



IRA REBATES: LESSONS FROM THE FIELD, AND BEYOND

NASEO Energy Policy Conference
2026

A person wearing a wide-brimmed hat and a backpack is walking away from the camera on a dirt path in a forest. The path is covered with fallen leaves. The background shows trees and foliage. A large, semi-transparent blue rectangle is overlaid on the image, covering the upper and middle portions. Inside this rectangle, the text "From the field..." is written in white. A white, stylized spiral graphic is also overlaid on the blue rectangle, positioned to the right of the text.

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

The image shows a person from behind, walking away on a dirt path in a forest. The person is wearing a wide-brimmed hat, a backpack, and dark clothing. The entire image is covered with a semi-transparent blue overlay. A large, white, stylized arrow points from the left side towards the right, passing behind the person. The text "... and Beyond" is written in white, bold, sans-serif font, positioned in the upper left area of the blue overlay.

... 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.

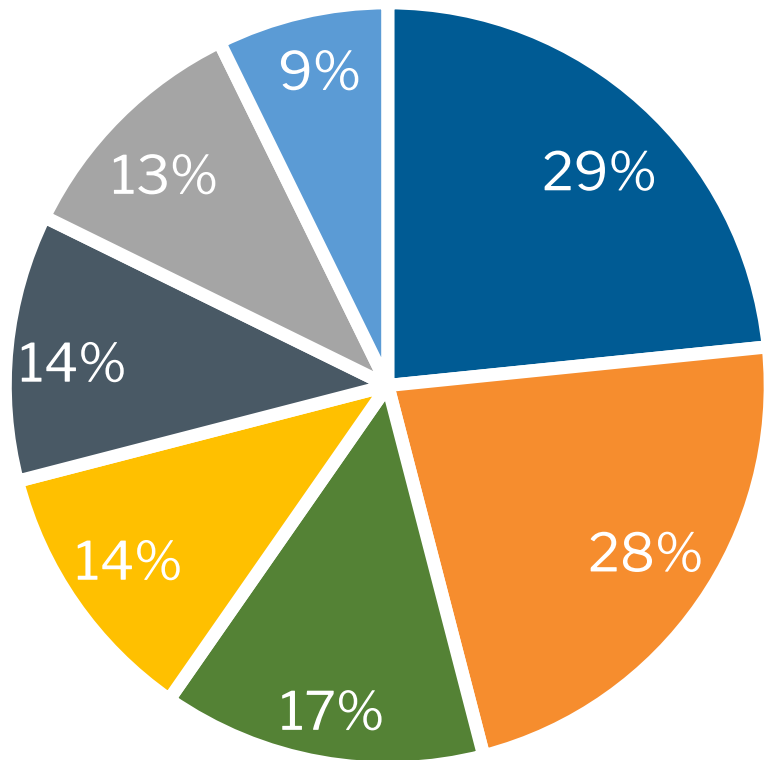
Audience

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



Housing



Food



Home Energy



Transportation



Other



Insurance



Medical

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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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