Better Buildings Neighborhood Program October 2011 Workshop
Summary of Revenue Streams from Breakout Sessions (11/20/11)

Financial Institution-Based Revenue Streams

General Considerations:

- Programs can leverage relationship building tools to bring customers to financial institutions.
- Beyond lead generation, programs provide value to financial institutions through "wrap-around" services (e.g., quality assurance, contractor training, etc.).
- Institutions such as Community Development Financial Institutions or credit unions may be more amenable to partnerships than large commercial banks.

Potential Revenue Streams:

- *Surcharge on interest.* In some cases, programs can collect fees via financial institutions on interest (e.g., via a 1% add-on). Programs should note that there are certain restrictions on charging fees on ARRA/DOE funds.
- *Fees for use of brand.* Programs can charge financial institutions for use of the program brand to market financial products.
- *Community Development Financial Institution partnerships.* Programs can partner with CDFIs to build combined loan pools.
- *Contractor fees.* Financing institutions can charge fees to contractors (rather than to programs) for setting up financing.