

# IMPROVE YOUR HOME'S ENERGY EFFICIENCY WITH . . . How\$mart®

- **WHAT IS How\$mart®?**

How\$mart® is a program that provides money for energy efficiency improvements such as insulation, sealing and heating and cooling systems. Customers will repay the funds through energy savings on their monthly utility bill. The monthly surcharge will be less than the amount of savings.

- **HOW MUCH ENERGY CAN BE SAVED?**

A Midwest Energy Specialist will perform an audit to identify potential savings opportunities. The repayment surcharge will be no more than 90% of the projected savings. If there is a change in owner or tenant, the surcharge remains with the improved property.

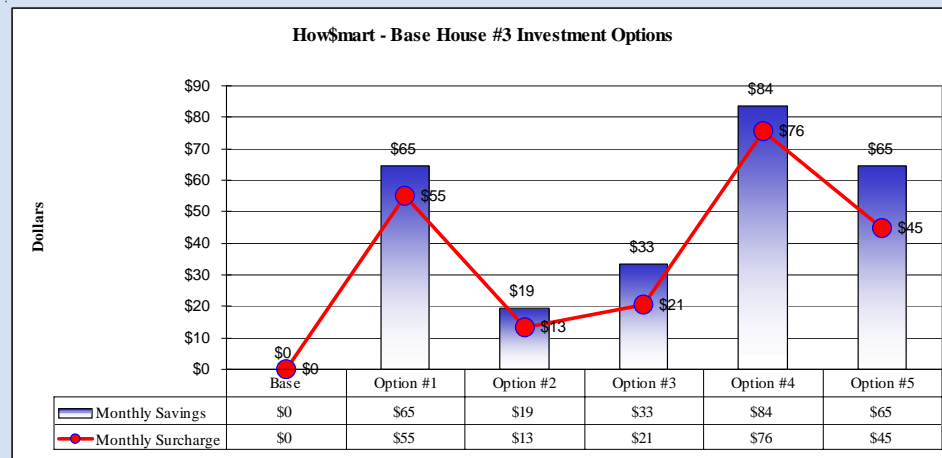
- **WHO CAN USE THIS PROGRAM?**

The program is available to Midwest Energy electric and/or gas customers in good standing. It is particularly attractive to landlords and tenants to improve energy efficiency and lower utility bills with no up front investment.

FOR MORE INFORMATION ON  
MIDWEST ENERGY SERVICES:  
[www.mwenergy.com/  
energyservices.aspx](http://www.mwenergy.com/energyservices.aspx)

Midwest Energy is the first utility in the nation to voluntarily adopt a program like How\$mart®. How\$mart® provides money for energy efficiency improvements such as insulation, sealing and heating and cooling systems to customers who will repay the funds through energy savings on their monthly utility bill.

Example of Insulated Base House Monthly Savings compared to Monthly How\$mart® Surcharge.



2400 sq ft, R-7 Attic, 0 Wall Insulation, High Air Leakage, 64% Furnace, 6 SEER A/C

Option 1: New 92% Furnace/14 SEER AC at **\$5,500**      Option 2: R-38 Attic Insulation at **\$1,320**  
 Option 3: R-38 Attic, Air Sealing at **\$2,070**      Option 4: All Measures at **\$7,570**  
 Option 5: Option #1 with \$1,000 down payment from Owner

## FREQUENTLY ASKED QUESTIONS

- **WHAT IS THE FIRST STEP?**

An energy audit is the first step in making your home more energy efficient. An audit can help you assess how much energy your home uses and evaluate what measures you can take to improve efficiency.

- **WHAT IS INVOLVED IN AN AUDIT?**

An audit may include duct testing, combustion analysis, blower door tests, infrared scans, insulation inspections, and heating-cooling-ventilation system (HVAC) size calculations.

- **YES, I WANT TO PARTICIPATE IN THE PROGRAM. WHAT IS THE NEXT STEP?**

The next step is provide bids to Midwest Energy for the recommended improvements.

- **DOES MIDWEST ENERGY RECOMMEND A CONTRACTOR?**

Midwest Energy does NOT recommend contractors. However, to participate in the program, a How\$mart® Contractor Master Agreement must be on file with Midwest Energy.

- **WHEN IS THE SURCHARGE APPLIED TO MY MIDWEST ENERGY UTILITY BILL?**

After the energy improvements have been made and agreements have been signed, Midwest Energy will issue payment and add the surcharge to the utility bill.

For more  information:  
<http://www.mwenergy.com/custresources.aspx>



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*Improve  
Your  
Home's  
Energy  
Efficiency  
with*

How\$mart®



**Midwest Energy, Inc.**

*"Making Energy Work For You"*

**1-800-222-3121**