



IRA REBATES: LESSONS FROM THE FIELD, AND BEYOND

NASEO Energy Policy Conference
2026



From the field...



Franklin Energy's IRA Work

- We specialize in states that start with “N”
 - New Mexico – supported planning, and fully implementing
 - North Carolina – part of the implementation team
 - North Dakota – contracted to do full planning and implementing



Program Design:

- One-stop-shop for ALL NM programs
- Launched with just DIY insulation, and added measures from there
- Separate vendors for IT solution and energy coaches

New Mexico: Lessons Learned

- Supported over 1,100 rebate applications
- Ensure retailer processes are airtight (Examples: coupon process, returns, store employee training, marketing on retailer website).
- Require full end-to-end workflow testing of software to ensure readiness before launch – partial functionality creates downstream risk.
- Flexibility is key



Program Design:

- Started in 2 counties (Helene impacted)
- Rolling out in zones
- Leading with HOMES, adding in HEAR after

North Carolina: Lessons Learned

- Contractor network issues
- 85-90% of applications have missing information
- 92% of assessments are meeting the 20% energy savings threshold
 - Most that don't reach this threshold are in the 80-150% AMI range
- Cancellation rate is around 8%
- CBO engagement is critical, but they need to be trained



Proposed Program Design:

- Full program rollout in 1 location, then spreading across the state
- Starting with residential, then moving to multi-family

North Dakota: Lessons to be Learned

- ND is in the “soon to launch” cohort
- Preparing to move quickly once funding has been freed up
- How to deal with ND being so rural:
 - Scheduling tool
 - Batching projects in regions
 - Contractor incentives for more rural areas
 - Making the contractor pathway as easy as possible



... and Beyond



Our Research Question

How do we best **design programs and provide opportunities for income-challenged households to participate** in Home Energy Efficiency Programs?

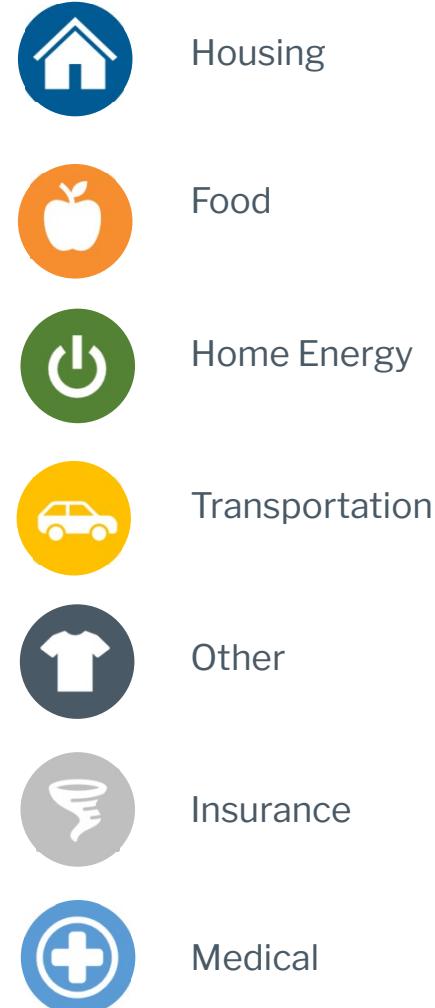
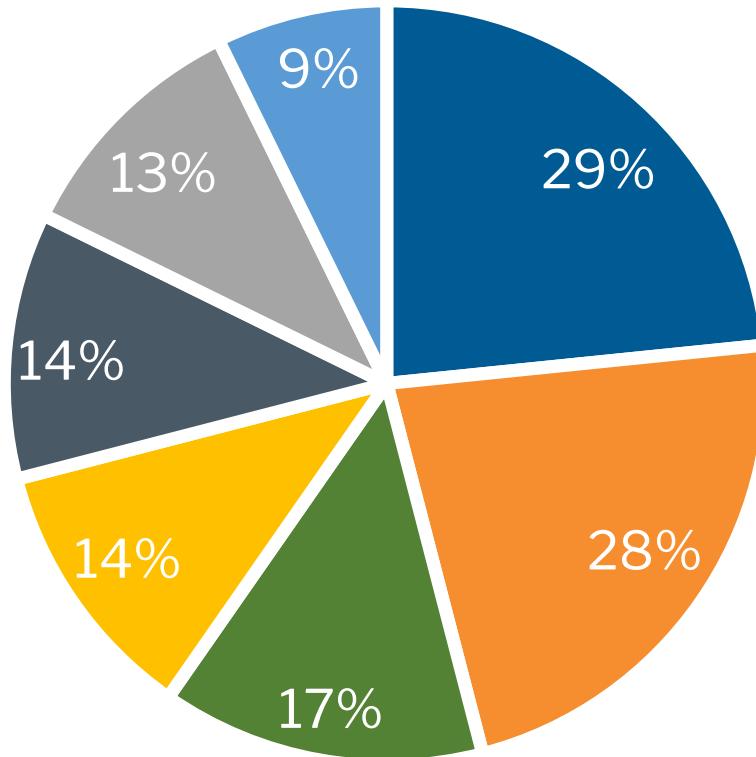
According to U.S. Department of Housing and Urban Development statistics, approximately one quarter of Americans live on less than 80% of U.S. area median income.

Audience

401 U.S. households earning less than 80% of U.S. area median income
+/- 4.9% Margin of Error, with 95% Confidence Level



Home Energy is the 3rd highest budget expense



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Awareness

Match methods to target demographics & use local, trusted partners

Remediate

Homes often have deferred maintenance that need to be addressed first

Landlords

Treat renter applications as referrals and target directly

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Increasing Participation

- 1 Offer comprehensive, whole-home audits
- 2 Make programs turnkey. Centralize scheduling and issue work orders to contractors to quickly complete upgrades.
- 3 Cover costs. When not possible, meet funding gaps with on-bill financing for homeowners.
- 4 Use IRA methods – accept verified categorical program participation for qualification.
- 5 Extend hours of operation to include evenings and weekends.
- 6 Simplicity and self-service: Clear steps, interactive tools, mobile-friendly, DIY options.
- 7 Offer free efficiency product kits and easy, low-cost DIY products.





THANK YOU!

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