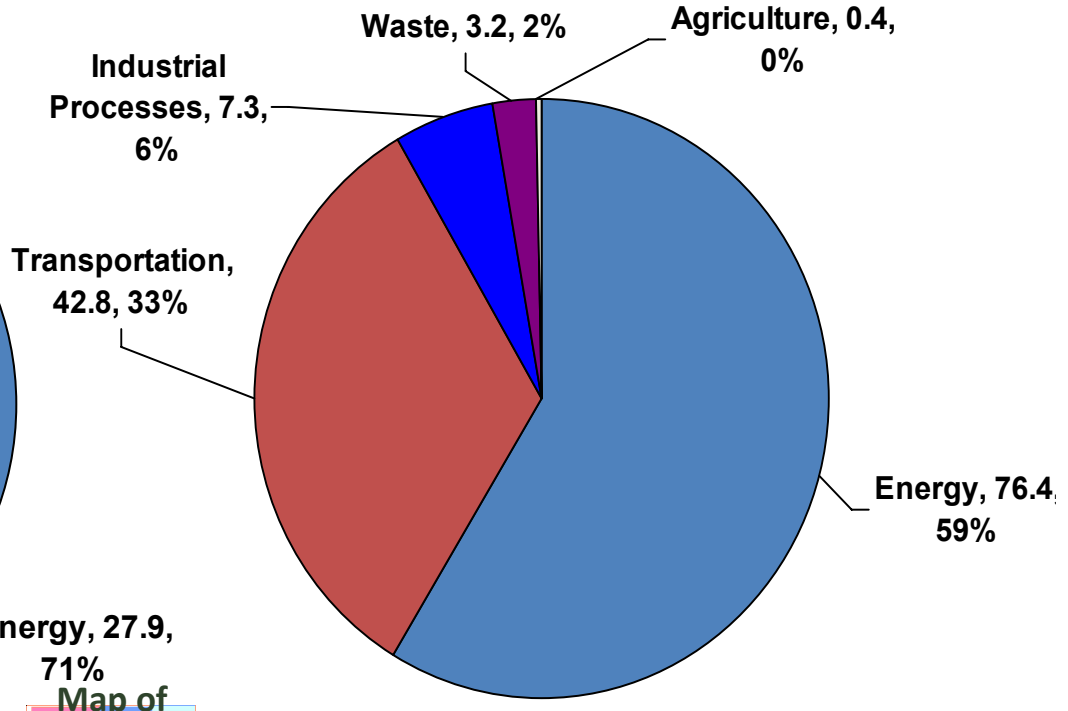
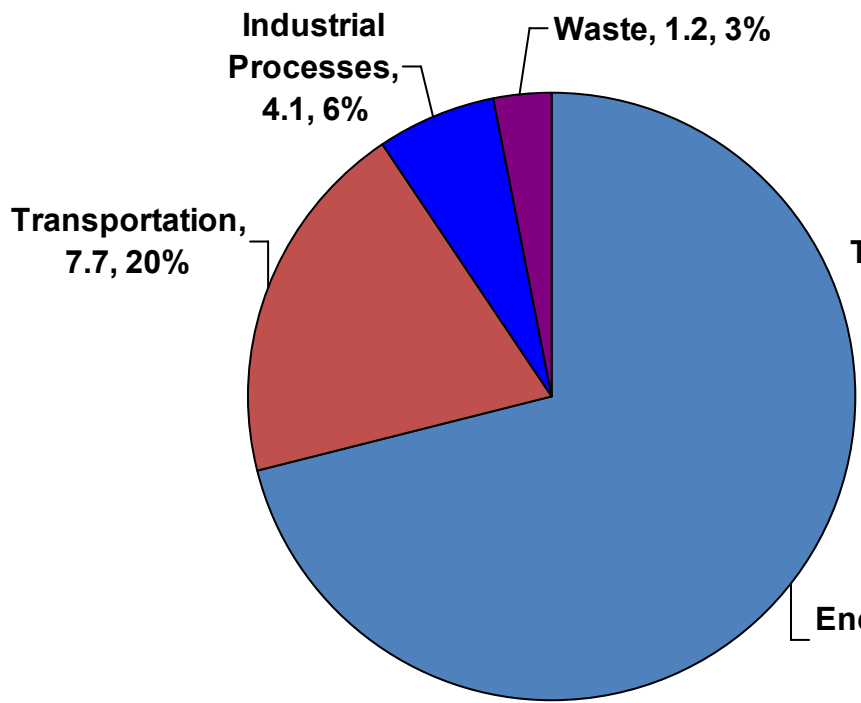
# Some Observations from Local Climate Protection



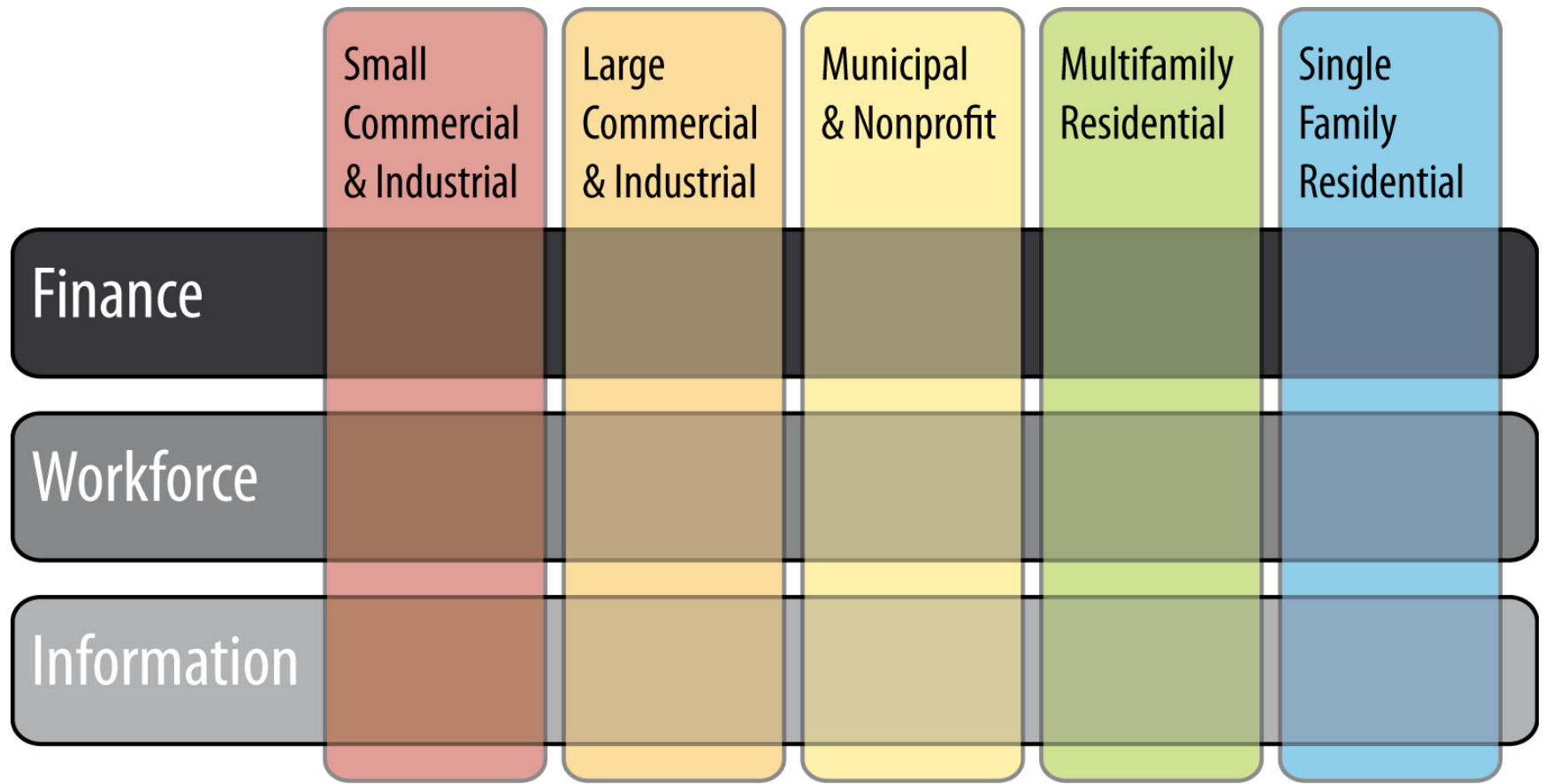
# Chicago Climate Action Plan Reduction Goals



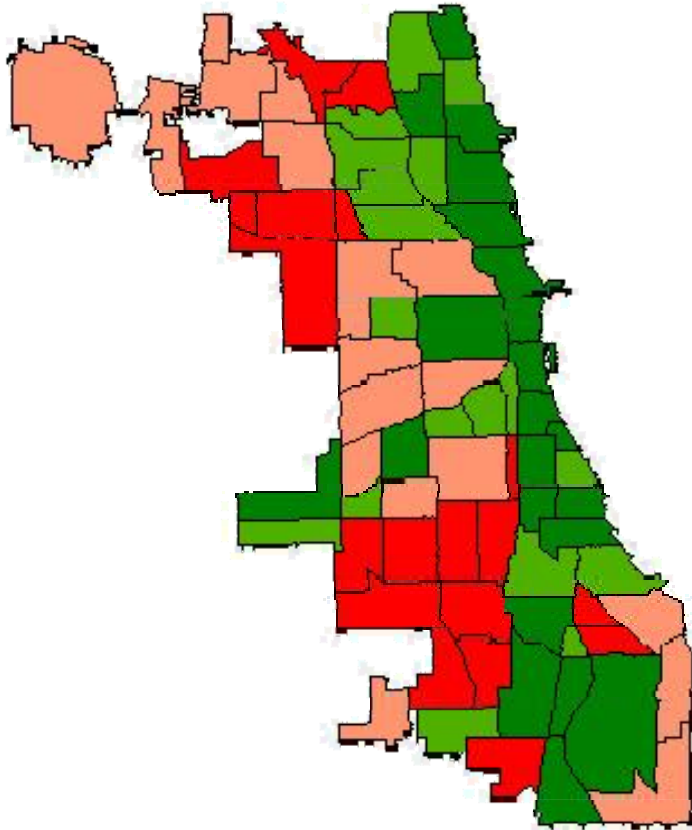
# 2020 Chicago vs. Metro Region Transportation GHGs Grow Twice as Fast in Suburbs



# Market Sector Teams



# Understanding the Data – Residential Single Family



Bungalow



Colonial



Frame Cottage



Newer Luxury



Tudor



Ranch



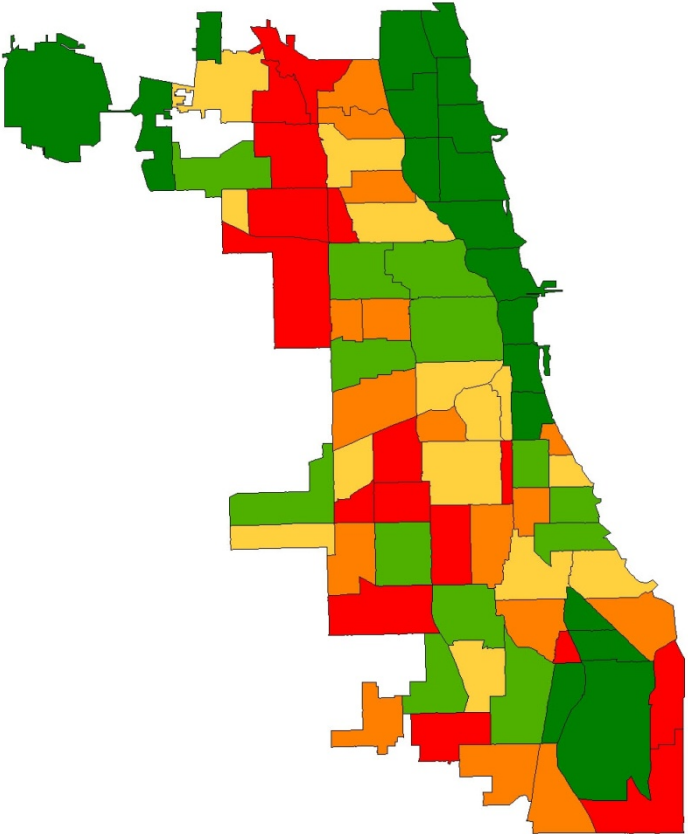
Victorian



Townhome



# Understanding the Data – Commercial and Industrial

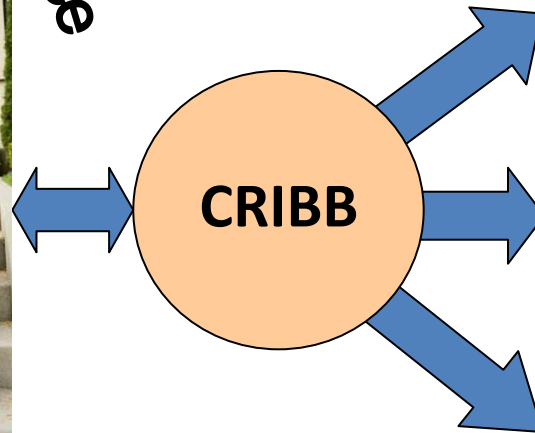


# Simplicity From a Consumer POV

Customer Experience



Single family home owner



## Information & Guidance



## Finance & Rebates



## Workforce



# Background and General Information

- Building energy consumption accounts for 61% of greenhouse gas emissions in the region, and 70% in Chicago.
- Previous research, including the 2008 Chicago Climate Action Plan calls for retrofitting 400,000 residential housing units to reduce greenhouse gas emissions by 25 % by 2020
  - Current capacity can retrofit only 8,900 units a year.



# Background and General Information

- **Chicago Region Initiative for Better Buildings (CRIBB)**
  - Chicago Program = \$25 million
  - Goal: Build a comprehensive, sustainable energy efficiency retrofit program that aggressively targets commercial, industrial, and residential buildings across CMAP's 7-county , northeastern Illinois region, including Rockford.
  - Over the three-year grant period, the project will build to an annual retrofit capacity of at least 25,000 units plus significant commercial space, leverage more than \$125 million in local investments, and create more than 2,000 jobs.
  - Tie our results into national BetterBuildings goals:
    - Replicable
    - Scalable
    - Market Transformation

# About the CRIBB Partnership

- CMAP is lead agency
- Policy guidance from the CRIBB Retrofit Steering Committee and the Project Partners
  - Project Partners: City of Chicago Department of Environment, City of Rockford
  - Retrofit Steering Committee includes:
    - IL Dept. of Commerce and Economic Opportunity (DCEO)
    - City of Chicago and Rockford
    - Peoples/Northshore Gas, ComEd, Nicor
    - Northern Illinois Energy Project
- CNT Energy hired as Implementation Agency



Chicago Metropolitan Agency for Planning

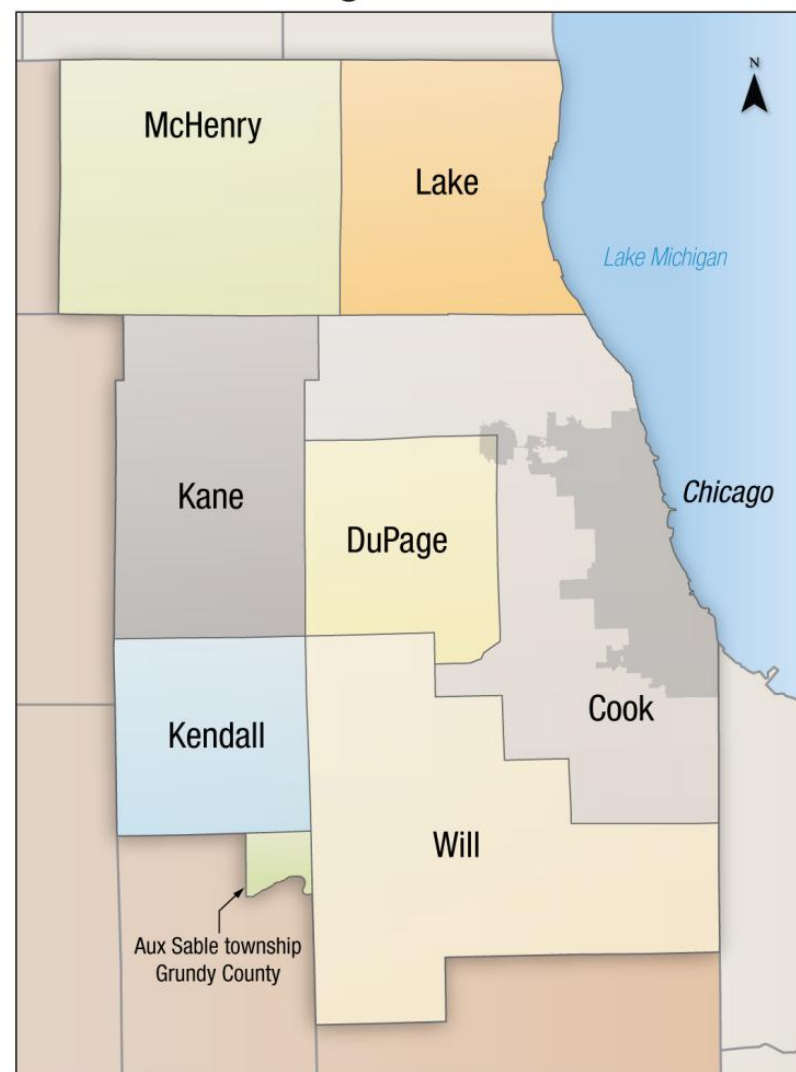




# About CMAP

- Established in 2005 to better integrate planning for land use and transportation.
- CMAP's staff was created by merging the Northeastern Illinois Planning Commission (NIPC) and Chicago Area Transportation Study (CATS).
- New, streamlined regional agency serves seven counties that make up the third largest U.S. metropolitan region
  - 284 municipalities
  - Nearly 1,400 units of local government
- Recently released 'GOTO 2040' Strategic Plan
  - Identifies and prioritizes energy efficiency / building retrofits to reach energy goals

## The CMAP Region



# CRIBB Program Design

Designed to directly address three key barriers to market transformation

## Access to information

\$6,550,000 for 3 activities

- Communication strategy
  - Market Research/Customer Segmentation
  - Branding /Marketing
- Comprehensive Information System (CRIBB IS)
- Web-based, Building Energy Tool(s)
- Target community outreach, 6 communities

## Access to finance

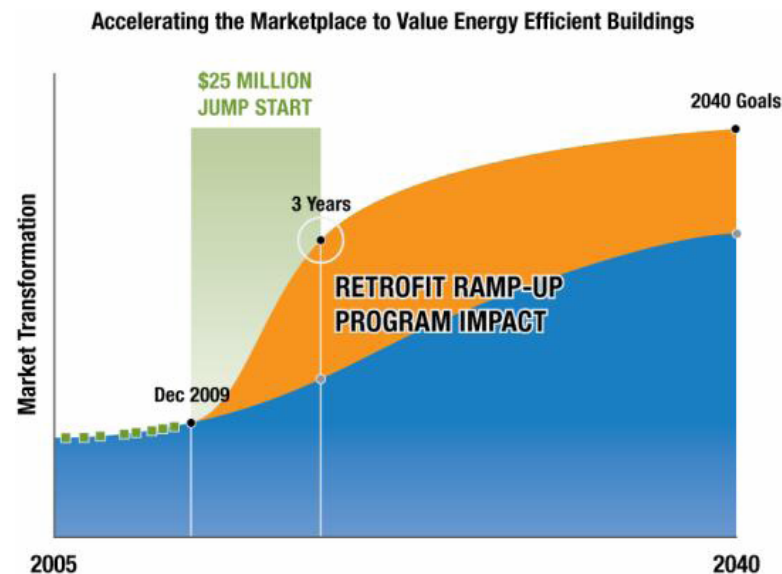
\$15,750,000; 6 financial products

- Multifamily Loan Loss Reserve Fund (Energy Savers)
- Multiunit Retrofit Improvement Loan Program (HUD Home and CDBG dollars)
- Employer Assisted Retrofit Program
- Residential Retrofit Fund
- Commercial/Industrial Retrofit Fund
- Residential EE Rating Incentive Financing (HPwES)

## Access to workforce

\$400,000, 2 activities

- Launch workforce intermediary
- Contractor services and outreach



# Building a Market

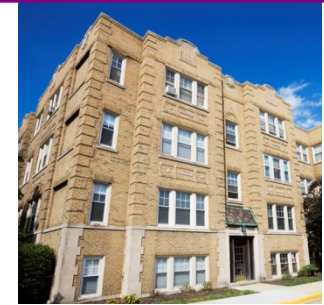
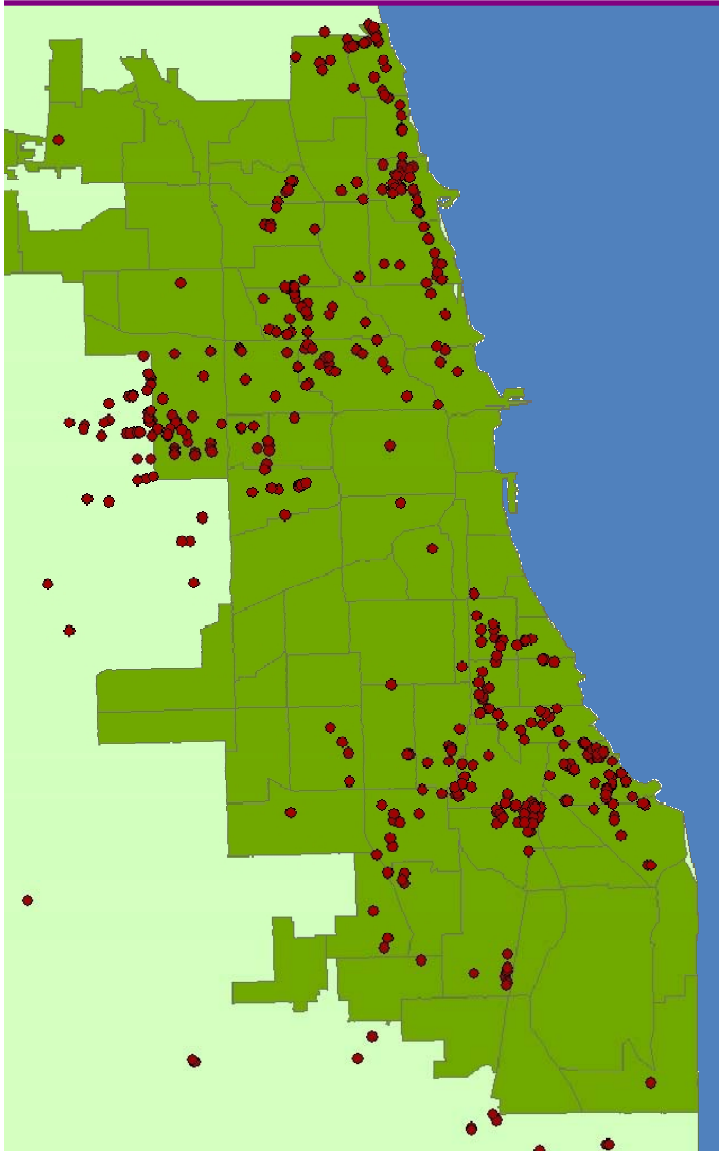
## Drive Demand

- We will integrate services from multiple partners to create a “one-stop shop” to easily match customer needs with appropriate retrofit products.
- Providing value for builders, contractors, lenders
- Existing programs will be integrated into the overall program to ensure a truly comprehensive resource for customers and ensure maximum utilization of retrofit resources.
- We are committed to creating a marketplace that will be self-sustaining.

# Case Study—Chicago Energy Savers and CRIBB



# CNT energy savers



## Energy efficiency solutions for Chicago-area apartment buildings

- 10,000 units in audited 2010, one-half retrofitted
- 30% average energy savings
- Part of Preservation Compact devoted to preserving affordable rental housing in northern Illinois—in process of being copied in a dozen other regions



## CR3 (Chicago Regional Retrofit Ramp-up) aka Better Buildings Approach

- Regional data that is integrated in EE, finance and workforce networks locally and nationally
- Program design, implementation and EM&V that draws on extensive data of regional energy consumption patterns and building stock
- Deep understanding of market sector barriers and solutions through extensive implementation experience with existing programs
- Utilizes community-based approaches and networks
- Employs a market sector approach to each product (single family, mf, C&I)

# Energy Savers

## The 1 Stop Shop



- Combines technical services including energy audits, construction management and financing low-interest revolving loan fund (2.5%)
- Targets multi-family building owners in both the private & subsidized markets
- Measures the impact of energy efficiency on affordability and housing preservation
- Post Retrofit Performance Monitoring

**energy savers**  
A one-stop energy efficiency shop  
for multifamily building owners





- Financial Institution
  - Establish a revolving loan fund
  - Can combine with grant sources
  - Can combine with rehab
  - Can combine with acquisition
  - Creates a more flexible program



- Technical Assistance
  - Provides information that allows owners to make smart investments
  - Assures quality installation
  - Monitors the building post retrofit to assure savings, and encourage additional investment and/or maintenance

# Financing Package



- 50% of owners self-finance
- 50% take advantage of low-interest loan
- Standard second mortgage, underwriting takes energy savings into account
- Loan at  $\frac{1}{2}$  of prime rate, variable term, average of 7 years.

# Energy Audit

- Analyze fuel bills-Patterns and Energy Use Intensity (EUI): energy usage/square footage
- Interview occupants/operators
- Visual inspection
- Instrumented Analysis: infrared thermography, thermometer, blower door
- Modeling/common sense
- Final report w/ recommendations



# The Owner's Point of View



# Timing mainline steam vents

Boiler turns on

8 minutes later

30 minutes later





Audit helps spot the need for training to get full potential value from modernized system

Auditor: What do you do when someone complains?  
Super: I turn the heat up.



# Construction Management



- High quality installation makes a difference

**Table 1 Recommended retrofits**

Recommendation	Cost (\$)	Savings (therms/yr)	Savings* (\$/yr)	Simple payback (yr)	Retrofit lifetime (yr)	SIR
<b>1. Air-seal basement exterior walls, windows, doors, plumbing chases</b>	<b>36,000</b>	<b>22,000</b>	<b>29,000</b>	<b>1.7</b>	<b>10</b>	<b>6.0</b>
<b>2. Air-seal apartment exterior walls, windows, doors, chases, chimneys</b>	<b>12,000</b>					
3. Air-seal, insulate roof to R-49	31,000	6,300	8,200	3.8	20	5.2
<b>4. New boiler controls, sensors</b>	<b>10,000</b>	<b>3,400</b>	<b>4,400</b>	<b>2.3</b>	<b>10</b>	<b>4.4</b>
5. Replace single-pane windows with double-pane windows	480,000	23,000	31,000	16	20	1.3
<b>TOTAL<sup>1</sup></b>	<b>570,000</b>	<b>55,000</b>	<b>72,000</b>	<b>7.9</b>	<b>19<sup>2</sup></b>	<b>2.4<sup>3</sup></b>

<sup>1</sup> Assumes \$1.30 per therm of natural gas and \$0.10 per kilowatt-hour of electricity

<sup>2</sup> Totals may not match due to rounding <sup>3</sup> Weighted average

# Monitor Building Performance

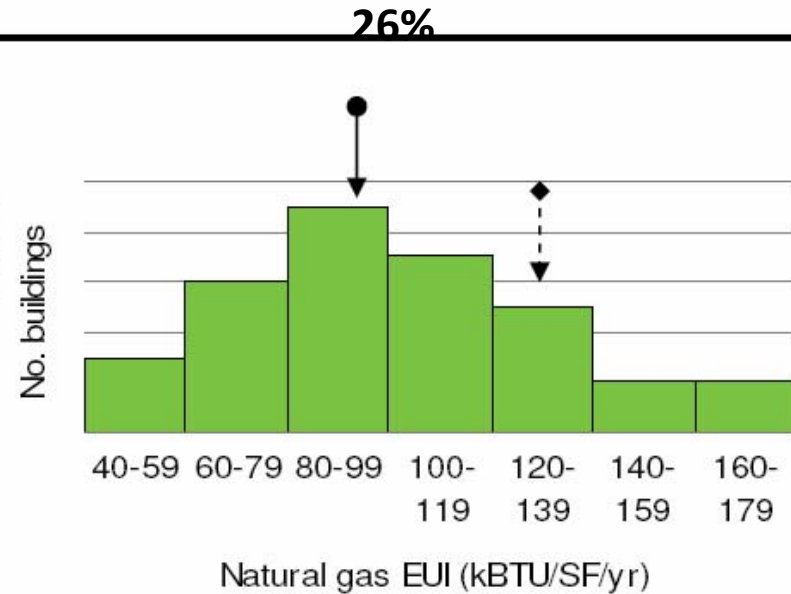


2125 West North Avenue, Chicago, IL 60647-5415 • 773.269.4037 • info@cntenergy.org • www.cntenergy.org

## Energy Use Intensity

The following chart shows how your building's performance compares to other single family residential buildings in the Weatherization Program.

- Old performance
- ◆ New performance



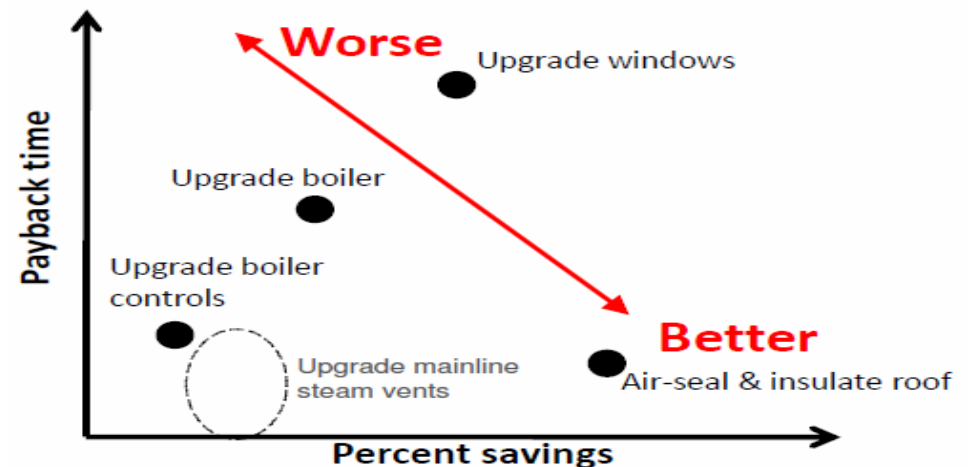


# Which measures save most?

Air-seal and insulate roof: $29 \pm 3\%$	(7)
Upgrade windows: $18 \pm 4\%$	(6)
Upgrade boiler: $13 \pm 3\%$	(11)
Upgrade mainline steam vents: $8 \pm 3\%$	(4)
Upgrade boiler controls: $5 \pm 4\%$	(11)

savings as % of heating load

Sample size



# Results

- Energy Savers
  - 10,000 audited
  - 3,000 retrofitted
  - \$3,000 per unit
  - 30 percent energy savings
  - Very popular with owners
  - No defaults or foreclosures
- CRIBB+ Energy Savers
  - 18,000 audited, 600 buildings
  - 4,145 retrofitted, 118 buildings
  - 30 percent energy savings
  - 75 jobs created
  - 165 jobs over next two years
  - 13.3 direct jobs per million dollars invested
  - High skill; e.g. program helped grow air-sealing from 1 to 12 contractors in region in under two years

## **GREAT THINGS JUST AHEAD**

- Website and Information System launch two months away
- Program brand name/identity in April
- Signing contracts with municipal multi-family and employer assisted retrofit programs in April
- Signing contracts and expending funds for Residential (\$2MM) and Commercial & Industrial (\$10MM) financing products in May
- Expenditure will be approximately \$15.9 million by end of Q2

# CRIBB DRAWDOWN 2011

- OBLIGATION
- EXPECTED DRAWDOWN
- ◆ SOFT LAUNCH PROGRAM ACTIVITIES
- ◆ HARD LAUNCH PROGRAM ACTIVITIES

	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER
	\$8.3	\$8.3	\$11.6	\$22	\$23	\$24	\$25	\$25
	\$0.15	\$2.0	\$5.3	\$15.3	\$15.9	\$16.2	\$16.5	\$16.8
<b>GENERAL</b>		◆ CRIBB Program Soft Launch			◆ CRIBB Hard Launch			
<b>INFORMATION</b>				◆ Launch Marketing and Branding Research	◆ Launch Info System	◆ Launch Targeted Outreach Strategies	◆ Launch Building Energy Tool(s)	
<b>FINANCING</b>	◆ Launch Multi Family Loan Loss Reserve (Energy Savers)	◆ Launch Employer Assisted Retrofit Financing	◆ Launch Multi-Unit Retrofit Improvement Loan Program	◆ Launch Residential Retrofit Program	◆ Select C&I Firm(s)	◆ Launch C & I Retrofit Fund	◆ Launch Energy Efficiency Rating Incentive Financing	
<b>WORKFORCE</b>				◆ Workforce Intermediary	◆ Contractor Services and Outreach			

# Increasing Access to Capital

- \$15,750,000 for 6 financial products
  - Multifamily Loan Fund for multi-unit all income
  - Multifamily Loan Pool for multi-unit low income
  - Loan Loss Reserve for commercial and industrial
  - Employer Assisted Retrofit Financing for residential all income
  - Green Loan Program for single family, mod/high income
  - Energy Efficiency Rating Incentive Financing for residential all income



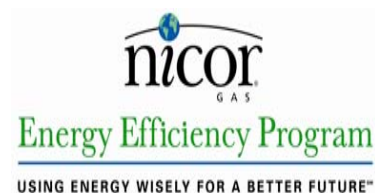
# Increasing Access to Information



- \$6,550,000 for 5 activities
  - Develop targeted communication strategies
  - Implement outreach strategies to whole communities, residents, and businesses
  - Implement marketing and branding strategies
  - Develop Regional Information System
  - Develop energy audit tools

# My Home EQ

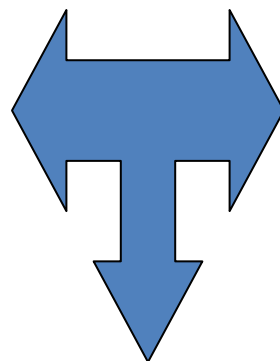
Improving the Value, Comfort and Energy Savings of Your Home



# Project Partners



- deep expertise in energy efficiency retrofits and energy research



- deep expertise in real estate data and sophisticated statistical modeling



# Energy Efficiency in the Market

- Energy costs are not understood by home buyers.
  - Vary by a home's age, type, and condition
  - Utility bills are a growing portion of buyers monthly budgets
- No comparison mechanism for the gas and electricity usage of individual homes (ie – how do I compare to similar homes and how much can I improve)
- No equity gain from energy efficiency improvements
  - Improvements are not currently assessed for value
  - Hard to find data points for comparison
  - As a result, even with attractive ROI's, homeowners are choosing improvements with higher equity gain (countertops, stainless appliances, etc.)

# My Home's EQ

**TOYOTA**

**PRIUS 4-DOOR HYBRID GAS/ELEC. SDN**

VIN: MODEL/YEAR: 222A/2001  
 COLOR: ELECTRIC GREEN /GRAY (068A/95)

**STANDARD FEATURES**

**MECHANICAL & PERFORMANCE**

- 1.6L, 4CYL, 128H-CM, 16VALVE ENGINE
- TOYOTA HYBRID SYS., INCLUDES HYBRID TRANSMISSION, INVERTER & HV BATTERY
- 2 PERMANENT MAGNET MOTOR GENERATOR
- FRONT WHEEL DRIVE
- ELECT. CONTROLS CONTINUOUSLY VARIABLE TRANSMISSION (CVT)
- POWER BACK AND FRONT STEERING
- POWER FRONT DISC BRAKES
- INDEPENDENT FRONT SUSPENSION
- HUGHESON STRUT TYPE
- 17.5/65R14 PASCAL TIRES
- SAFETY
- REGENERATIVE ANTI-LOCK BRAKE SYSTEM (ABS)
- DRIVER/PASSENGER AIR BAG (SRS)
- 3-POINT SEAT BELTS WITH PRE-TENSIONERS & FORCE LIMITERS

**KEYLESS ENTRY AND SECURITY SYSTEM w/ ENG IMMOBILIZER**

**EXTERIOR**

- ALUMINUM ALLOY WHEELS (4)
- REAR SPOILER
- COLOR-MATCHED BUMPERS, DOOR HANDLES, AND DOOR POWER EXTERIOR MIRRORS

**COMFORT & CONVENIENCE**

- AUTOMATIC CLIMATE CONTROL
- LIQUID CRYSTAL VEHICLE INFORMATION DISPLAY
- POWER WINDOWS AND DOOR LOCKS
- AVXIN CASSETTE w/4 SPEAKERS
- FRONT CUPHOLDER
- CABLE TIE-DOWN SYSTEM
- CENTER CONSOLE BOX
- ENTERTAINMENT HEADSHELD MIRRORS
- ADJUSTABLE FRONT HEADRESTS
- REAR WINDOW WIPER/WASHER
- FULL TANK OF GAS

**OPTIONAL EQUIPMENT**

FE 50 STATE EMISSIONS CF, CARPET FLOOR MATS 70.00

**Fuel Economy Information**

CITY MPG: **52** HIGHWAY MPG: **45**

Actual mileage will vary with options, driving conditions, driving habits and vehicle condition. Mileage reported by EPA includes that for category of vehicles with these estimates will attain below.

44 and 60 mpg in the city and below

38 and 52 mpg on the highway

2001 PRIUS 4-CYL., 2.5 LITER DISP., VVT-i, DOHC, EFI ENGINE, AUTOMATIC VARIABLE GEAR, RATIO TRANSMISSION.

For Comparison Shopping, all vehicles classified as COMPACT have been issued mileage ratings ranging from

Estimated Annual Fuel Cost: \$ 421

44 and 60 mpg in the city and below

38 and 52 mpg on the highway

\*INFORMATION NOT AVAILABLE AT TIME OF VEHICLE PRODUCTION.

DEALER WEBSITE: SEP TO: PORTLAND 22019

Manufacturer's suggested price includes manufacturer's recommended preliminary service. Dealer's price includes dealer's prep fee, applicable taxes, title and destination, and dealer's profit. Dealer's price and accessories are not included in the manufacturer's suggested retail price.

**DELIVERY, PROCESSING AND HANDLING FEE: 455.00**

**TOTAL: \$20,620.00**

TOYOTA'S LIMITED WARRANTY COVERS TRACTION BATTERY/SPECIFIC HYBRID COMPONENTS & YEARS/100,000 MILES; COMPREHENSIVE 3/36,000; POWERTRAIN 5/60,000; CORROSION PERFORATION 6/YEAR. SEE WARRANTY INFORMATION BOOKLET FOR SPECIFIC INFO. An extended service contract may be available for this vehicle. Ask dealer for details. 238K60 377 MC E0568 0000 128



**EQ**

**137 EUJ**

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**195 MBtu**


- Home EQ increases the transparency of energy costs
- Encourages energy efficiency improvements
- Drives up value of efficient homes in the market
- Creates measures to validate value



# What data goes into a Home EQ?

- Data on actual usage and home characteristics
  - Gas and Electricity Utilities
  - Tax Assessor
  - Weather
- Complete dataset for entire region allows for multiple comparisons
  - 1.1 million homes in Cook County

Property Details



City  
Evanston

Township  
Evanston

NBHD.  
80

Taxcode  
17007

Class  
2-11

11191150150000 04/17/2007

VIEW LARGER IMAGE

Assessed Valuation

	2010 First Pass Assessment	2009 Board of Review Certified
Land Assessed Value	10,187	10,391
Building Assessed Value	45,490	51,898
Total Assessed Value	55,677	62,289

Property Characteristics

Estimated 2010 Market Value	556,770
Estimated 2009 Market Value	622,890
Description	Two to Six Apartments, Over 62 Years
Residence Type	Two Story
Use	Multi Family
Apartments	Two
Exterior Construction	Frame
Full Baths	2
Half Baths	0
Basement <sup>1</sup>	Full and Unfinished
Attic	Full and Unfinished
Central Air	No
Number of Fireplaces	0
Garage Size/Type <sup>2</sup>	2 car detached
Age:	120
Land Square Footage	8,150
Building Square Footage	2,876
Assessment Date	First Pass



# How does MyHomeEQ Work?

- Easy to Use Web Platform, Opt-in, Free for Homeowners
- Provides Reliable, Actionable Information to Drive Demand
  - Provides functionality that enables comparisons across similar homes, tracking over time, etc.
  - Prioritizes custom retrofit strategies and savings estimates
  - Score will, over time, be reflected in a home's market value
- Connects to Resources to Get the Retrofit Done
  - Connects homeowners to recommended contractors
  - Connects homeowners to grant, rebate and financial service providers
  - Integrates with field practitioners, stakeholders, and off-line organizational retrofit expertise

# What is an EQ?

- **EQ = Energy Quotient**, a customized energy efficiency rating.
- Like an MPG rating, EQ tells you how much energy your home uses per square foot.
- A lower score means a more efficient home.



EUI = 137 KBTU per SF per Year  
And 195 MMBTU Gas + Elec

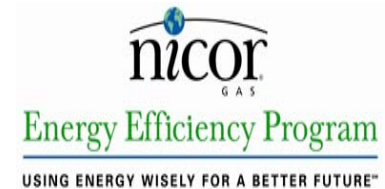
# How Does MyHomeEQ Work?

- Log in with your address and Nicor account number.
- Get your home's EQ based on Nicor and ComEd usage data and publicly available Assessor data.
- Review upgrade recommendations and energy efficiency contractor links.
- Information about financial incentives.

# Pilot Launched!

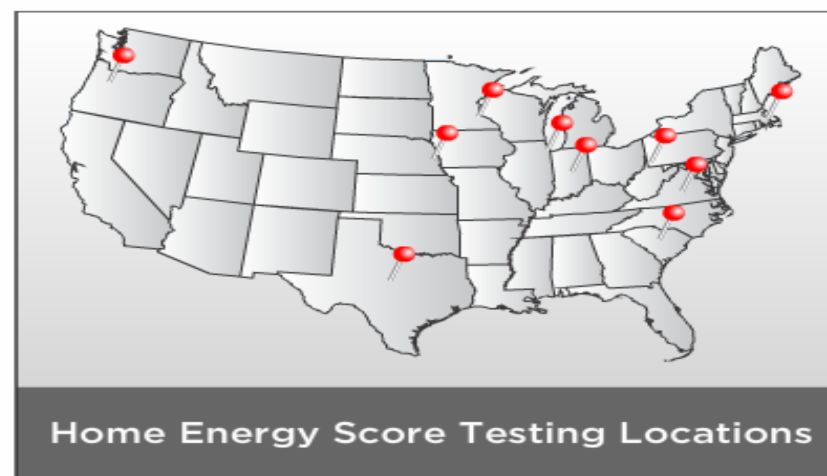
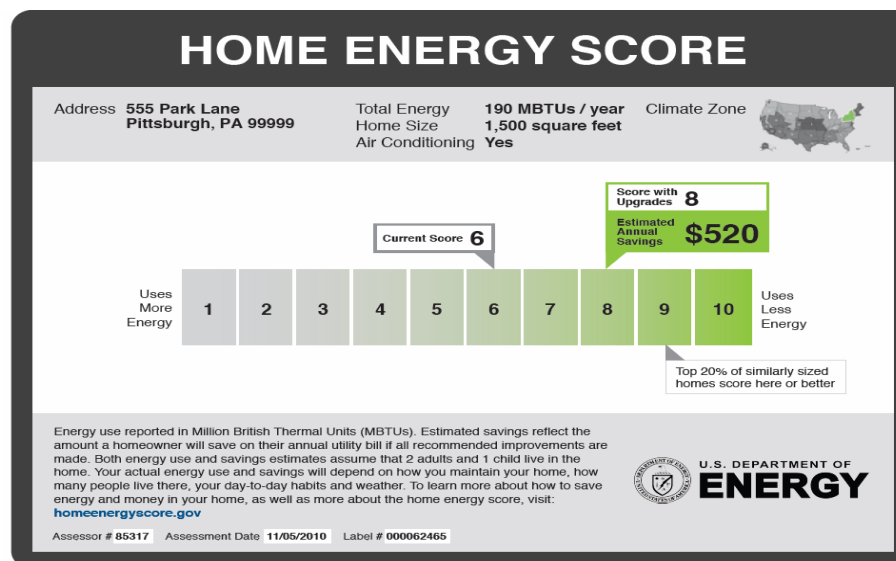


- Riverside, suburban community of 3,000 single family home owners
- Target community of sponsoring local utilities
- Goal is to drive demand for retrofits
- Achieving good initial results
- Will expand and still plan to work with Historic Chicago Bungalow Association



# Working with USDOE

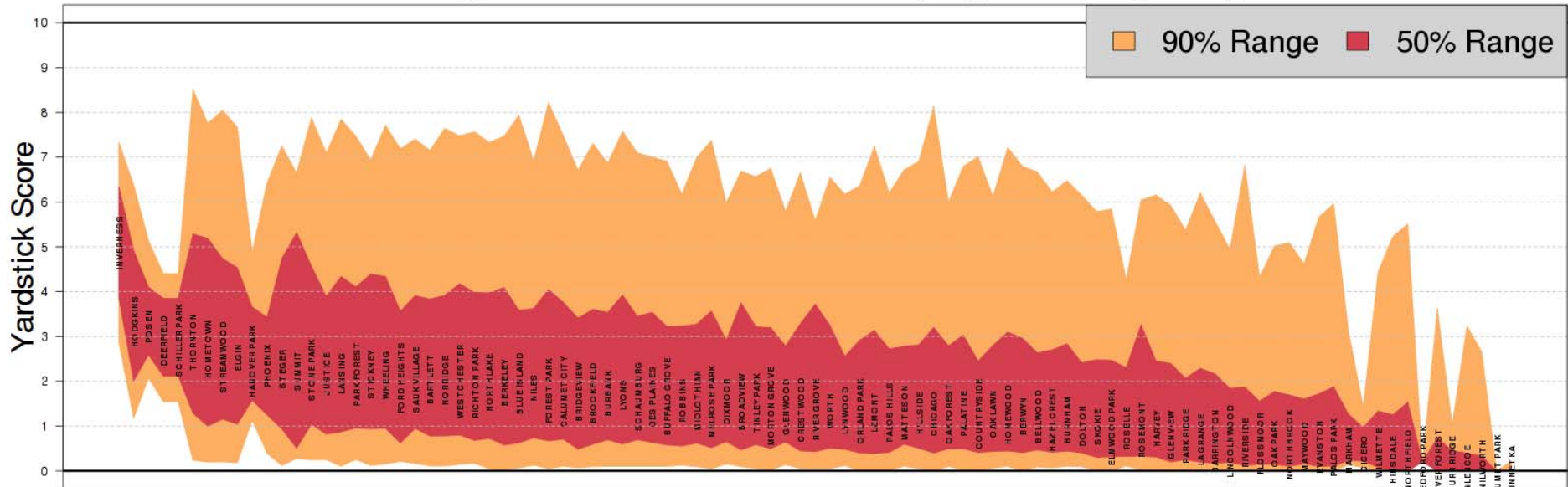
- Chicago testing site
- Regional calibration
- Generating scores automatically
- Increasing market penetration





# Working with USEPA

## Range of Yardstick Scores, by Municipality



We queried the Yardstick tool using actual data for 127,359 single family homes in 95 municipalities across Cook County (roughly 10% of total housing stock).

ENERGY STAR Home Energy Yardstick

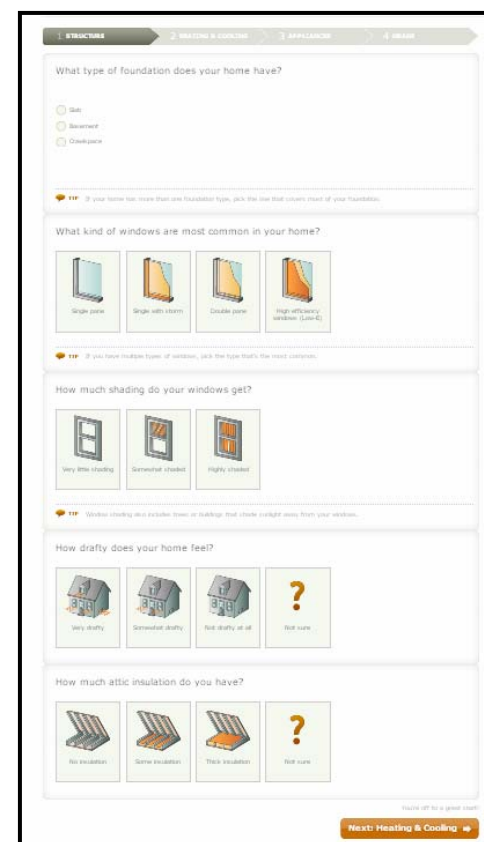
COOK CTY, IL SCORE

1.3



# How is MyHomeEQ different?

- **MyHomeEQ does not require homeowner input**
  - Other sites use models that require homeowner to enter extensive data
  - Or the other sites guess at recommendations that are not tailored to the home
  - Other sites lack data about surrounding homes
- **Some sites screen scrape utility data**
  - Can only scrape with permission of homeowner
  - No data about surrounding homes
  - No assessor data for comparisons



# Working with Real Estate Partners



- Midwest Real Estate Data, LLC
  - Reach:
    - Data aggregator and distributor for northern Illinois, southern Wisconsin and northwest Indiana
    - Largest multiple listing service (MLS) by number of listing
    - 90% of listings in Illinois
    - 39,000 users; 8,000 offices
  - Data
    - Information on home characteristics and sales data
    - Full listing data back to November, 2005; Partial listings (excluding Chicago) back to 1998

# MyHomeEQ can easily fit into existing MLS/MRED toolbox



connectMLS - Connecting Your Real Estate Community - Internet Explorer provided by Dell

http://connectm1s1.mredllc.com/mls.jsp?ru=mls.jsp&uniqueURL=671312559&freshLogin=true

Chicago association realtors utility disclosure

My MLS Search Listings Reports Forms Setup


Search Results - Detached Single

1-Line Summary Full - Agent Show Quick Print Advanced Print Email

showing 1 of 3 listings

Search completed in 0.013 seconds

Select this listing Virtual Tour



Detached Single  
 Status: **ACTV**  
 Area: **126**  
 Address: **250 N MYRTLE Avenue, Elmhurst, IL 60126**  
 Directions: **From North & York west to Myrtle, South to home.**  
 Sold by:  
 Closed:  
 Off Market:  
 Year Built: **2009**  
 Dimensions: **50X145**  
 Ownership: **Fee Simple**  
 Corp Limits: **Elmhurst**  
 Coordinates: **N:1 W:16**  
 Rooms: **10**  
 Bedrooms: **4**  
 Basement: **Full**

MLS #: **07543917**  
 List Date: **06/01/2010**  
 List Dt Rec: **06/02/2010**

List Price: **\$748,500**  
 Orig List Price: **\$748,500**  
 Sold Price:

Lst. Mkt. Time: **206**  
 Points:  
 Contingency:  
 Curr. Leased: **No**

Model: **Used Leed**  
 County: **DuPage**  
 # Fireplaces: **2**  
 Parking: **Garage**

# Spaces: **Gar:2**  
 Parking Incl.  
 In Price:

Additional Information

Tax: [connectMLS \(Brief\)](#)  
[Realtist \(Full\)](#)

[Tour/Open House](#)

[Listing & Property History](#)

[Edit This Listing](#)

[Add To Favorites](#)

[Schedule a Showing](#)

[Map & Driving Directions](#)

[Aerial View](#)

[City Info](#)

[Neighborhood Info](#)

[Report Rules Violation](#)

[Payment Calculator](#)

[Virtual Tour](#)

[Energy Quotient](#)

[Transportation Costs](#)

[Energy Disclosure](#)  
 98KB, 06/04/10 14:29, Public

[Radon Disclosure](#)  
 59KB, 06/04/10 14:28, Public

[Lead-Based Paint Discl...](#)  
 79KB, 06/04/10 14:22, Public

Remarks: **Live in the lap of luxury while saving up to 1/3rd on your utilities. Green does not have to be boring. High end features will WOW you in this new home while the green features will re see the beauty and picture yourself living here. Granite, HWF, skylights, energy efficient appls and many more amenities are waiting for a new owner.**

School Data  
 Elementary: **Hawthorne (205)**  
 Junior High: **Sandburg (205)**  
 High School: **York Community (205)**  
 Other:

Assessments  
 Amount: **\$0**  
 Frequency: **Not Applicable**  
 Special Assessments: **No**  
 Special Service Area: **No**  
 Master Association: **No**

Tax  
 Amount: **\$2,781**  
 PIN: **0602200007**  
 Mult PINs: **No**  
 Tax Year: **2009**  
 Tax Exmps:

Room Name	Size	Level	Flooring	Win Trmt	Room Name	Size	Level	Flooring
Living Room	15X12	Main Level	Hardwood	None	Master Bedroom	16X13	Main Level	Hardwood
Dining Room	COMBO	Main Level	Hardwood	None	2nd Bedroom	11X10	Main Level	Hardwood
Kitchen	13X10	Main Level	Hardwood	None	3rd Bedroom	23X14	Lower	Carpet
Family Room	20X14	Lower	Carpet	None	4th Bedroom	13X13	Lower	Carpet
Laundry Room	7X5	Main Level	Ceramic Tile	None	Eating Area	10X9	Main Level	Hardwood
Great Room	20X14	Main Level	Hardwood	None				
Foyer	10X8	Main Level	Hardwood	None				

Interior Property Features: **Vaulted/Cathedral Ceilings, Skylight(s), 1st Floor Bedroom, In-Law Arrangement**  
 Exterior Property Features:

connectMLS ... brought to you by MRED ... "Follow us on" ...

Customer Support | Terms of Service | Privacy Policy | © dynaConnections 2001-2010

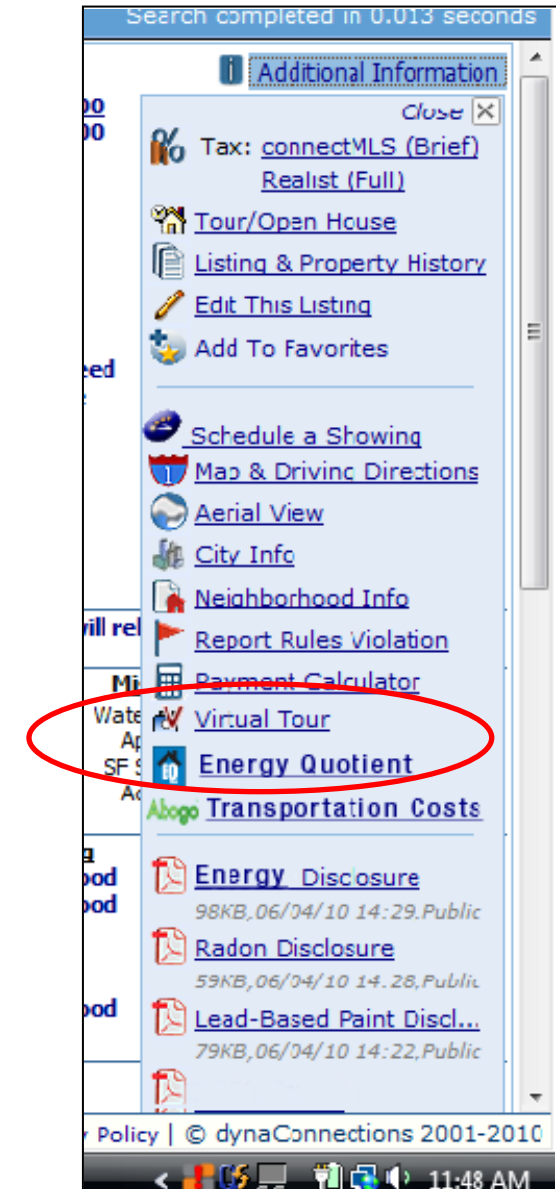
connectMLS - Conn... Microsoft Excel - C... MRED Planning Me... Microsoft PowerPoi...

11:48 AM



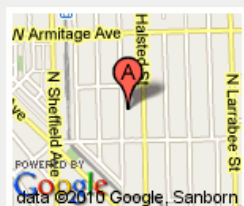
# MyHomeEQ fits in to MLS toolbox

- Links
- Share My Listing
- Energy Disclosure for Chicago
- Total Cost of Ownership Calculator with APIs





14324140140000 04/21/2008



1843 N Dayton St  
Chicago, IL 60614

Size (Sq Ft): 3500  
Year Built: 1988  
Occupants: 2  
Basement: Unconditioned Basement  
Attic: Conditioned (finished)  
Heating: Central Gas Furnace

[EDIT HOME DETAILS](#)

## Potential Savings

Improvement	Annual Savings
Install Energy Efficient Light Bulbs	\$36
Use and Turn Off Power Strips	\$72
Test & Repair Leaky Ducts	\$58
Air-Seal the Building Envelope	\$147

# \$313

Total Savings

[Review Improvements](#)

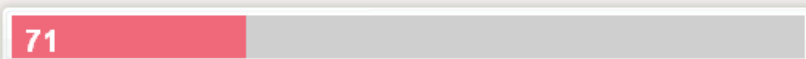
## Energy Usage Compared to Surrounding Area \*



Chicago



Cook County



1843 N Dayton St Chicago, IL 60614

[Review Improvements](#)

\* A lower score indicates better energy efficiency. A higher score indicates it's time for improvements.

## Your Home EQ



[LEARN MORE](#)

## Rebates and Tax Credits



It's simple. A more energy efficient home means a lower MyHomeEQ and bill. That also means a cozier home with better.

[LEARN MORE](#)



## Choose Improvements that are right for You.

There are many home improvements that can help you reduce the energy usage of your home. The recommendations below were chosen because they are both effective at lowering your usage and have quick payback. You can select improvements based upon our order, or choose ones that that work better for you. It's up to you.

### Improve Your Result



EDIT HOME DETAILS

Even with as much information as we have, it's your home and you know more about it than we do. Refine our profile for more accurate recommendations.

### Find a Contractor

Improvement ▾	Payback ▾	Savings ▾	Cost ▾	
<input checked="" type="checkbox"/> <b>Install Energy Efficient Light Bulbs</b> <a href="#">Rebate Info</a>	<b>1 - 2 years</b>	<b>\$36</b>	<b>\$30 - \$60</b>	<a href="#">More info ^</a>

Compact Fluorescent Lamps (CFLs) use about one-fifth as much energy as incandescent bulbs, and last up to 10 times longer when used correctly. The best places to use CFLs are where they won't be turned "off" and "on" many times per day.

<input checked="" type="checkbox"/> <b>Use and Turn Off Power Strips</b> <a href="#">Rebate Info</a>	<b>1 - 1 years</b>	<b>\$72</b>	<b>\$75 - \$75</b>	<a href="#">More info ^</a>
--	--------------------	-------------	--------------------	-----------------------------

This is one of the easiest ways to save energy in your home. Plug appliances into a power strip that's easy to reach. Turn the entire power strip off when appliances are not in use.

<input checked="" type="checkbox"/> <b>Test &amp; Repair Leaky Ducts</b> <a href="#">Rebate Info</a>	<b>5 - 13 years</b>	<b>\$58</b>	<b>\$300 - \$750</b>	<a href="#">More info ^</a>
--	---------------------	-------------	----------------------	-----------------------------

Leaky ducts can account for a surprising amount of heat loss, but only when ducts run through unconditioned spaces like attics, garages or exterior walls. It can be hard to figure out where there is a duct leak. Start with rooms where you consistently notice poor air flow from the vents.

<input checked="" type="checkbox"/> <b>Air-Seal the Building Envelope</b> <a href="#">Rebate Info</a>	<b>9 - 12 years</b>	<b>\$147</b>	<b>\$1,300 - \$1,700</b>	<a href="#">More info ^</a>
---	---------------------	--------------	--------------------------	-----------------------------

Air sealing can include everything from installing weather stripping and door sweeps to plugging gaps around your window frames, door frames, behind baseboards and moldings, and around the rim & band joists where floors meet walls.

Potential Annual Savings/Year

# \$313

Find a Contractor



## Dashboard

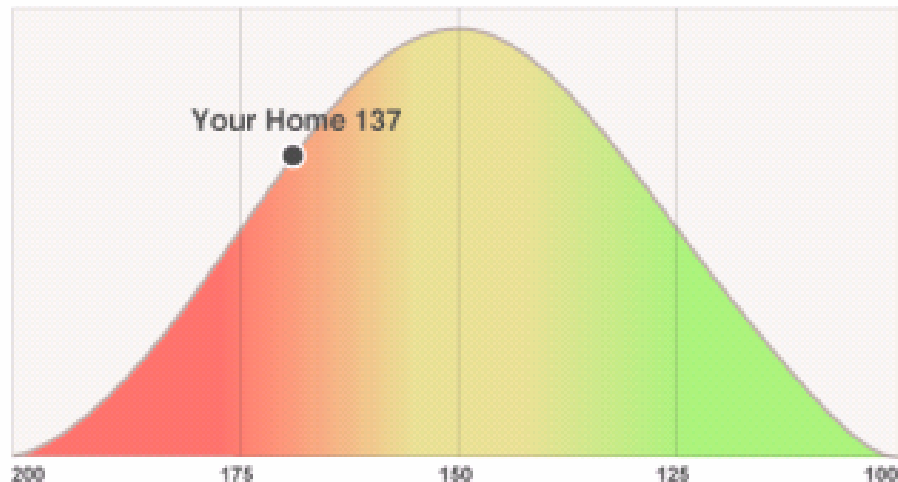
### How You Compare

#### Your Usage

- EQ**
- TOTAL USAGE
- GAS
- ELECTRIC
- COST

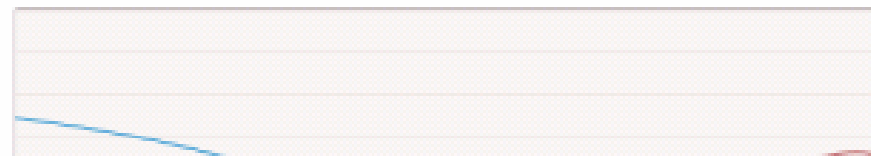
#### Compared To:

- CITY**
- NEIGHBORHOOD
- HOME TYPE



### Your Annual Energy Use FROM 2006 TO 2007

- TOTAL USAGE
- GAS
- ELECTRIC
- AVERAGE TEMP



### Recommendations

[SEE ALL](#) [COMPLETION CHART](#)

- Recommendation 1  
In Progress
- Recommendation 2  
Completed
- Recommendation 3  
Email Sent
- Recommendation 4
- Recommendation 5
- Recommendation 6

### Related Topics

Ut enim nala  
ad minim veniam  
quis nostrud exercisatio  
aboris nisi ut aliquip  
ex ea commodo  
consequat  
Opotious inflammed  
ut corecend magist  
et dodec nivat  
igitur vera  
bene san  
os as iustitam.

### QuickLinks

- [Update My Account Info](#)
- [Edit Home Details](#)
- [View Recommendations](#)

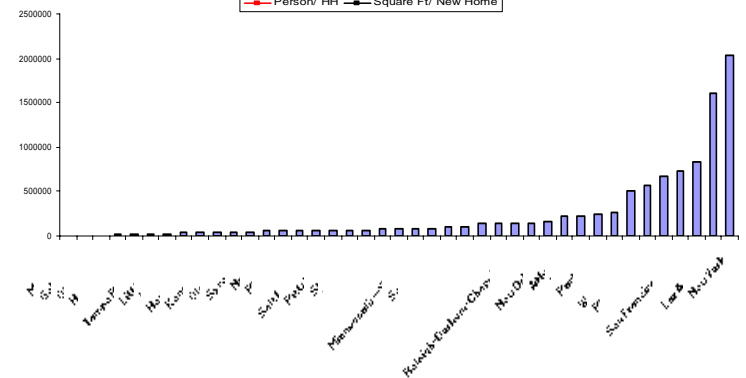
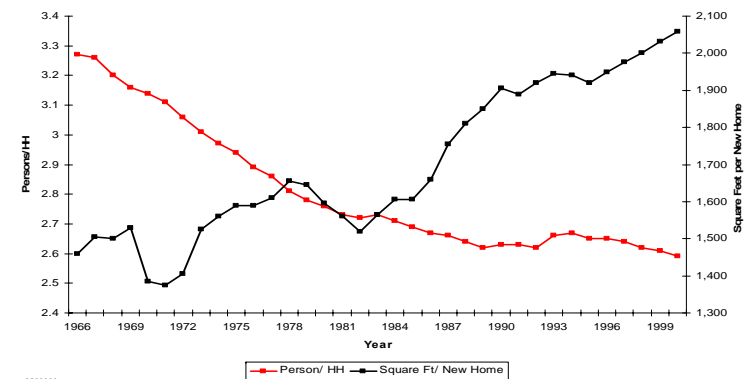
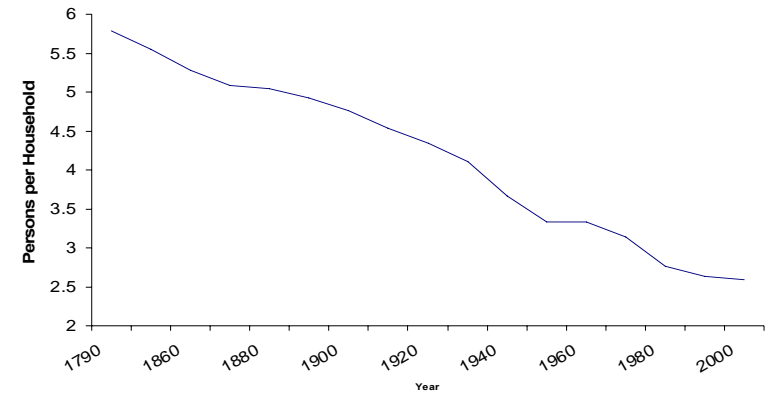
## ***Economic Risk— Sprawl is Slowing in Chicago MSA—But Still Happening***

- 1970-1990, land consumption up 55% vs population increase 4%; *14 to 1*
- 1982-1997, land consumption up 25.5% vs population increase 9.6%; *2.7 to 1*
- 1990-2001, land consumption up 11% vs population increase of 33 %; *0.33 to 1*

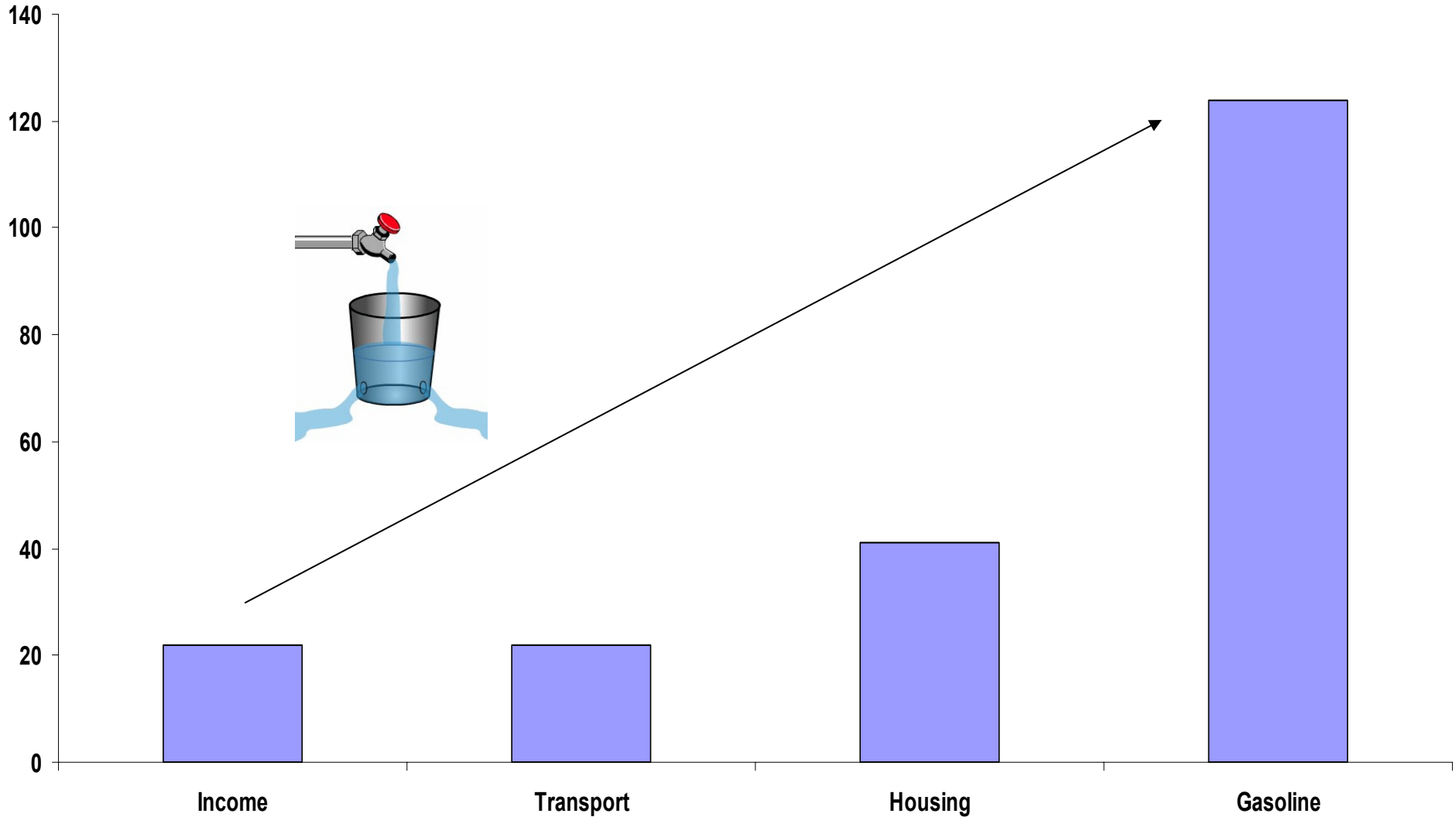
# Demographic & Price Trends Promote Urbanism and Demand Reduction –At Least 25% of New HHs by 2030 will Demand Housing Near Transit



- Continuous drop in household size since 1790
- Aging in place
- “Married w/kids” only 23% of total, HHs w/kids 30%



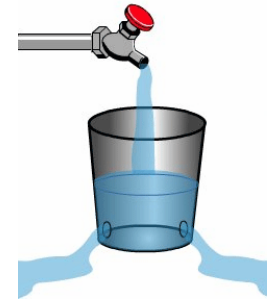
***From April 2000 to 2008 Gas Prices Grew  
3 Times Faster Than Housing and  
6 Times Faster Than Income***



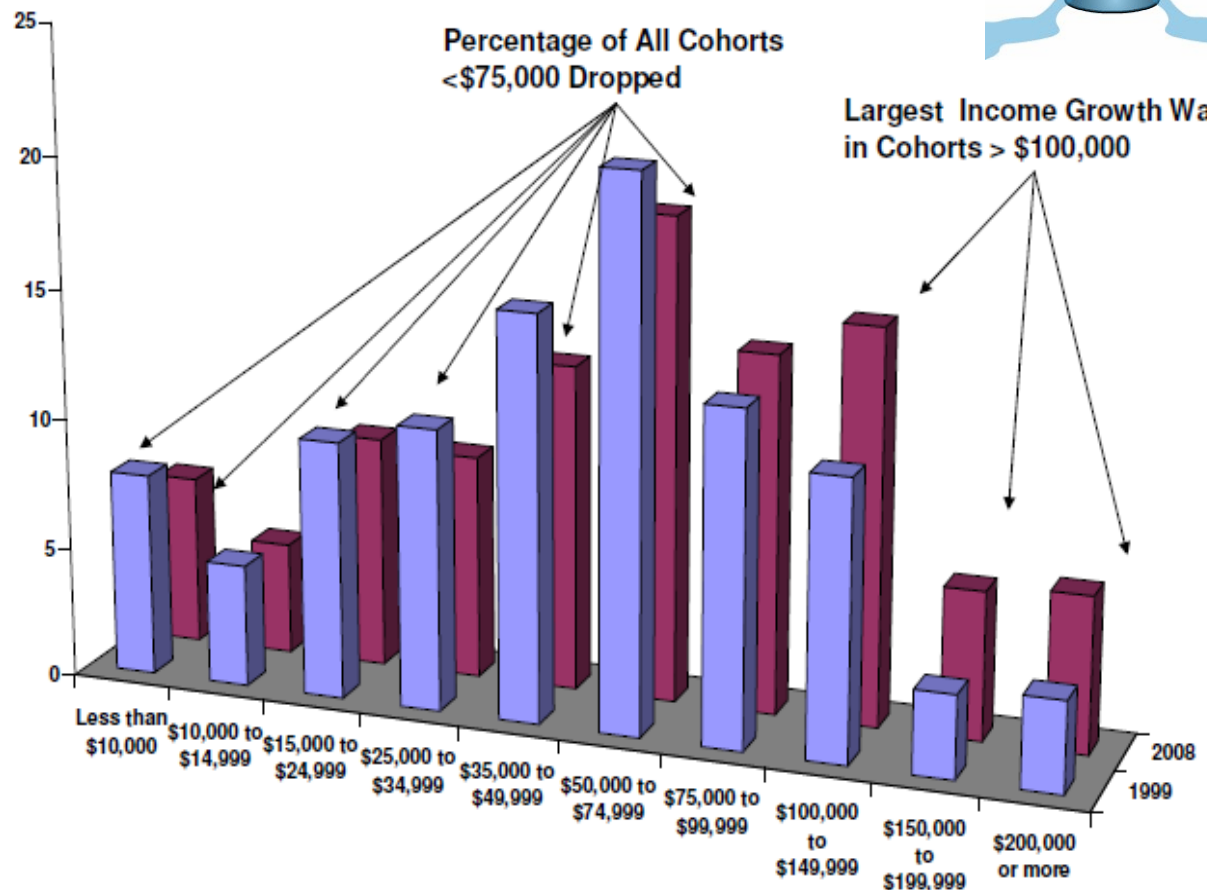
# Chicago MSA 1999-2008

Median Grew from \$51046 to \$61295

Mean Grew from \$67768 to \$82623

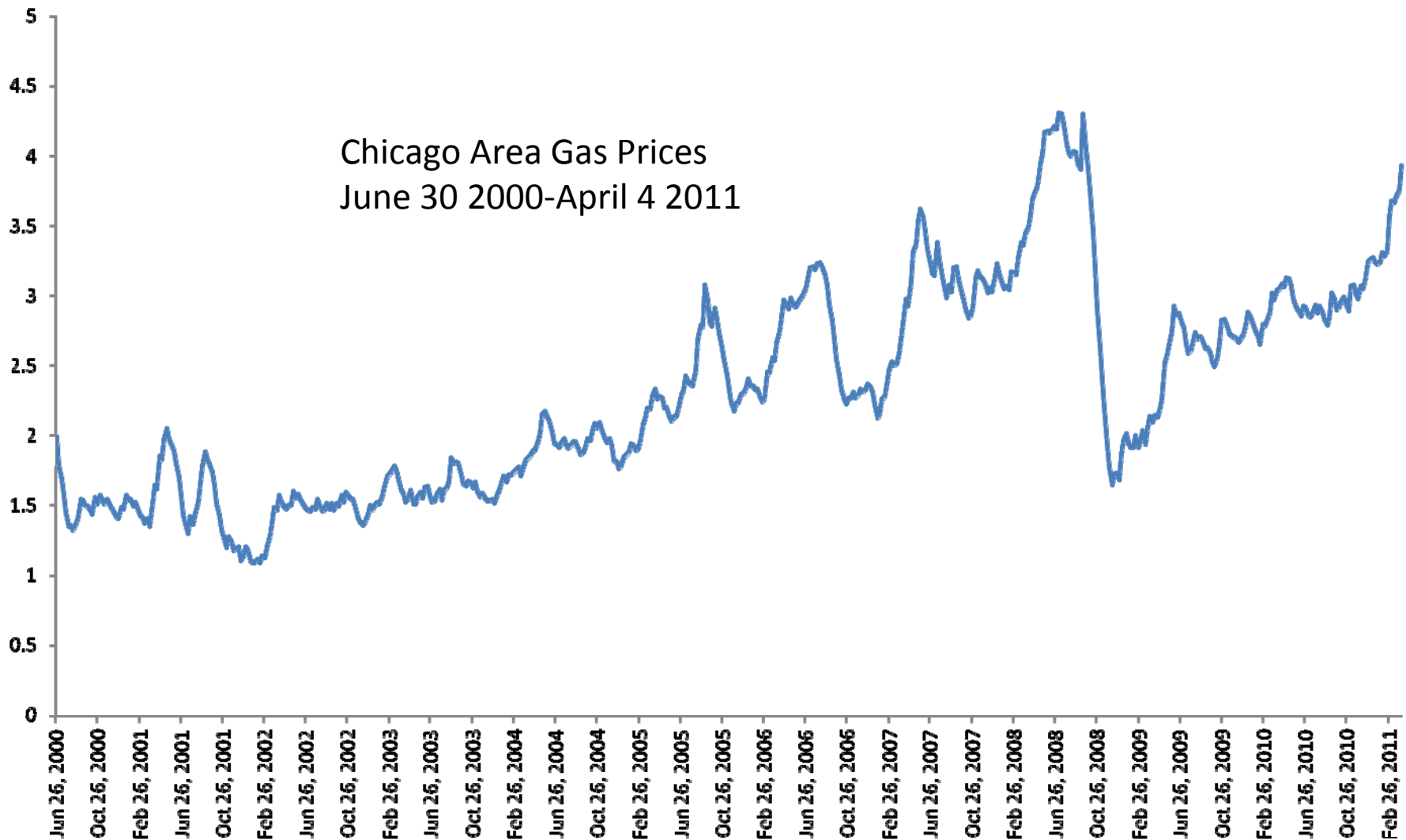


- Growth in median income was \$854/month
- Growth in H+T costs was \$803
- Left just \$51/month for all other expense increases, e.g., food, medical, mortgage resets
- Better in places with more transport choice, worse in the exurbs

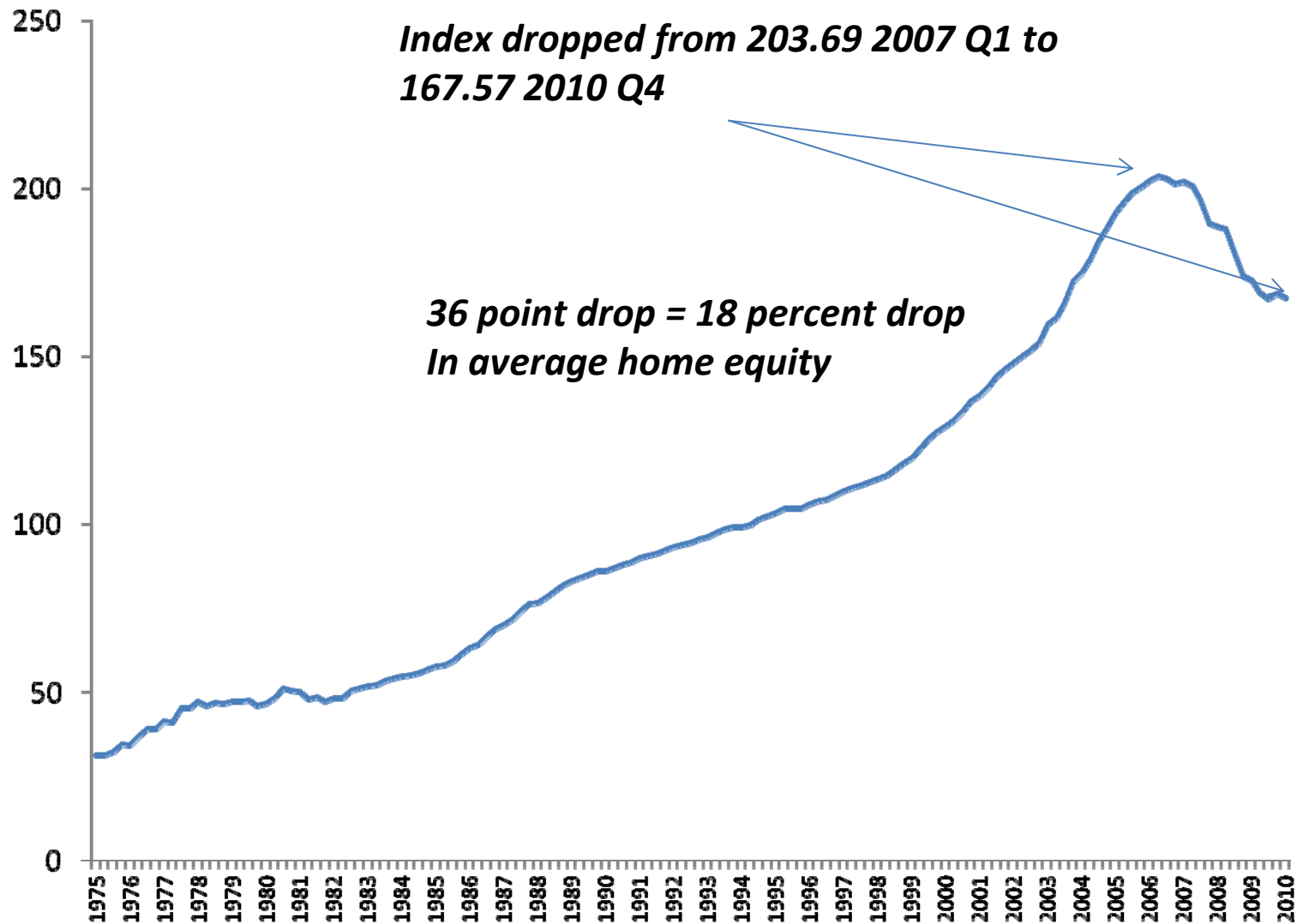




# Repeat of 2008 Run-up, But Reaching Prices Six Weeks Earlier



# Chicago MSA Showing Average Drop in Home Value Using Repeat Sales Index



# Thinking About Both Ownership and Rental Housing



- From 2005-2009
- Owner households increased vehicle ownership from 1.89 to 2.02
- Renter households stayed almost even, increasing from 1.20 to 1.22
- Homeownership rate actually dropped

# Another Approach— Indexing Truer Affordability and Relating it to Climate Change



## How Housing Affordability is Usually Calculated—Then and Now

- Historically: Traced to 19th Century ideal—A Week’s Pay for a Month’s Rent
- Today benchmark affordability is defined as housing costs/Income less than or equal to 30 Percent of target population AMI
- Problem—Doesn’t include cost of transportation

<https://htaindex.org>

The image shows the cover of a report titled "The Affordability Index: A New Tool for Measuring the True Affordability of a Housing Choice". The cover is primarily blue and white. On the left side, there is a vertical blue bar with the text "Urban Markets Initiative" written vertically. At the top left of this bar is a logo for "The Housing Innovation Institute". Below the title, there is a small text box containing a summary of the report's content. At the bottom of the cover, there is a small graphic of a city skyline and the text "URBAN MARKETS INITIATIVE".

**URBAN MARKETS INITIATIVE**

METROPOLITAN POLICY PROGRAM

### The Affordability Index: A New Tool for Measuring the True Affordability of a Housing Choice

By Center for Transit-Oriented Development and Center for Neighborhood Technology

*This brief describes a new information tool developed by the Urban Markets Initiative to quantify, for the first time, the impact of transportation costs on the affordability of housing choices. This brief explains the background, creation, and purpose of this new tool. The first section provides a project overview and a short summary of the method used to create the Affordability Index. The next section highlights the results from testing the index in a seven-county area in and around Minneapolis-St. Paul, MN. To demonstrate the usefulness of this tool at a neighborhood level, the final section projects the effect of transportation and housing choices on three hypothetical low- and moderate-income families in each of four different neighborhoods in the Twin Cities. The brief concludes with suggested policy recommendations and applications of the new tool for various actors in the housing market, and for regulators, planners, and funders in the transportation and land use arenas at all levels of government.*

*The Housing and Transportation Affordability Index is a groundbreaking innovation because it prices the trade-offs that households make between housing and transportation costs and the savings that derive from living in communities that are near shopping, schools, and work, and that boast a transit-rich environment. Built using data sets that are available for every transit-served community in the nation, the tool can be applied to neighborhoods in more than 42 cities in the United States. It provides consumers, policymakers, lenders, and investors with the information needed to make better decisions about which neighborhoods are truly affordable, and illuminate the implications of their policy and investment choices.*

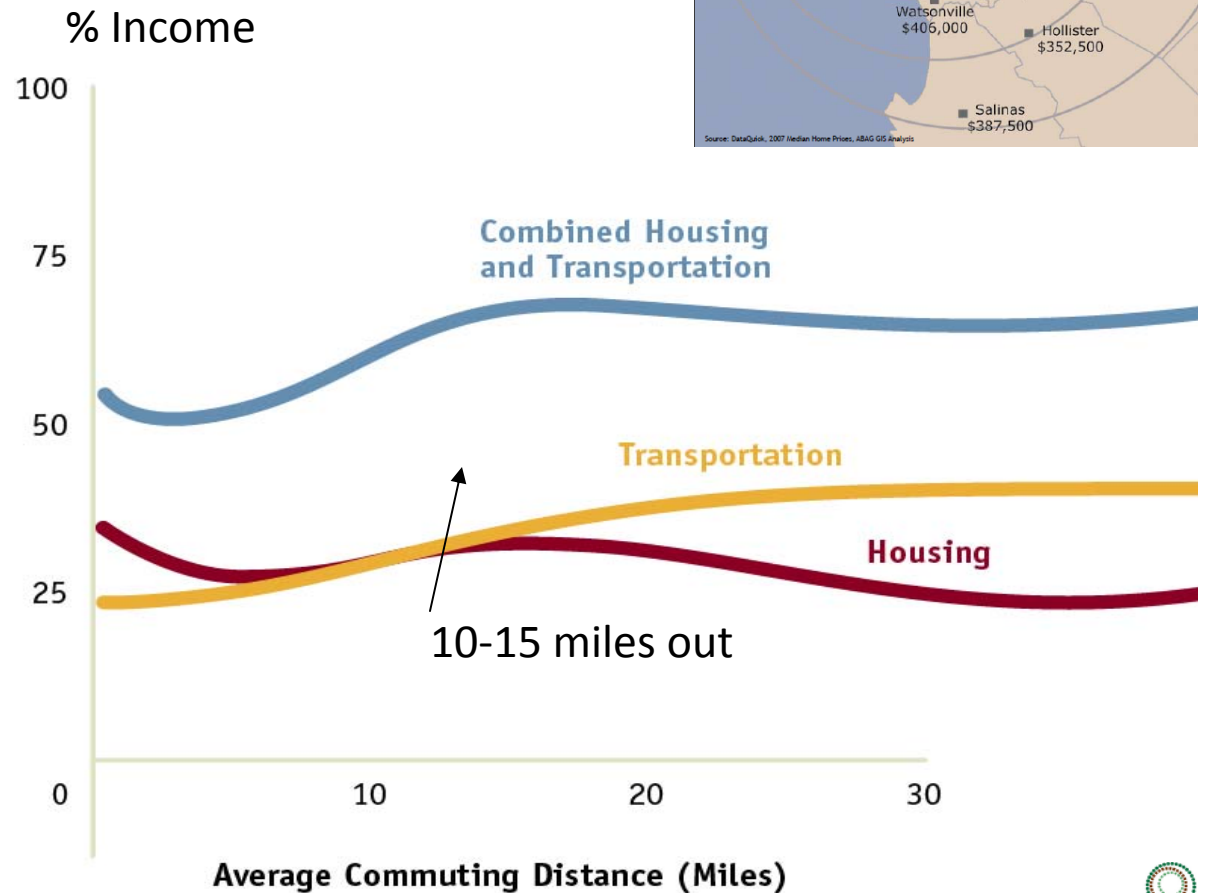
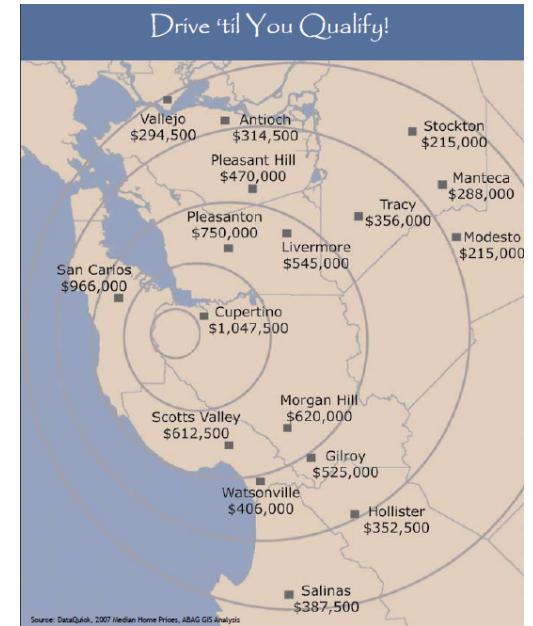
**I. Housing and Transportation: Key Elements of the Cost of Living**

**T**he cost of living for an American family consists of many components. The two largest are housing and transportation. Housing affordability is most commonly understood as the extent to which a household's income can cover the purchase price of a home. However, the traditional definition of housing affordability may be too limited. The cost of transportation, which not currently factored in to the affordability equation, has become increasingly central to family budgets, given their choices to live

JANUARY 2006 • THE BRIDGINGS INSTITUTION • URBAN MARKETS INITIATIVE • MARKET INNOVATION BRIEF 1

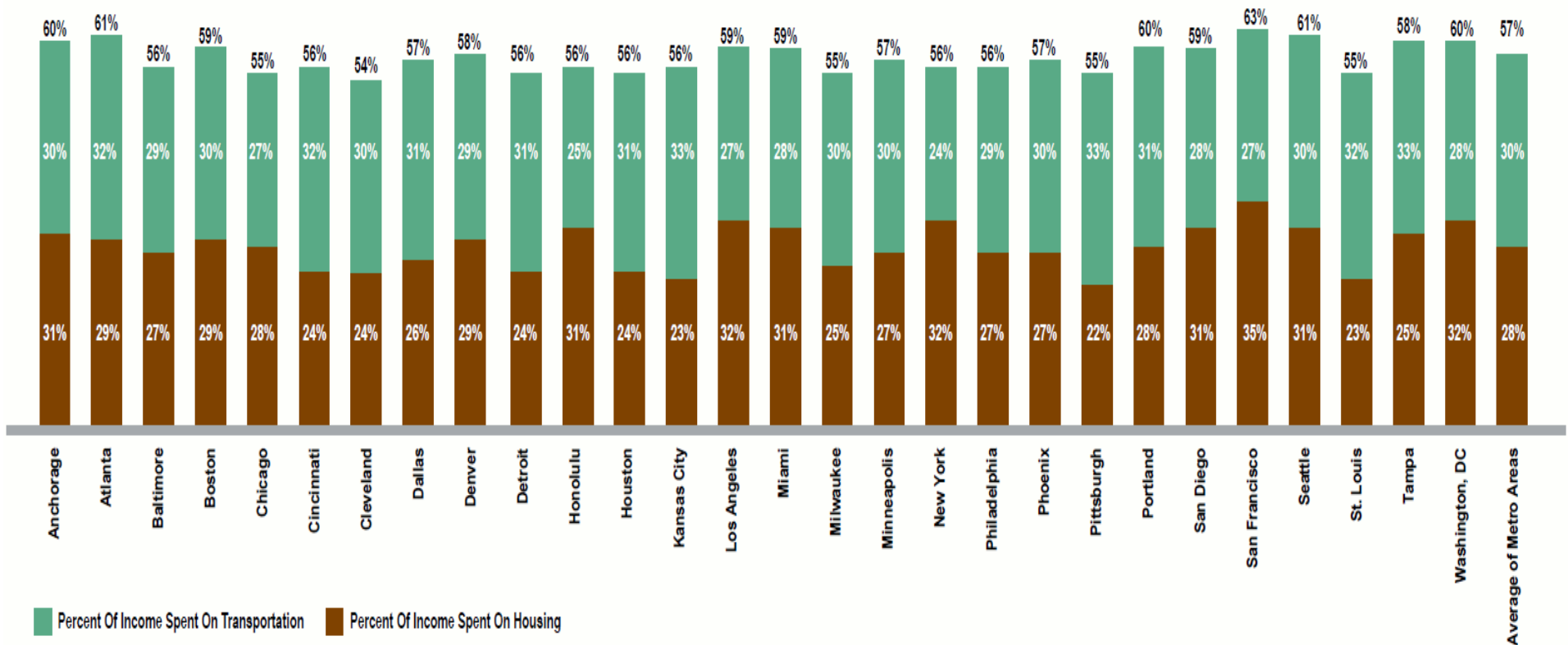
# Effect of 'Drive 'til You Qualify': Transport Costs Can Exceed Housing Costs for HHs Earning \$20-\$50,000

- Transportation emissions can also equal or exceed emissions from residential energy
- Creates “driving to green buildings” challenge



source: Center for Neighborhood Technology calculations.

# Housing + Transportation Costs Vary by Place Across the US



Percentages for working families with incomes between \$20k - \$50k



# *Typical US Household Energy Use*



- 100 Million BTUs per Year for Lighting, Heating, A/C, Equipment
- 22,000 Vehicle Miles per Household Per Year
- At 25 MPG, 17,600 VMT = 100 Million BTUs
- At 20 MPG, 15,000 VMT = 100 Million BTUs
- Household Transportation Energy as least as important as Home Energy purposes
- Without counting transportation energy, creates a “driving to green buildings” challenge

<http://htaindex.org>



True Affordability and Location Efficiency

# H+T<sup>SM</sup> Affordability Index

[Maps](#) [About](#) [Press](#) [Method](#) [Mailing List](#)

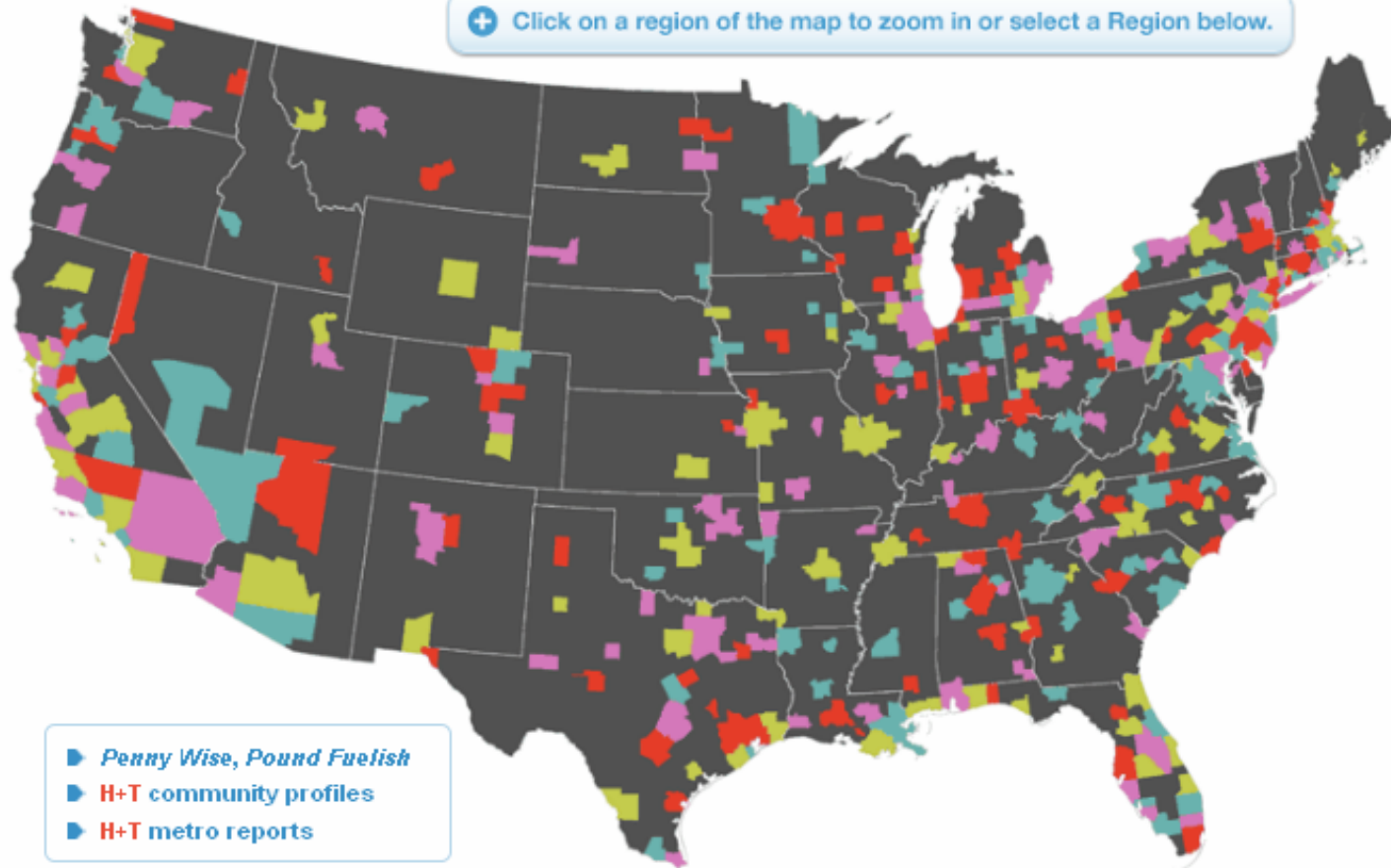
For more information about CNT  
please visit the CNT website.



The Housing + Transportation Affordability Index is an innovative tool that measures the true affordability of housing based on its location.

Americans traditionally consider housing affordable if it costs 30 percent or less of their income. The Housing + Transportation Affordability Index, in contrast, offers the true cost of housing based on its location by measuring the transportation costs associated with place.

[+ Click on a region of the map to zoom in or select a Region below.](#)



- ▶ *Penny Wise, Pound Foolish*
- ▶ H+T community profiles
- ▶ H+T metro reports



Alaska



Hawaii

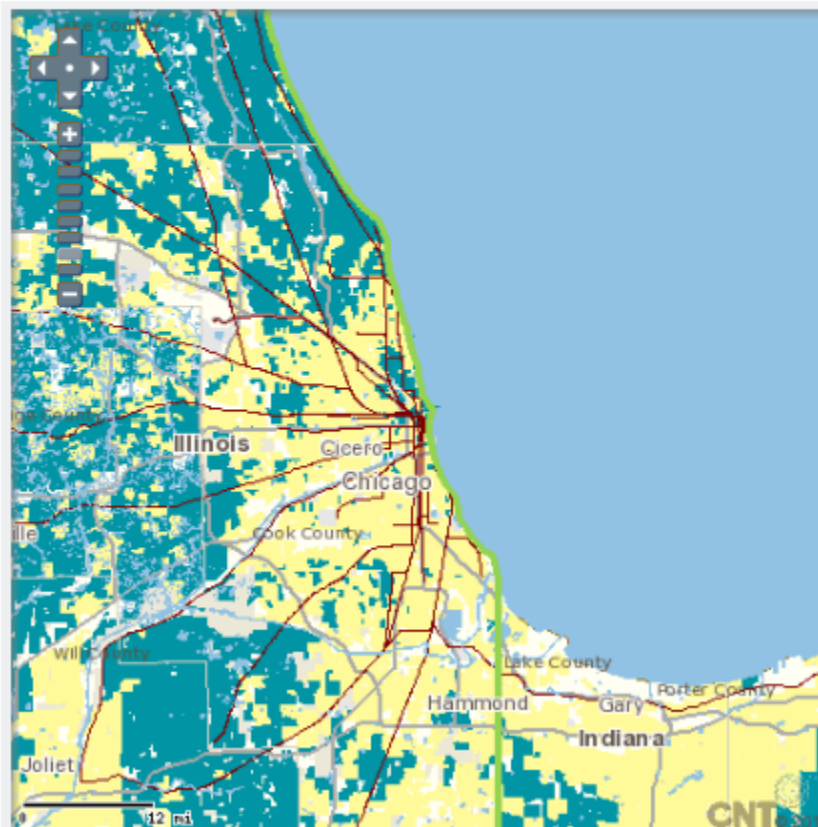


Puerto Rico

4170/5898 areas are affordable at  $H \leq 30\%$  AMI  
 3198/5898 areas are affordable at  $H+T \leq 45\%$  AMI  
 388,000 additional households financially stressed

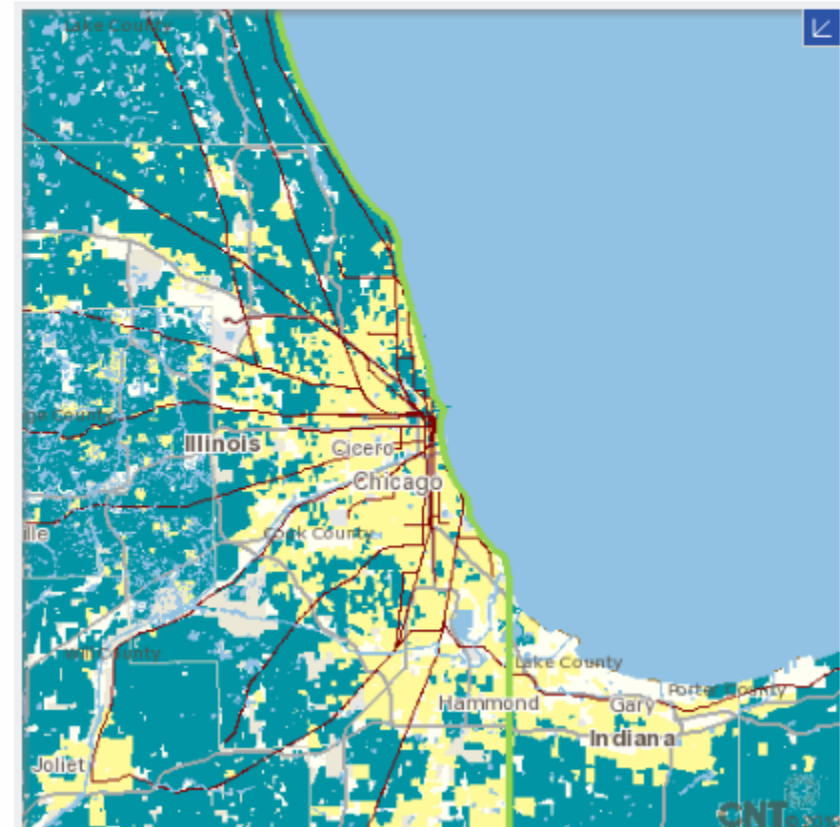
### Housing Costs - % Income Change

Total Housing Costs - % Income		
Statistics	Region	Viewable Area on Map Below
Block Groups	5,970 (5,906 with data)	5,463 (5,399 with data)
Minimum	3 %	2 %
Average	28 %	28 %
Maximum	104 %	104 %
Households	2,971,638	2,645,872



### Housing and Transportation Costs - % Income Change

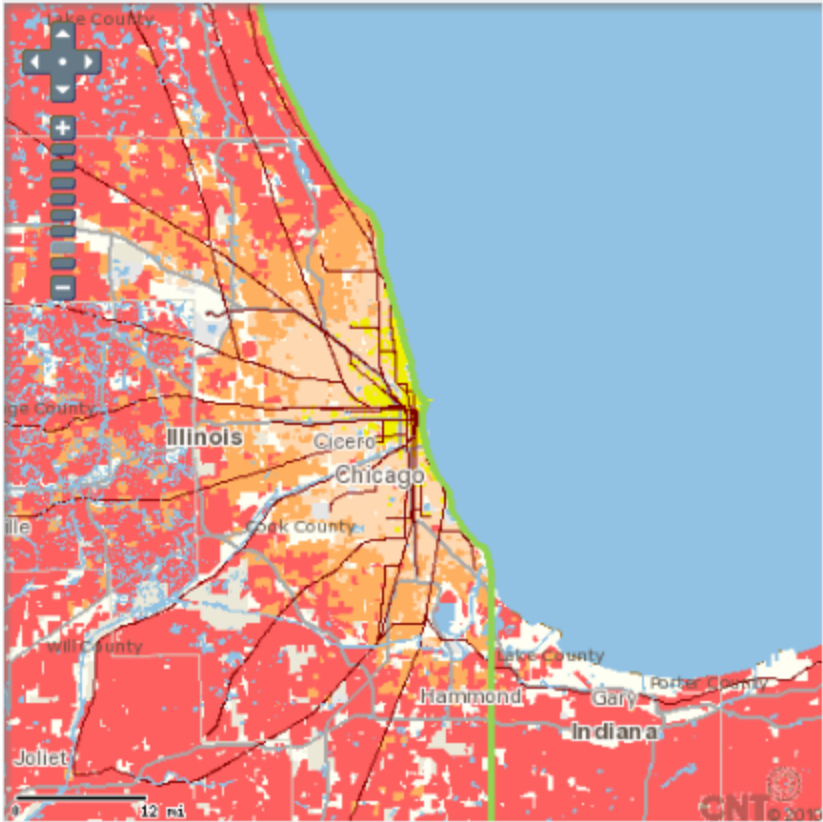
Total Housing and Transportation Costs - % Income		
Statistics	Region	Viewable Area on Map Below
Block Groups	5,970 (5,895 with data)	5,463 (5,388 with data)
Minimum	14 %	14 %
Average	48 %	46 %
Maximum	129 %	129 %
Households	2,971,500	2,645,734



In most efficient areas, cost of living increase from spike kept to 2%, in least efficient areas increased 9%

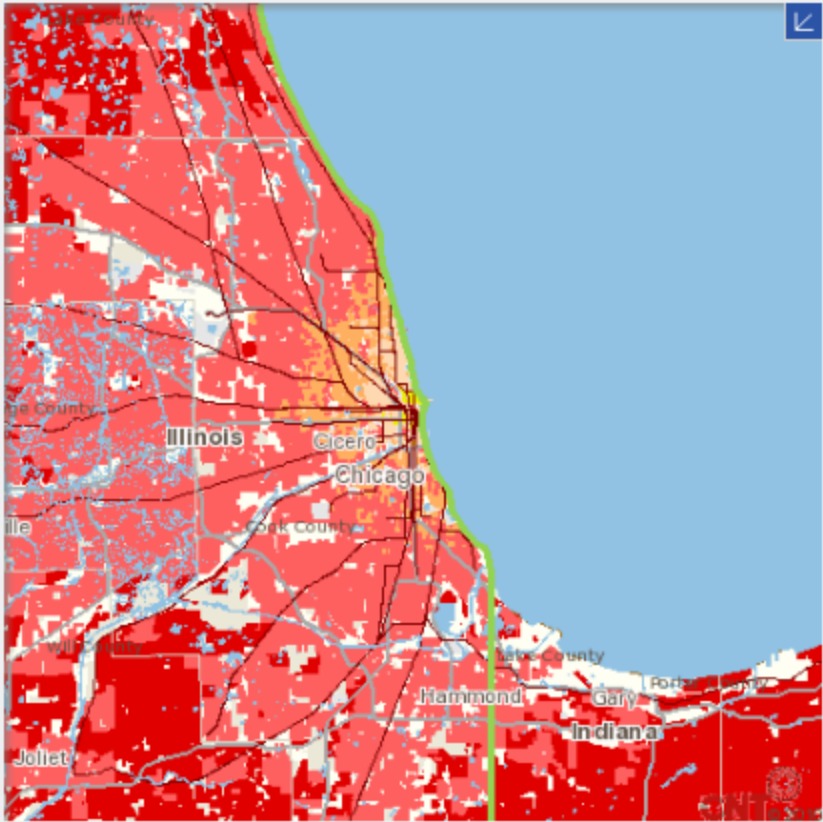
**Monthly Transportation Expenses % Income - 2000 gas** Change

Monthly Transportation Expenses % Income - 2000 gas Fuel Efficiency of 20.3 mpg		
Statistics	Region	Viewable Area on Map Below
Block Groups	5,970 (5,898 with data)	5,463 (5,391 with data)
Minimum	9.7 %	9.7 %
Average	19.1 %	18.7 %
Maximum	27.9 %	28.0 %
Households	2,971,528	2,645,762



**Monthly Transportation Expenses % Income - 2008 gas** Change

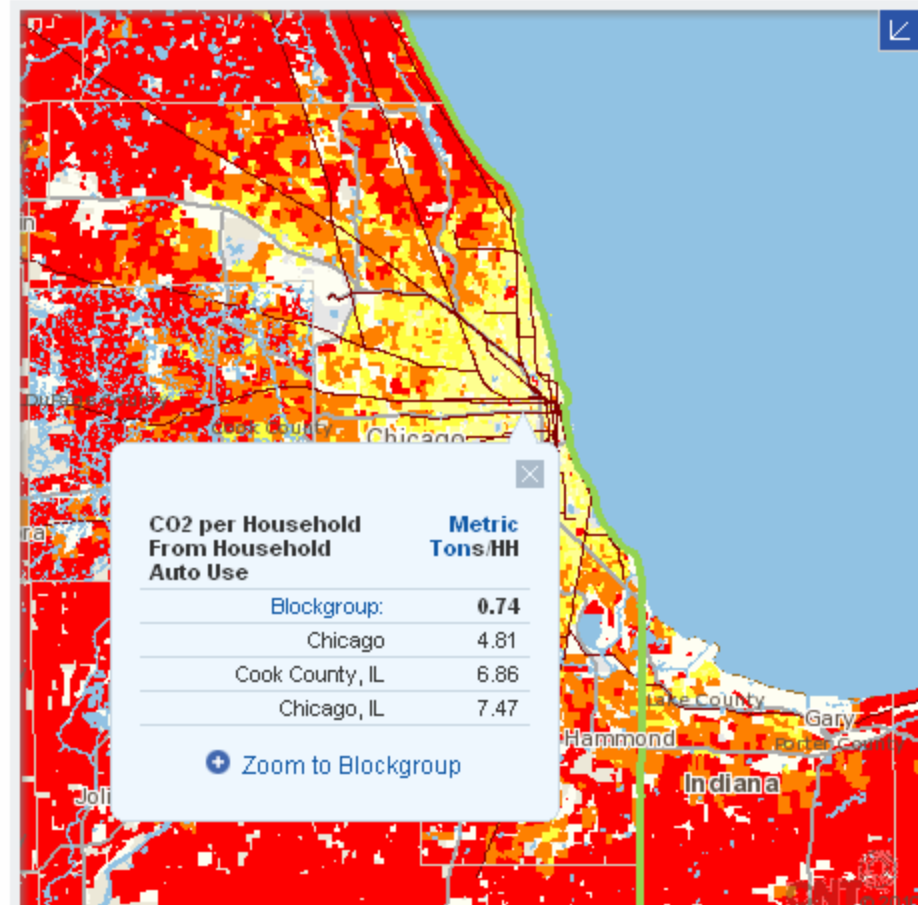
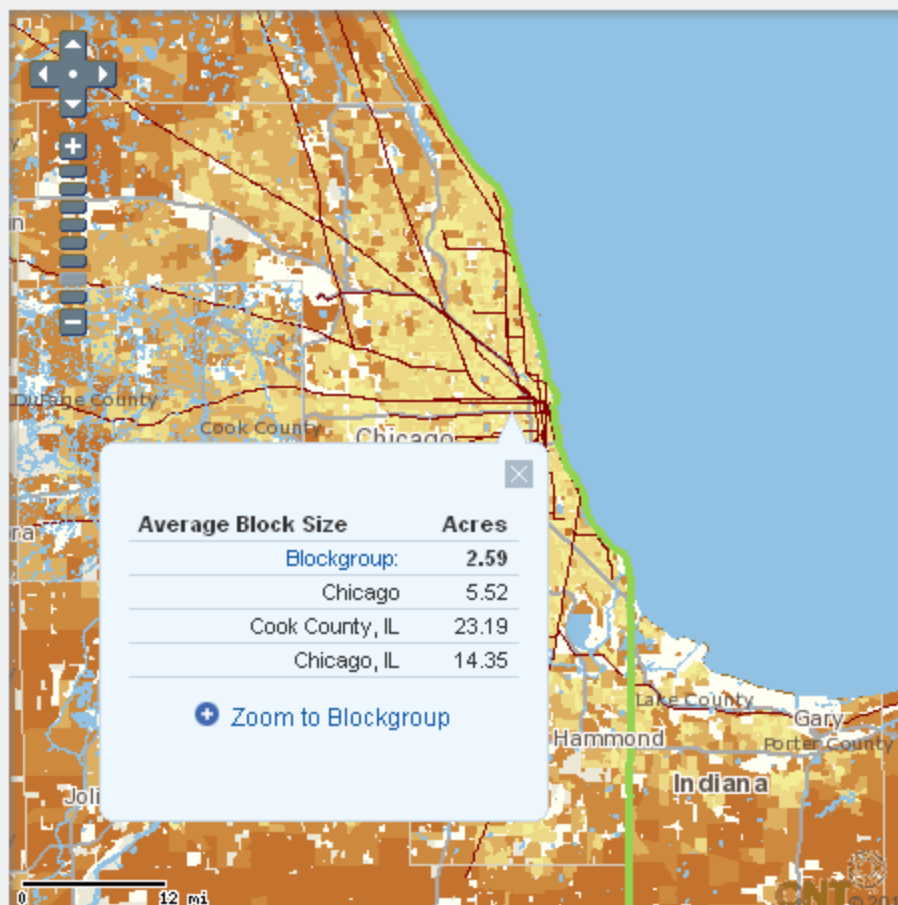
Monthly Transportation Expenses % Income - 2008 gas Fuel Efficiency of 20.3 mpg		
Statistics	Region	Viewable Area on Map Below
Block Groups	5,970 (5,898 with data)	5,463 (5,391 with data)
Minimum	12.6 %	12.6 %
Average	23.4 %	22.8 %
Maximum	35.8 %	35.6 %
Households	2,971,528	2,645,762



# Website Feature— Comparing Urban Form Variable Such as Block Size with CO2 per HH from Driving

Average Block Size		
Statistics	Region	Viewable Area on Map Below
Block Groups	5,970 (5,970 with data)	5,584 (5,584 with data)
Minimum	0 Acres	0 Acres
Average	14 Acres	11 Acres
Maximum	630 Acres	387 Acres
Households	2,971,690	2,739,575

CO2 per Household From Household Auto Use		
Statistics	Region	Viewable Area on Map Below
Block Groups	5,970 (5,898 with data)	5,584 (5,512 with data)
Minimum	0.7 Metric Tons/HH	0.7 Metric Tons/HH
Average	7.5 Metric Tons/HH	7.1 Metric Tons/HH
Maximum	15.9 Metric Tons/HH	15.9 Metric Tons/HH
Households	2,971,528	2,739,413





# [Http://abogo.cnt.org](http://abogo.cnt.org) or [abogo.cnt.org](http://abogo.cnt.org) yields Neighborhood average cost and GHG/hh

**Abogo** beta <sup>TM</sup> transportation costs made transparent



## What is Abogo?

Abogo is a tool that lets you discover how transportation impacts the affordability and sustainability of where you live.

## Sign up for Updates

## Blog

### Sprawl in the red

Over on Huffington Post, Jeff Speck uses CNT's H+T® Affordability Index, which powers Abogo, to illustrate the #10 thing he hates about sprawl: the carbon footprint that comes from living a car-dependent life:

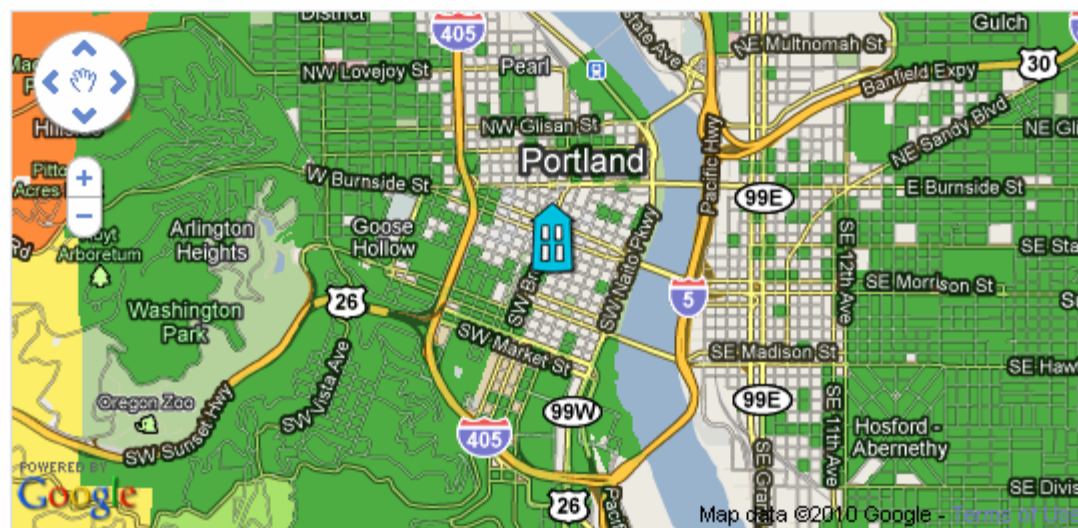
Use Abogo to see how greenhouse gas emissions from driving vary in your region.

### If you think Abogo is innovative, vote here!

CNT's H+T Index ©, which powers Abogo, is up for a Chicago Innovation Award, which celebrates the creative spirit of the Chicago region by recognizing and honoring the city's most innovative new products and services. The Index is revolutionizing how planners, advocates, policy makers and consumers think

Enter an address to find out what a typical household would spend on transportation.

Current Address:



\$ per month: ■ N/A ■ < \$730 ■ \$730 - \$800 ■ \$800 - \$860 ■ \$860 - \$930 ■ > \$930

Transportation Cost   
for an average household

**\$505/month**

Regional average: \$842 

Transportation CO<sub>2</sub> Impact   
for an average household

**0.14 metric tons/month** 

Regional average: 0.7 metric tons 

 Share |    



What is Abogo?

How it Works

Lower Your Costs

FAQ

CNT Resources

Blog

How to spend less:

Carpool: if you share the driving with just one other person, you'll reduce your fuel costs by half. And you can use the carpool lane!

[Click for more tips >>](#)





# transportation costs made transparent



## What is Abogo?

Abogo is a tool that lets you discover how transportation impacts the affordability and sustainability of where you live.

## Sign up for Updates

## Blog

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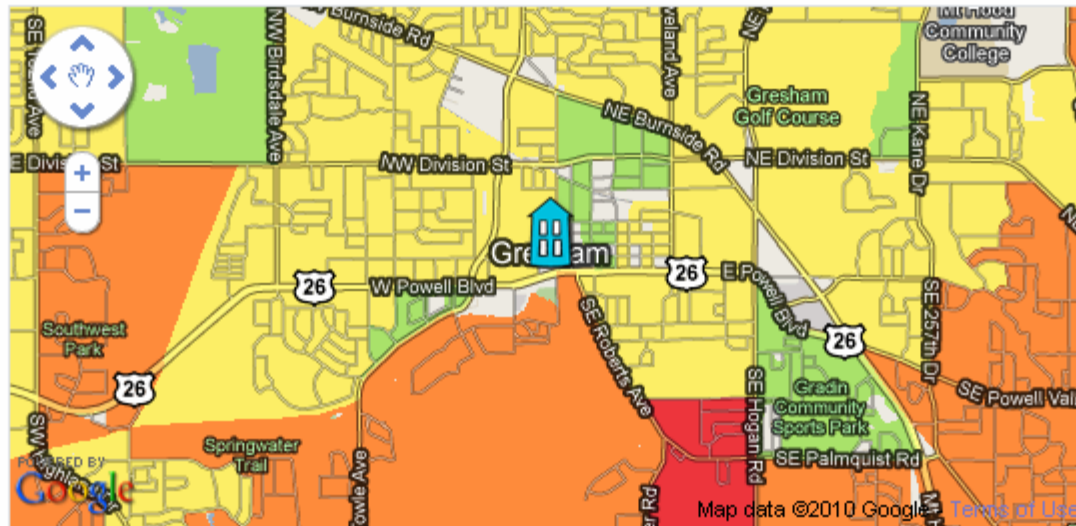
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Transportation Cost for an average household

**\$849/month**

Regional average: \$842

Transportation CO<sub>2</sub> Impact for an average household

**0.71 metric tons/month**

Regional average: 0.7 metric tons

Share |



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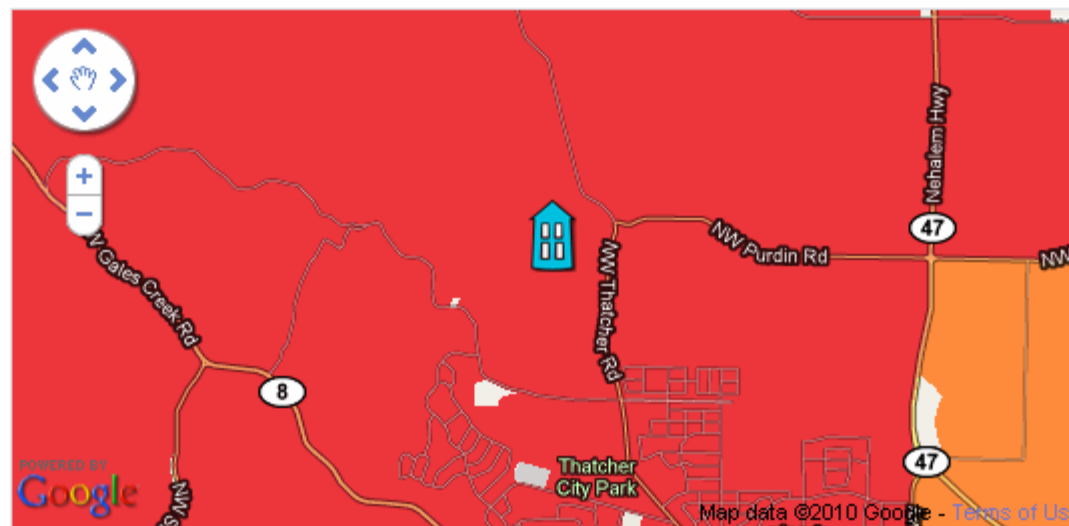
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Current Address:



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Transportation Cost ?  
for an average household

**\$1101/month**

Regional average: \$842 ?

Transportation CO<sub>2</sub> Impact ?  
for an average household

**1.18 metric tons/month** ?

Regional average: 0.7 metric tons ?

 Share |    



[What is Abogo?](#)

[How it Works](#)

[Lower Your Costs](#)

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[Blog](#)

How to spend less:

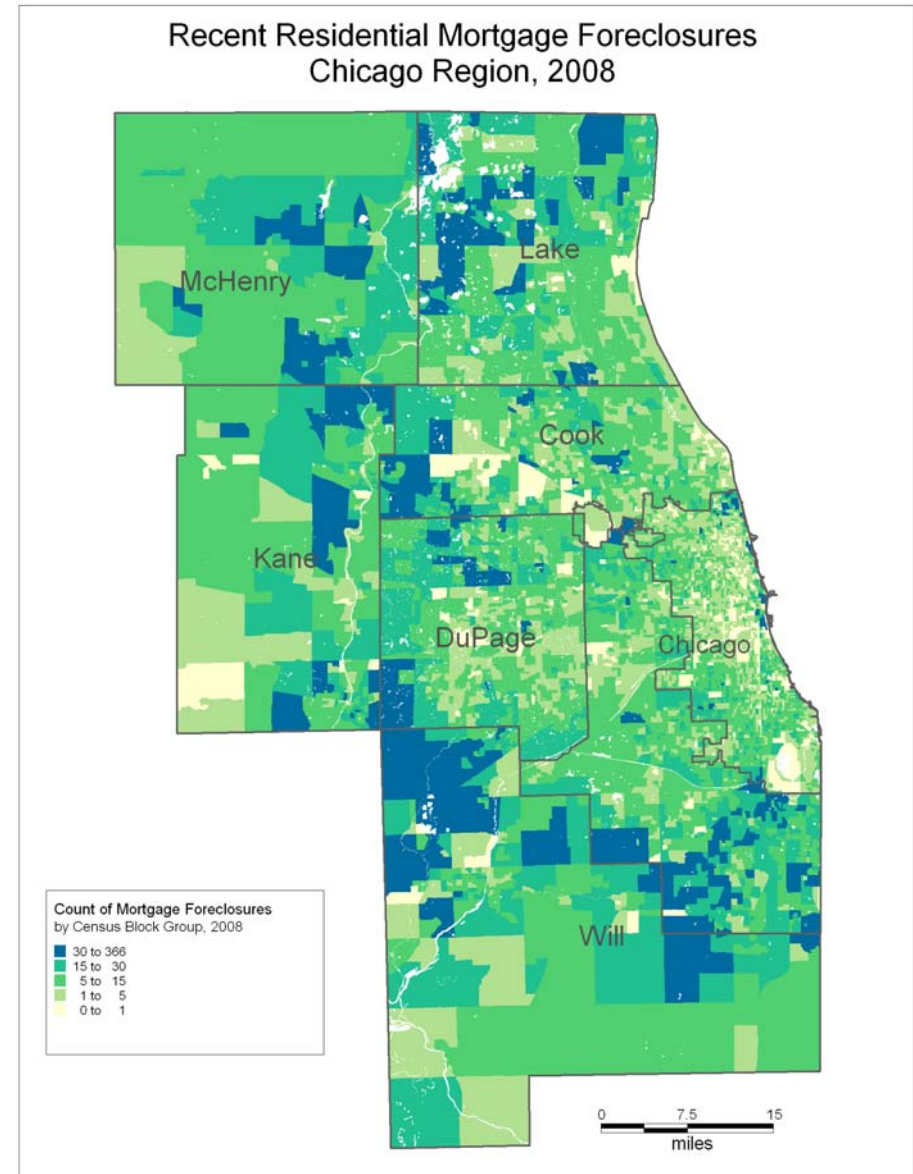
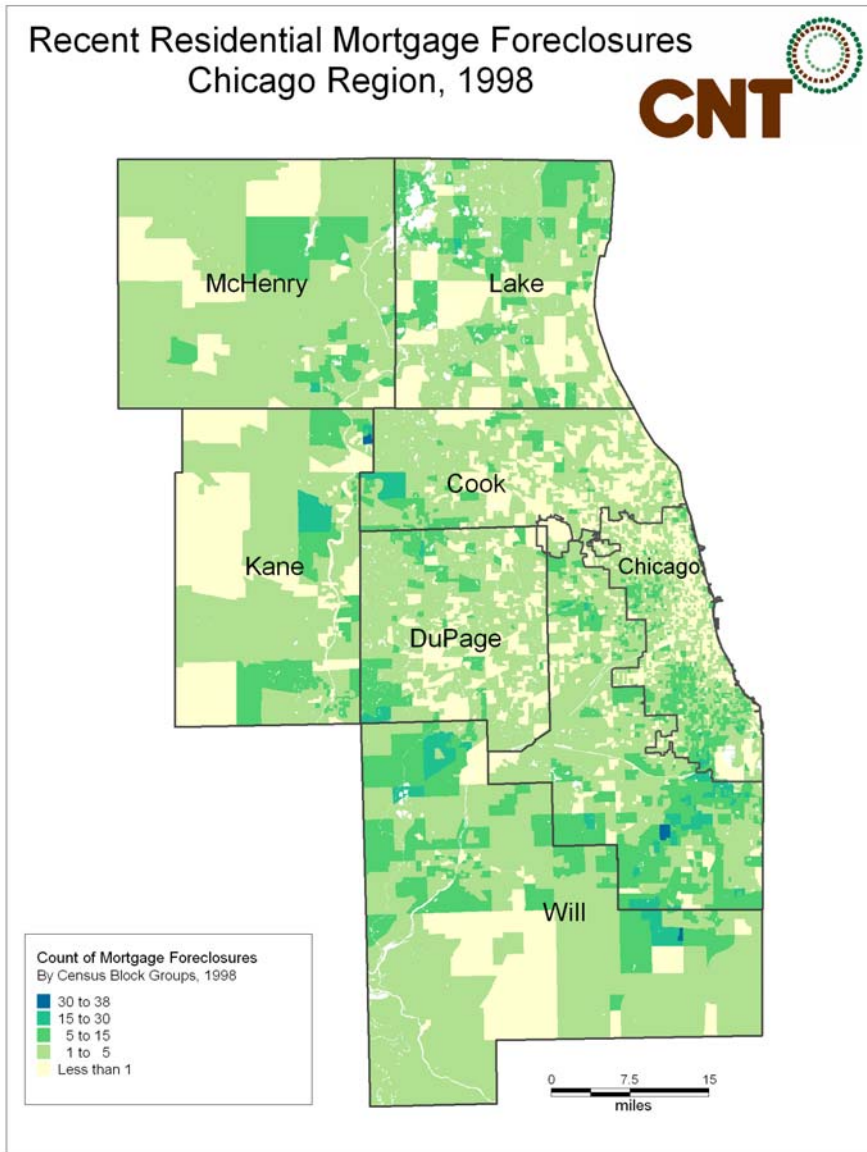
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[Click for more tips »](#)

## We Can Use This Knowledge To—

- Protect consumers against “hidden” costs by providing better information
- Analyze trends & compare across HH types
- Define housing needs for public policy purposes
- Encourage coordination of housing and transportation policies
- Inform sub-Federal planning efforts
- Predict the ability of a household to pay rent or mortgage
- Improve financial / housing counseling

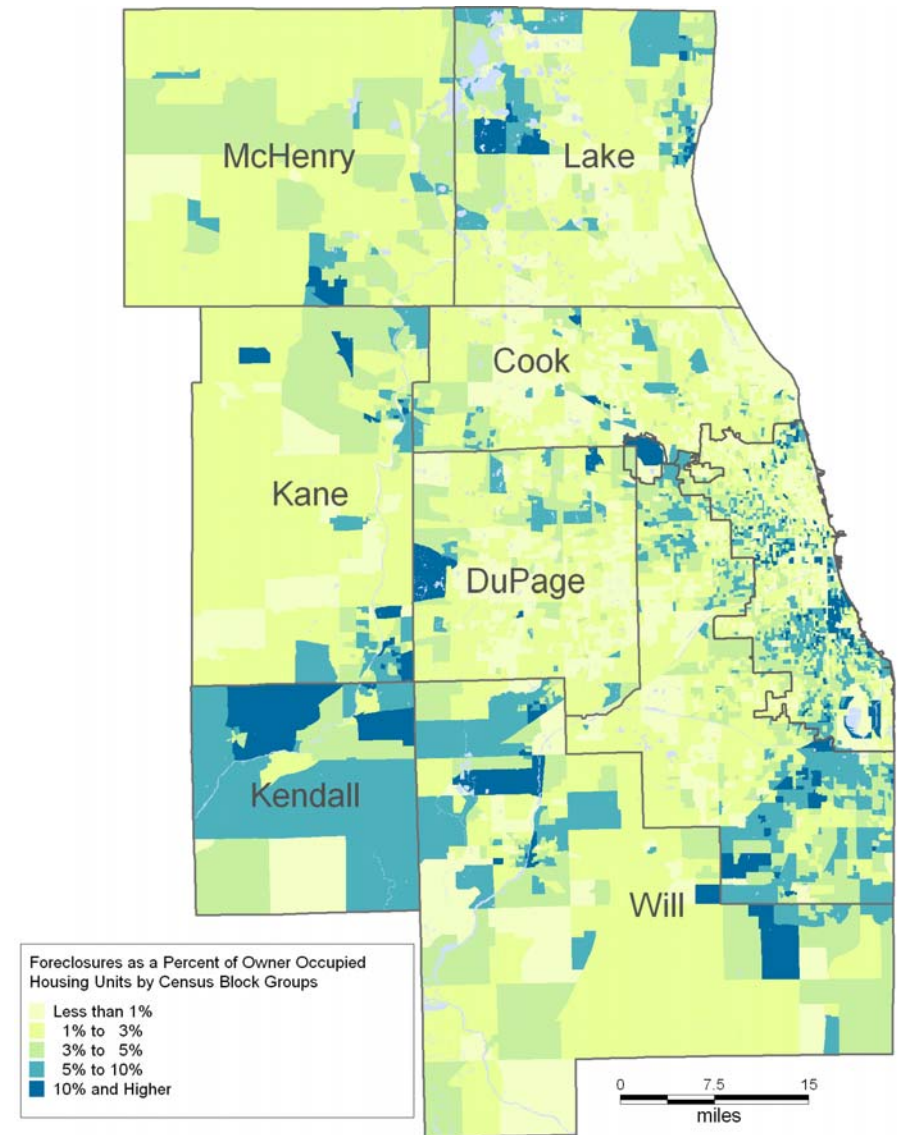
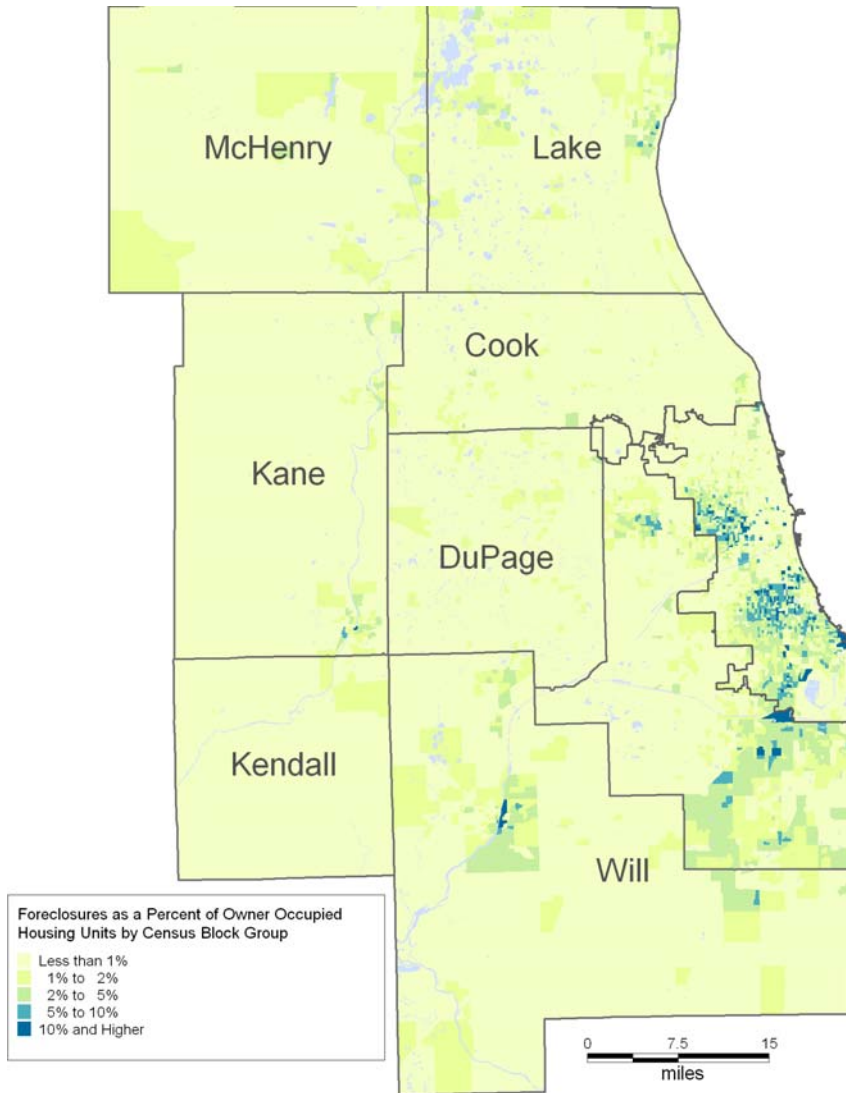
# Ten Years of Foreclosures in Metro Chicago





# Foreclosure Rates in Chicago 2000 and 2008

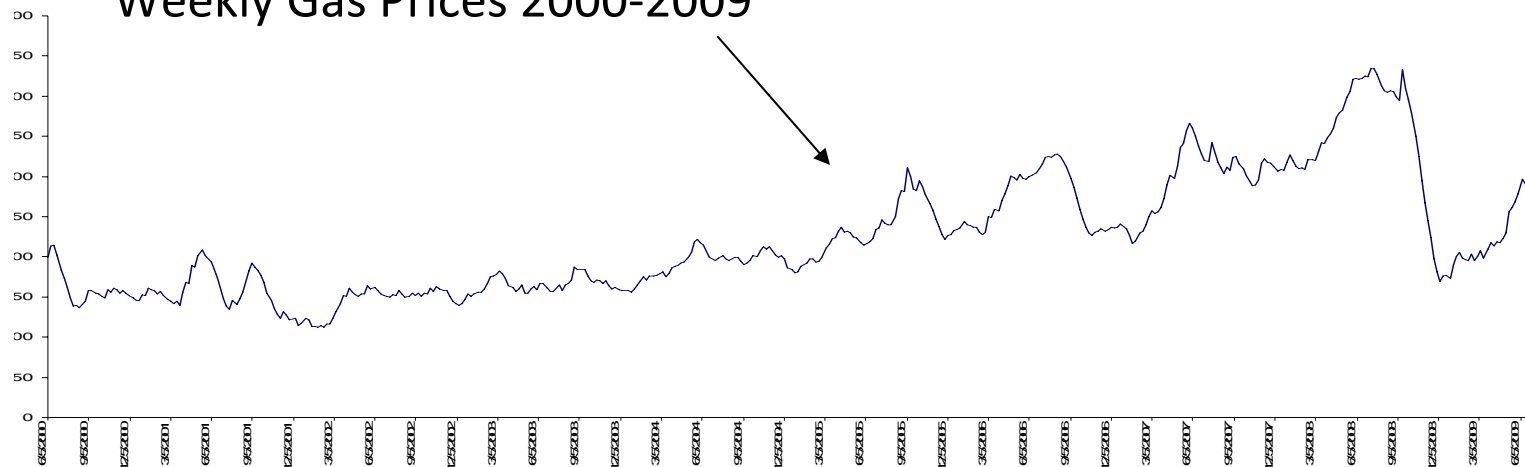
## Highest in Areas of High T-Cost and Extensive Use of Variable Rate Financing



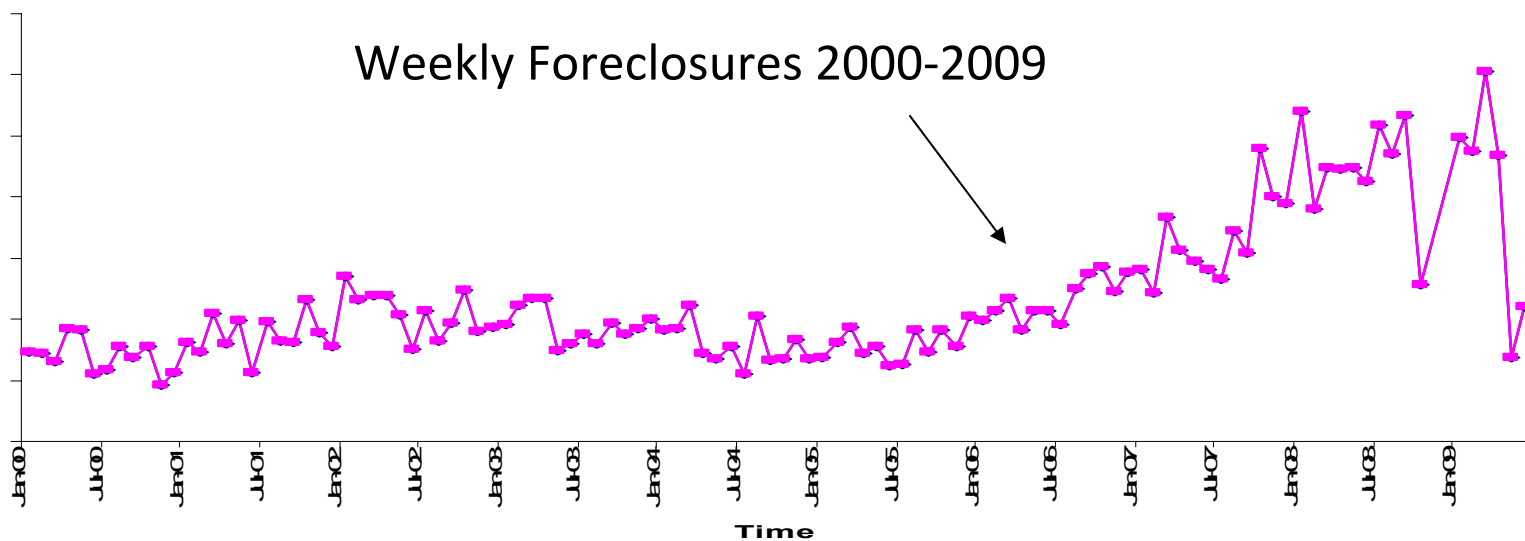
# Can Gas Price Spikes Help Provide Early Warning of Defaults and Foreclosures?

-Foreclosures followed price spikes with 6-9 month lag...& grew 4.2 times faster in suburbs than in city by 2009

Weekly Gas Prices 2000-2009

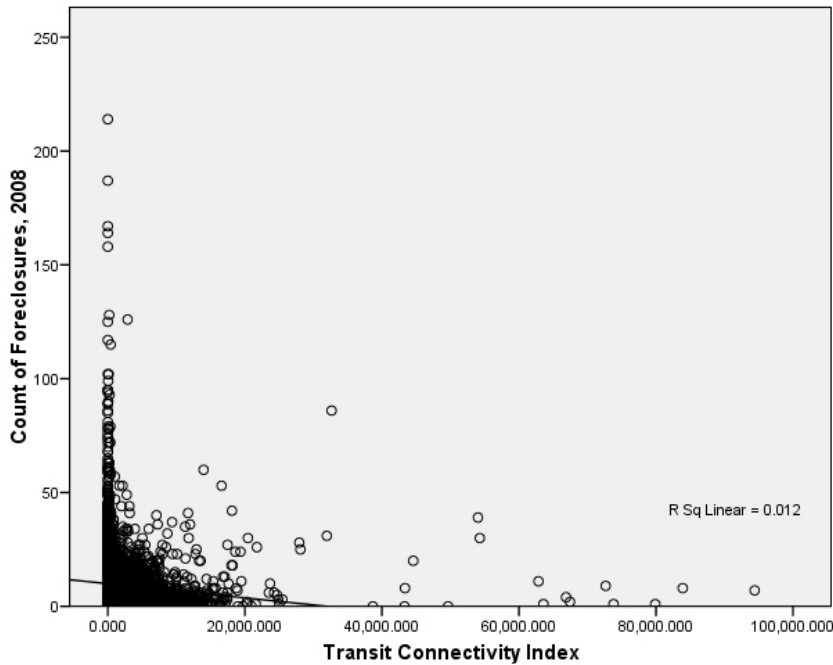


Weekly Foreclosures 2000-2009

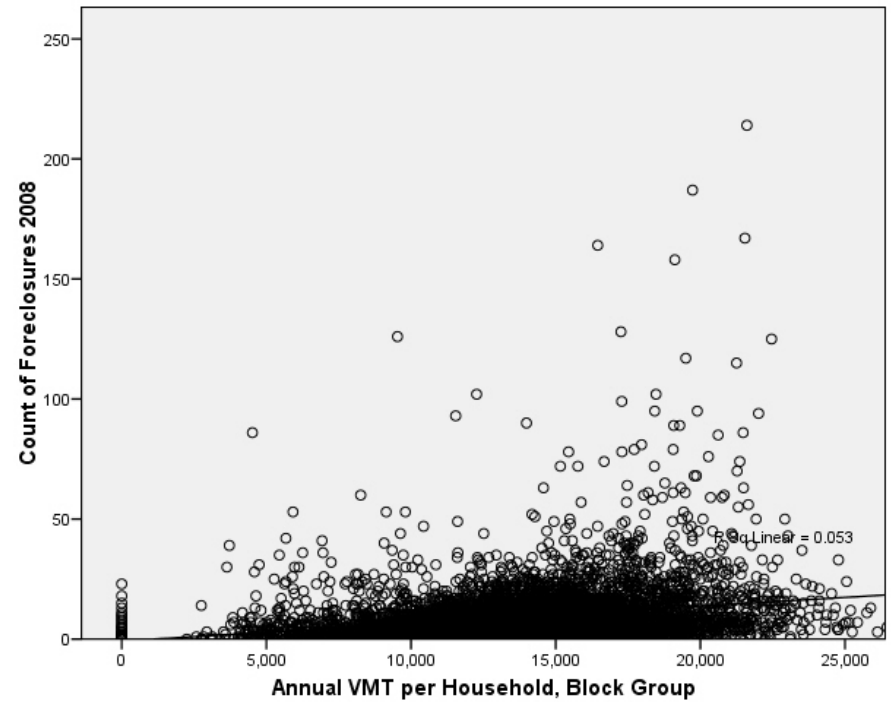




***The lower the TCI, the greater the number of foreclosed properties by Census Block Group***

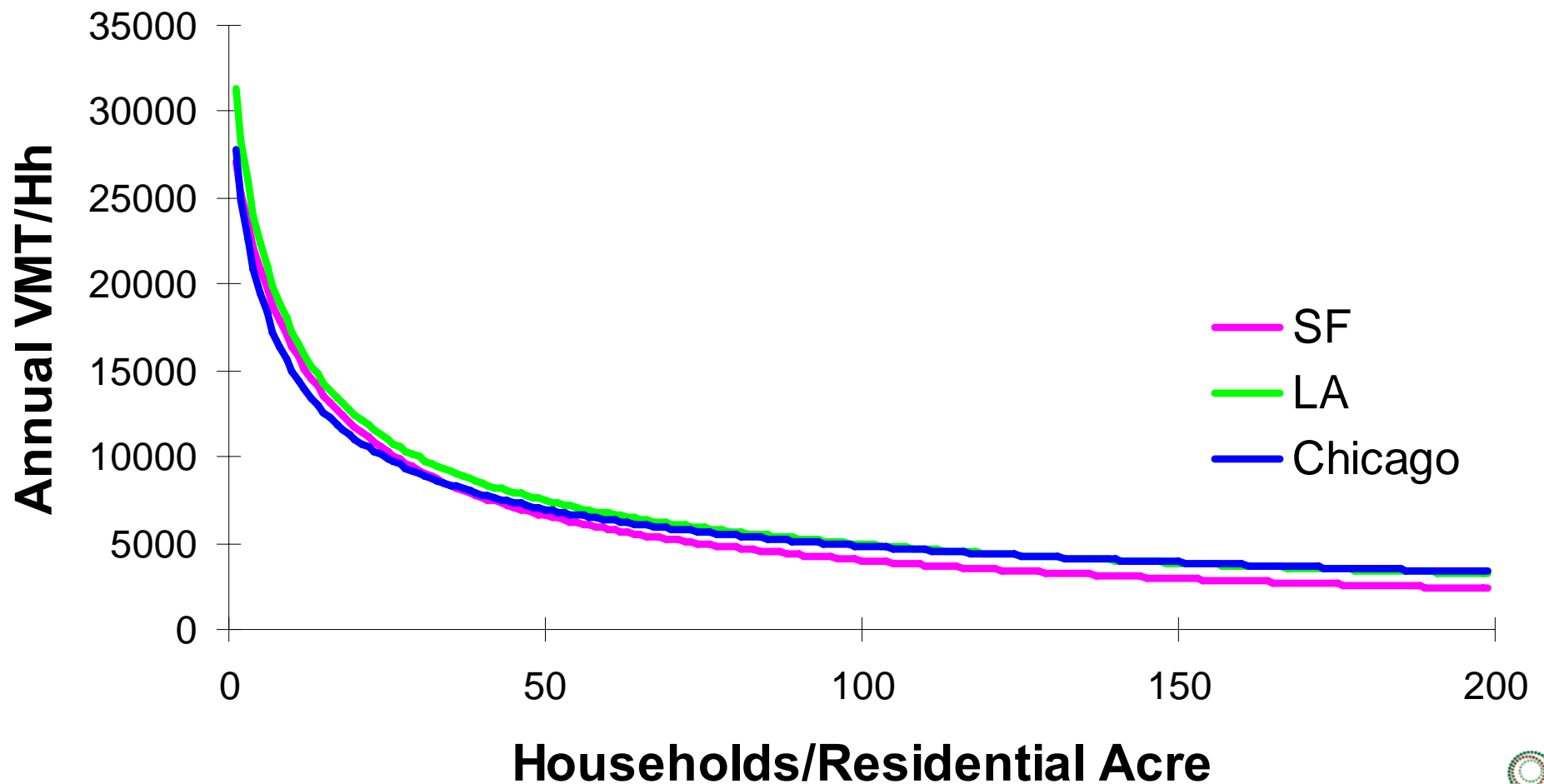


***Foreclosures increase once the average annual VMT per Block Group exceeds 15,000***

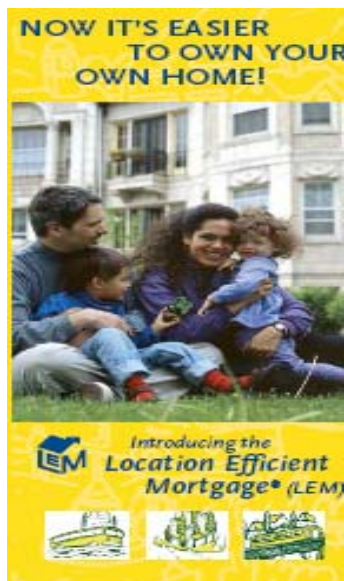


## ***Easily Visualized Graphically— Location Efficiency:***

As Density + Transit Choice Increase, VMT Goes Down. Curve Works for 337 US Regions, London, Paris, & 37 Japanese Cities



# Location Efficient Mortgages: Idea Was Well Received, Outperformed Market— No Foreclosures



## Chicago Tribune

18 Section 1

Sunday, June 4, 2000

### Skip the car, buy a house

There's a lot of hand-wringing nowadays about suburban sprawl and the need for "smart growth."

But like the weather, nobody's doing much about it. Much of the home-buying public still opts for wide-open spaces along the metropolitan fringe. And despite thoughtful warnings from civic and regional groups, political realities in Illinois militate against significant governmental action.

Now comes a modest but innovative pilot program that just might make a small difference. Maybe even a big difference—if it educates the public about the true cost of living "out there."

It's called the Location Efficient Mortgage, or LEM, and it has been developed by environmental groups such as Chicago's Center for Neighborhood Technology along with Fannie Mae, the government-chartered, stockholder-owned repurchaser of home mortgages.

It works like this: Participating lenders, in evaluating applicants, take into consideration how close the dwelling is located to public transportation. If it's so close the applicant can live without a car, or a working couple can get by with just one, the estimate of dispos-

able income is increased, and with it, the size of the mortgage for which they qualify.

A couple jointly earning \$60,000 and buying into Chicago's transit-rich Edgewater neighborhood, for instance, would qualify for a home selling for \$212,218. Out in the boonies, under traditional guidelines, the limit would be \$158,364.

And there are sweeteners. LEMs are not subject to income limits and they offer more flexibility, including lower down payments, than conventional mortgages. The City of Chicago, moreover, is offering vouchers worth \$900 toward the purchase of energy-efficient appliances to the first 100 LEM borrowers.

Downsides? There's mandatory counseling. And for now it's limited to Chicago and three West Coast cities.

The ultimate value of LEM, however, may be to show, in ways people readily understand, that sprawl does impose costs. Some of that cost is paid, knowingly and gladly, by those who choose to live "out there." Much of it, however, is hidden, and paid indirectly by those who live "back here."

For more information about LEMs call 1-800-732-6643.

Improve your commute — buy a house.



Your dream of home ownership can become reality.

Announcing the arrival of the Location Efficient Mortgage in your neighborhood. If you live and work in Seattle, you may qualify for a lower down payment, a discounted annual Metro Transit pass and a free membership to the buscar program. You'll look at commuting in a whole new light.

Make a move into your future.

Call (800) 719-8080 today.  
www.homestreetbank.com

## *Similar Choices Comprise a Vision:*



- Bottling Rainstorms and “Treating” Them
- Streets to Maximize Traffic & Speed
- Bypass Communities with Long-Distance Highways & Aviation
- Expand Electric Utility Capacity
- Expand Car Ownership
- Invest to Promote Consumption

Catching Raindrops Where They Fall

Streets to Connect People and What They Do Routinely

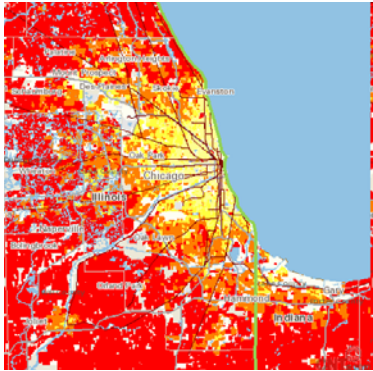
Reconnect Communities with Inter-City Rail

Increase Buildings & Community Efficiency

Communities that Come with Local Amenities and Shared Vehicles

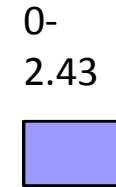
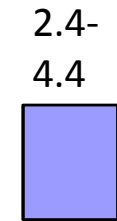
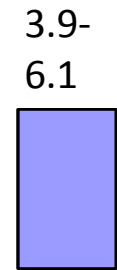
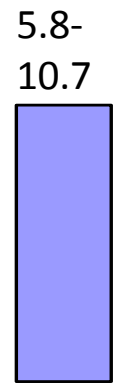
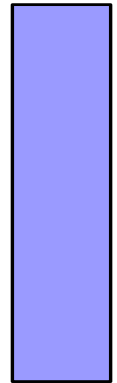
Invest to Increase Productivity and Reduce Cost of Living





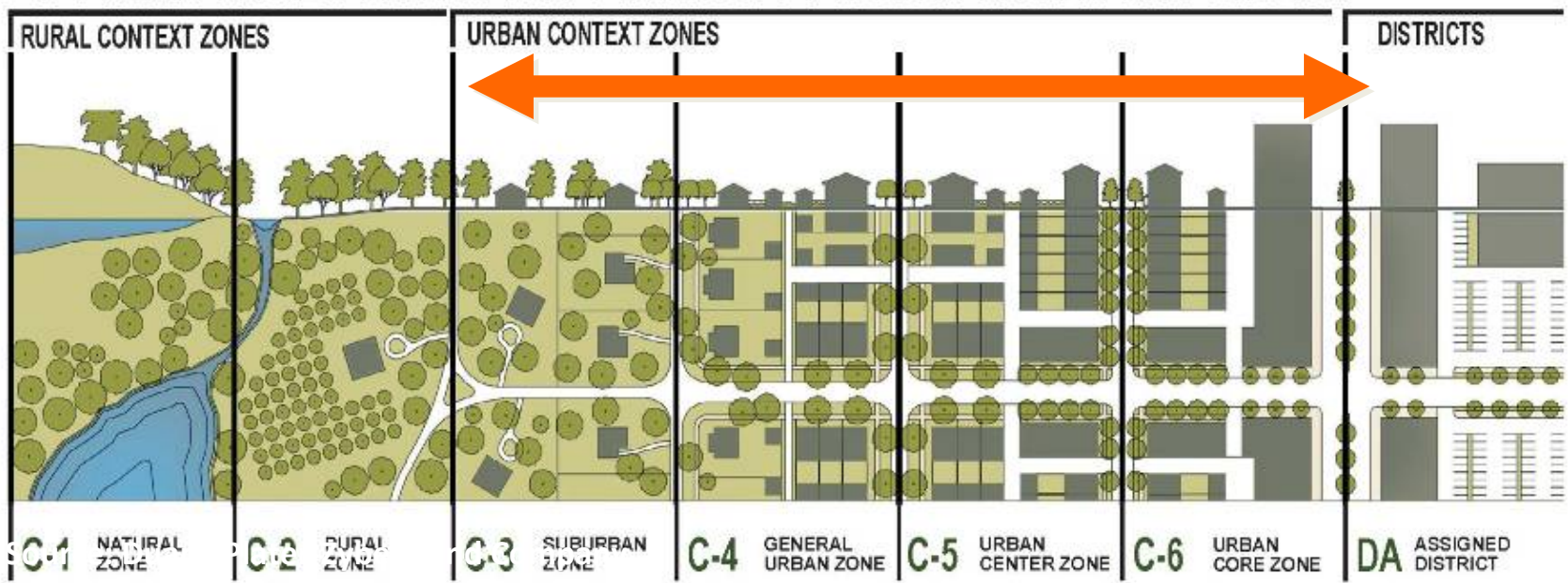
9.7-14.6

### Transport Carbon in Tons of CO<sub>2</sub>/HH/Year

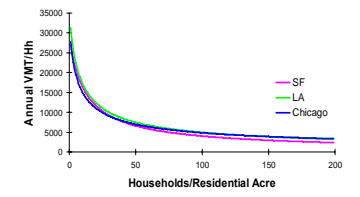


**This Place Has the Disappearing Carbon Blues...♪**

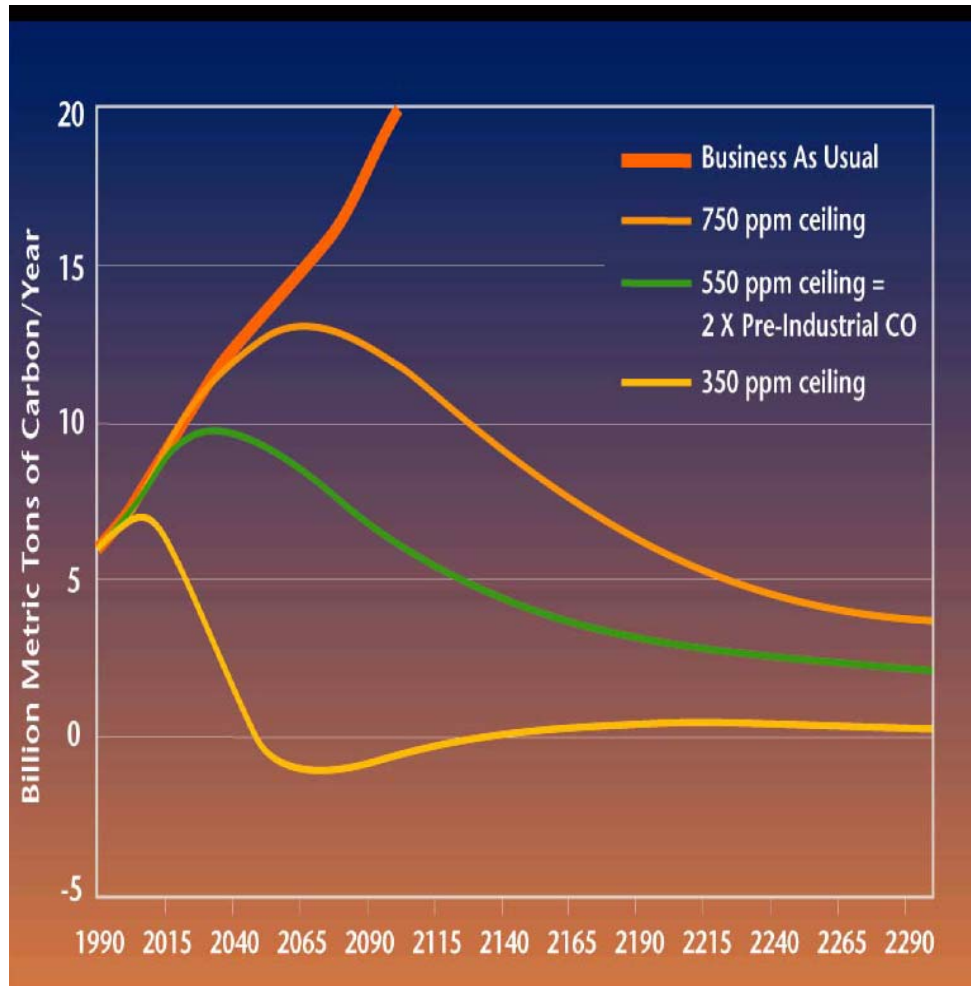
RURAL TRANSECT URBAN



Location Efficiency & the Transect Reveals Carbon Benefits of Good Urban Form



# Time is Running Out



- Every ton counts
- Learning rates and deployment at least as important as invention
- A leaner world where “nothing and no one is wasted”
- Where we build and live is as important as what we build
- “No ton left behind”



# It is Possible to Ramp-up Quickly

## Historical Examples

- Street railway history: 1 in 1885 to all cities over 10,000 in 1902
- Home economics classes: one-third of adult Americans trained in budgeting and setting savings targets in 12 years
- Community development corporations-grew from 90 in 1982 to 2,000 in 1992 and 4,000 by 2002

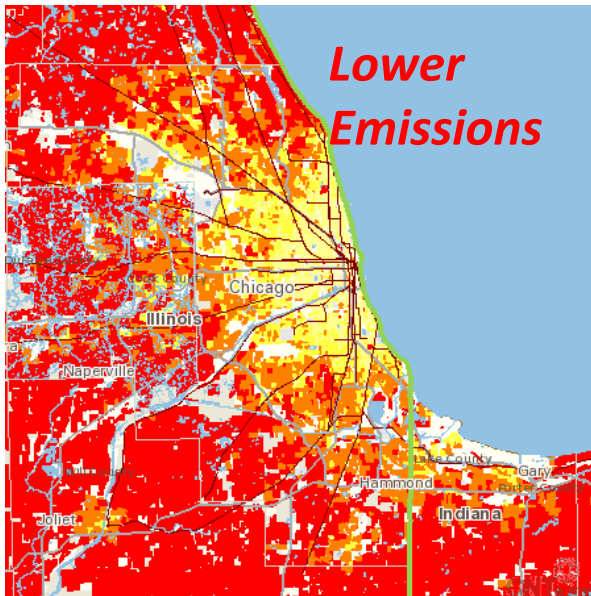
## What We Can Learn + Apply

- Keys to these and others are informational
- Sense of relative deprivation + rising expectations can trigger collective demand for change
- Examples range from community reinvestment to recent Middle East
- Market transformation in EE is similar

# Recommendation— Translate and Align to Get to Scale

- Country needs to perform better economically
- Economic performance includes cost of living reduction, job support & creation, property value enhancement, increased household wealth, and network/agglomeration effects
- Lenders need a more secure market
- Communities and households need a way to grow their wealth securely
- Utilities need to grow their business reliably
- Government's role is to bridge the information gap and invest to help reveal the opportunity at hand
- Larger opportunities at hand from program integration

# ***What if the City is the Answer? Meeting the Challenge of a Resource-Constrained World by Counting the Benefits of Urbanism***



# Thank you!

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- [anne@cnt.org](mailto:anne@cnt.org)
- [www.cnt.org](http://www.cnt.org)
- [www.cntenergy.org](http://www.cntenergy.org)