Table of Contents for Appendices B-I

Appendix B: CEWO Lifecycle Surveys- Post Application Survey Responses 5
Appendix C: CEWO Lifecycle Surveys- Post Assessment Survey Responses 12
Appendix D: CEWO Lifecycle Surveys- Post Bid Survey Responses 15
Appendix E: CEWO Lifecycle Surveys- Post Financing Survey Responses 20
Appendix F: CEWO Lifecycle Surveys- Post Completion Survey Responses 25
Appendix G: Customer Satisfaction Survey Responses 36
Appendix H: One Year Post Survey Participant Results 50
Appendix I: Program Drop Out Survey Results 57

List of Figures

Figure 1: Post Application Respondents' Situation Prior to CEWO 5
Figure 2: Length of Time Post Application Respondents' Considered Energy Efficiency Improvements 6
Figure 3: Post Application Reasons for Interest in Upgrading the Home 7
Figure 4: Post Application Respondents' Reasons for Initial Attraction in CEWO 8
Figure 5: Percentage of Post Bid Respondents Receiving Each Component 16
Figure 6: Comparison of Average Ratings Regarding Bid Process 18
Figure 7: Comparison of Satisfaction Ratings of the Financing Process 21
Figure 8: Comparison of Level of Improvement After Completing EE Project. **Error! Bookmark not defined.**
Figure 9: Comparison of Post Completion Ratings Regarding Contractors' Performance 29
Figure 10: Comparison of Post Completion Ratings for Energy Advisor 31
Figure 11: Comparison of Post Completion Ratings Regarding Energy Advisor's Performance 32
Figure 12: Likelihood of Recommending Others to CEWO 34
Figure 13: Time Period for Starting CEWO Application Among Program Participants 36
Figure 14: Comparison of Reasons Program Participants Were Interested in CEWO 37
Figure 15: Distribution of Participants' Situation Prior to Applying to CEWO 38
Figure 16: Average Satisfaction Ratings for CEWO Interactions 39
Figure 17: Average Satisfaction Ratings for CEWO Components 40
Figure 18: Average Ratings Regarding Contractors' Conduct 42

Figure 19: Average Ratings Regarding Energy Advisor Actions 45
Figure 20: Distribution of Respondents' Situation before CEWO 51
Figure 21: Respondents' Expectations of Costs for CEWO participation 52
Figure 22: Current Status of Loan Payment 53
Figure 23: Ways Respondents Would Pay for a Potential New Project 55
Figure 24: Average Satisfaction Ratings For CEWO Attributes 56
Figure 25: Time Period Program Drop Outs Started CEWO Application 57
Figure 26: Percent of Program Drop Outs Completing Each CEWO Application Step 61
Figure 27: Summary of Average Satisfaction Ratings for CEWO Components 63
Figure 28: Reasons for Dropping Out of CEWO 65
Figure 29: Respondents' Likelihood of Recommending CEWO to Others 66

List of Tables

Table 1: Post Application Respondents' Feeling About CEWO 9
Table 2: Clarity of Program at Sign Up 9
Table 3: Experience with the Application Process 10
Table 4: Satisfaction with the Application Process 10
Table 5: Post Assessment Respondents' Feeling About CEWO 12
Table 6: Level of Satisfaction CEWO Program Features 13
Table 7: Level of Satisfaction CEWO Program Features 13
Table 8: How Did Home Assessment Align with Respondents' Expectations 13
Table 9: Post Bid Respondents' Feeling About CEWO 15
Table 10: Summary of Bid Components Received by the Respondents 16
Table 11: Respondents' Ratings of Helpfulness of Options Menu 17
Table 12: Respondents' Ratings of Helpfulness of Options Menu 17
Table 13: Ratings of Bid Process 18
Table 14: Post Financing Respondents' Feeling About CEWO 20
Table 15: Post Financing Respondents' Satisfaction Ratings with Components of Financing Process 21
Table 16: How Well Financing Options Met Post Financing Respondents' Needs 21

Table 17: Overall How Did Financing Options Meet Financing Respondents' Expectations 22
Table 18: Assessment of Financing Respondents Regarding Interest Rates 22
Table 19: Assessment of Energy Advisor and Contractors 23
Table 20: Assessment of the Entire Financing Process 23
Table 21: Post Completion Respondents' Assessment of the Entire CEWO Process 25
Table 22: Post Completion Respondents' Feelings About CEWO 26
Table 23: Post Completion Respondents' Ratings of Ease of CEWO 26
Table 24: Post Completion Respondents' Assessment that Project Met Expectations 27
Table 25: Level of Improvement Since Completing Energy Efficiency Upgrades 27
Table 26: Comparison of Satisfaction Ratings for Post Completion Respondents 28
Table 27: Comparison of Ratings of Contractor Actions by Post Completion Respondents 28
Table 28: Comparison of Ratings of Energy Advisor Actions by Post Completion Respondents 31
Table 29: Comparison of Ratings of Energy Advisor Actions/Value by Post Completion Respondents 32
Table 30: Length of Time Program Participants Actively Considered Home Energy Improvements 38
Table 31: Average Satisfaction Rates for Interactions with CEWO 39
Table 32: Summary of Program Participants' Satisfaction Ratings 40
Table 33: Ease of Working with CEWO Among Program Participants 41
Table 34: Likelihood of Recommending CEWO 41
Table 35: Frequency of Contractor Actions 42
Table 36: Overall Ratings Regarding Contractor Actions 43
Table 37: Level of Agreement Regarding Role of Energy Advisor 45
Table 38: Level of Agreement Regarding the Financing and Loan Process- 47
Table 39: Distribution of Respondents' Gas/Electric Company 50
Table 40: Distributions of the Length of Time Respondents were looking into Energy Improvements before participating in CEWO. 51
Table 41: Distribution of Respondents' Actions Without Access to CEWO 52
Table 42: Distribution of Respondents Value ratings for Attributes of the CEWO Program 53
Table 43: Distribution of Respondents' Reasons for Paying Off Loan 54
Table 44: Distribution of Respondents' Expectation of their Monthly Utility Bill Payment 54
Table 45: Distribution of Respondents' Reasons for Method of Repayment Ratings**Error! Bookmark not defined.**

Table 46: Satisfaction Ratings for CEWO Attributes 55
Table 47: Suggestion for CEWO Program Improvement 56
Table 48: Summary of Program Drop Out Survey Disposition 57
Table 49: Respondents' Situation With Respect to Home Energy Efficiency Improvements Prior to CEWO .. 58
Table 50: Length of Time Program Drop Outs Actively Considered Home Energy Improvements 58
Table 51: Reasons for Upgrading the Home* 59
Table 52: Primary Reason for Initial Attraction to CEWO 60
Table 53: Clarity of CEWO Program Among Program Drop Outs 61
Table 54: Ease of Working with CEWO Among Program Drop Outs 62
Table 55: Summary of Satisfaction Ratings for Program Drop Outs 62
Table 56: Likelihood of Completing Energy Efficiency Upgrades 67

Appendix B: CEWO Lifecycle Surveys- Post Application Survey Responses

CEWO staff fielded surveys to program participants during the application process as a way to monitor customer satisfaction and identify areas for program improvement. The details regarding this survey are summarized in Table 1.

Table 1: Summary of Post-Application Survey Disposition

Survey Name	Target Audience	Timing	Population	Number of Completes for this Analysis
Post Application	Current Program Participants	February 1- August 29, 2012	2,791	364

The first stage of the CEWO process in which surveys were sent to CEWO participants is after the project applications are submitted to CEWO. A total of 364 respondents completed this online survey.

Current Situation

Most of the post application respondents had considered energy efficiency improvements but slightly more than one-third (38%) said they knew they needed to make a change but were unsure how best to proceed and another third (37%) were considering making multiple energy efficiency upgrades, as Figure 1 shows.

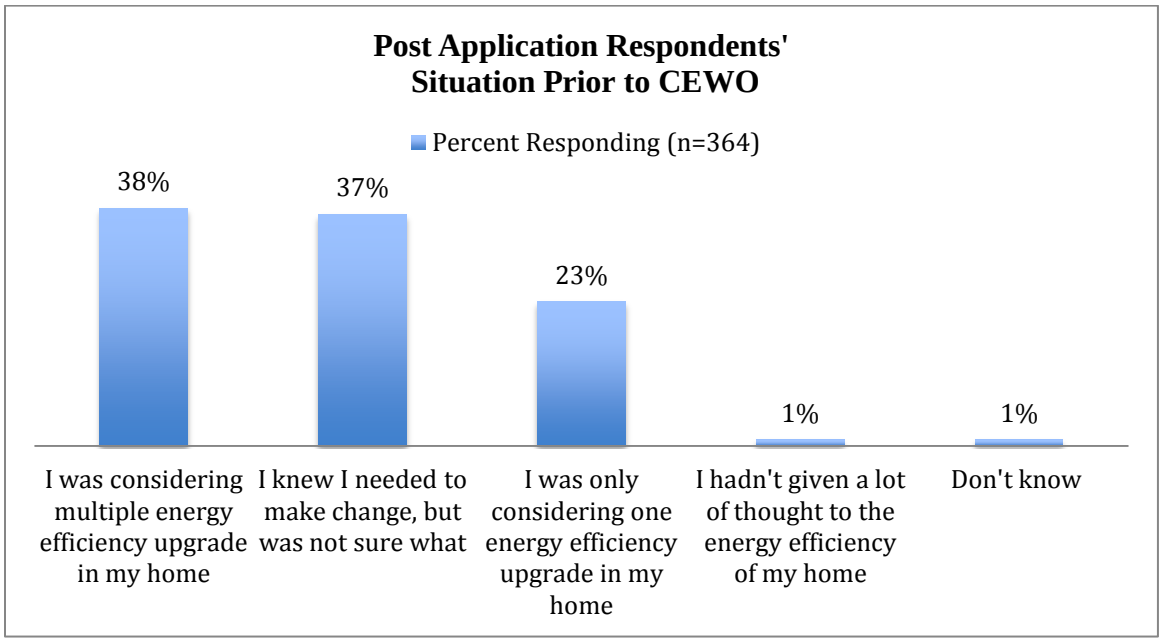

Figure 1: Post Application Respondents' Situation Prior to CEWO

Length of Time Considering Energy Efficiency Improvements

Furthermore, the post application respondents were split between those respondents who said they considered making energy efficiency improvement s for three years or more (24%) and those who had been considering this decision for the less than six months (32%).

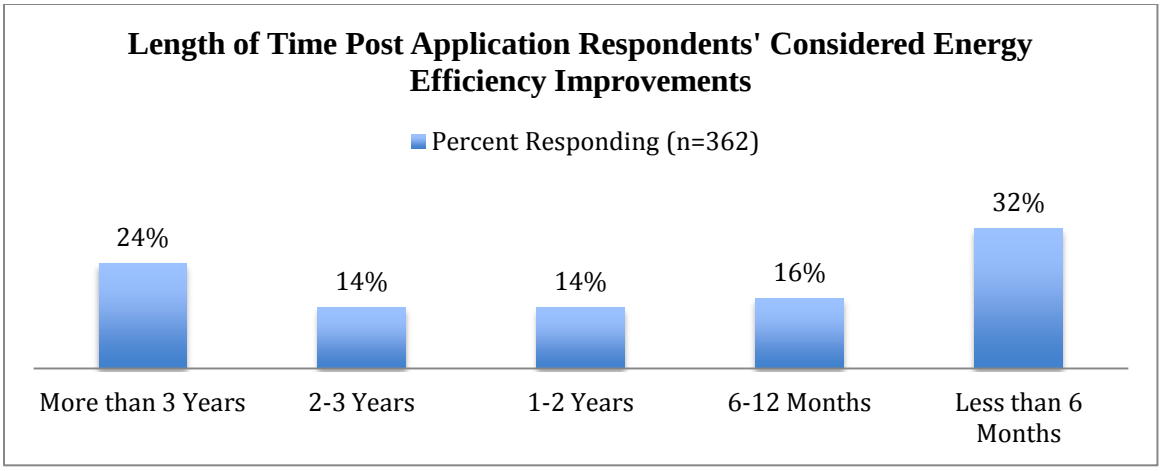

Figure 2: Length of Time Post Application Respondents' Considered Energy Efficiency Improvements

As Figure 3 shows, for these respondents, the major drivers for making home energy efficiency improvements were the desire to reduce energy consumption (83%) and a concern about high energy costs (80%). Other answers from this multiple response question included addressing specific concerns about the overall comfort of the home, in which 42 percent of the respondents indicated that their home was too hot or cold, 29 percent said that that they could not use certain rooms in their home and 23 percent indicated they had to run their system continually to maintain a constant temperature. These findings suggest that energy-related issues were the major driver of the overall respondents' decision, while environmental concerns were a secondary concern.

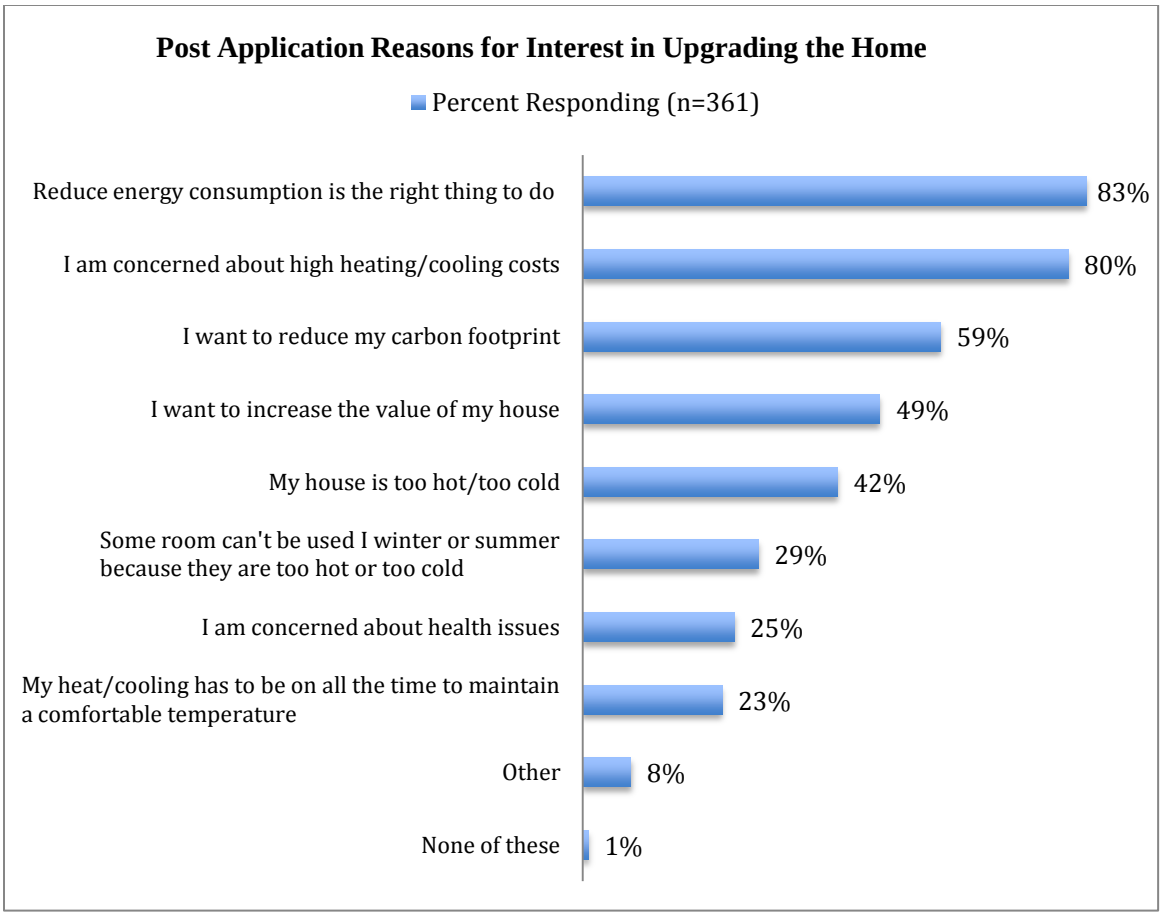

Figure 3: Post Application Reasons for Interest in Upgrading the Home

Reasons for Interest in CEWO

As Figure 4 shows, the home energy assessment was the major attraction to the CEWO program, mentioned by 81 percent of the post application respondents, and followed closely by the availability of instant rebates mentioned by 77 percent of these respondents. Other items that appealed to these respondents included the guidance offered on making the energy efficiency improvements (64%), expert guidance (58%) and the financing options available (61%). Approximately two-thirds (57%) also liked the "one-stop shopping" option as well.

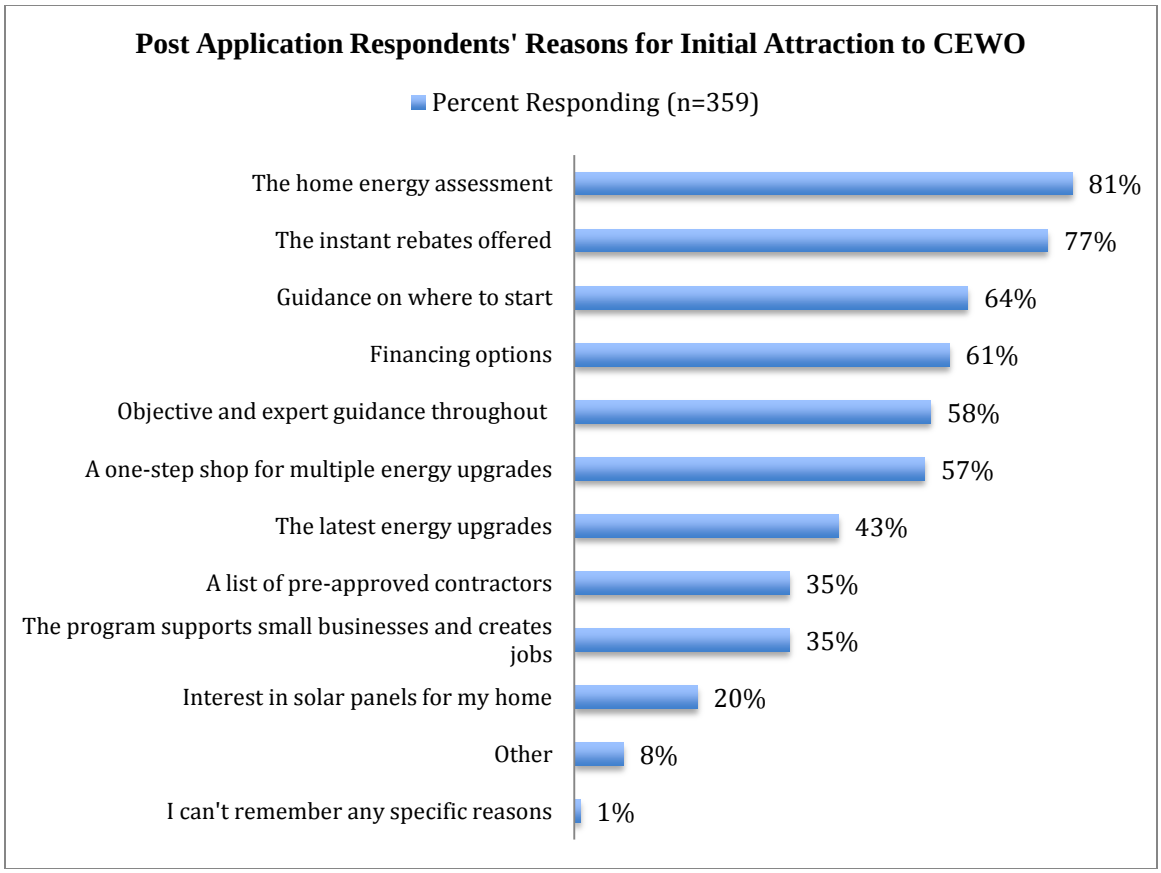

Figure 4: Post Application Respondents' Reasons for Initial Attraction in CEWO

Less appealing are the program features regarding having the latest energy upgrades (43%) and a list of pre-approved contractors (35%) and interest in solar panels (20%).

Feelings About CEWO At This Stage

As Table 2 shows, most of the post application respondents have a positive feeling about CEWO at this stage, with 29 percent indicating a "Very Positive" feeling; 68 percent indicated some degree of positive feeling about CEWO (rating of "5," "6," or "7" on the seven-point scale).

Table 2: Post Application Respondents' Feeling About CEWO

Feeling About CEWO Program	Number Responding	Percent Responding
1- Very Negative	3	1%
2	3	1%
3	8	2%
4- Neutral	101	28%
5	67	19%
6	72	20%
7- Very Positive	105	29%
Total	359	100%
Average Rating	5.4	

Clarity of CEWO Process at Sign Up

As Table 3 shows, the sign up process appears to have been made clearer for respondents as the program has progressed. For example, 19 percent of the post application respondents indicated the process was "Very Clear."

Table 3: Clarity of Program at Sign Up

Feeling About CEWO Program	Number Responding	Percent Responding
Not clearly at all	7	2%
Not clearly	21	6%
Somewhat clearly	108	30%
Clearly	154	43%
Very clearly	68	19%
Total	358	100%

Assessment of the CEWO Application Process

Similarly, the majority (86%) of post application respondents also indicated that the application process was "Easy" or "Very Easy" (see Table 4).

Table 4: Experience with the Application Process

Level of Ease with Application Process	Number Responding	Percent Responding
Not at all easy	2	1%
Not easy	3	1%
Somewhat easy	48	13%
Easy	145	41%
Very easy	160	45%
Total	358	100%

These findings suggest that the changes to the program application process have been helpful in making CEWO more understandable to program participants. This also suggests that some of the complaints raised by program drop outs (see Program Drop Out Findings) regarding difficulties with the program requirements or structure seem to have been addressed as the program has moved forward.

Table 5 indicates that a majority (75%) of post application respondents are "Satisfied" with the application process.

Table 5: Satisfaction with the Application Process

Level of Satisfaction with the Application Process	Number Responding	Percent Responding
1- Completely Dissatisfied	2	0%
2-Dissatisfied	0	0%
3 -Somewhat Dissatisfied	7	2%
4-Neutral	53	16%
5-Somewhat Satisfied	23	6%
6-Satisfied	137	37%
7-Completely Satisfied	134	38%
No Answer	2	1%
Total	358	100%
Average Rating	5.9	

These respondents indicated that what they liked best about the application process was that the application was easy to complete online. Examples of the respondents' feedback about the application process follow next:

> "*Simple and user friendly, open and honest about services and expectations.*" (Post Application Respondent)

> "*The application process was easy to complete.*" (Post Application Respondent)

"*Very easy to navigate, I liked the fact that there was a Q & A section which addressed my questions.*"(Post Application Respondent)

"*Extremely easy and received an immediate answer*" (Post Application Respondent)

"*Very simple and straight forward.*" (Post Application Respondent)

"S*uper easy! fast!*"(Post Application Respondent)

The post application respondents also did offer some suggestions on ways to improve the application process. But most respondents did not offer any suggestions, indicating they were pleased with the current system. A few provided some ways to help make it even better for program applicants, which follow. Their suggestions focused on making sure customers knew what they needed before initiating and application and more clearly disclosing that this is a financing program involving home loans.

"Let people know they will need their energy bill prior to starting the application. I had to go find my bill part way through." (Post Application Respondent)

"Application process is fine. More explanation about types of improvements available (examples) would be helpful."(Post Application Respondent)

"State more clearly up front that the house must have been built before 1992." (Post Application Respondent)

"I don't like the fact that the loan requirement wasn't disclosed until after I had already submitted my information. I'm now feeling nervous that I may be part of something that I didn't expect." (Post Application Respondent)

"zero disclosure that CEWO is a CONTRACTOR and what the context is vs. Energy Trust --- your material doesn't provide usual contractor info nor does it make clear the financing requirement without hunting for it." (Post Application Respondent)

Appendix C: CEWO Lifecycle Surveys- Post Assessment Survey Responses

A total of 107 program participants also completed a survey fielded by CEWO after they received a Home Energy Assessment. Table 6 summarizes the survey fielding information.

Table 6: Summary of Post Assessment Survey Disposition

Survey Name	Target Audience	Timing	Population	Number of Completes for this Analysis
Post Assessment	Current Program Participants	February 1- August 29, 2012	1,978	107

The findings from these surveys are summarized next.

Overall these respondents reported that they had fairly "positive" feelings about CEWO with an average rating of 6.0 on a seven-point scale, as Table 7 shows.

Table 7: Post Assessment Respondents' Feeling About CEWO

Feeling About CEWO Program	Number Responding	Percent Responding
1- Very Negative	0	0%
2	1	1%
3	1	1%
4- Neutral	9	8%
5	26	24%
6	18	17%
7- Very Positive	52	49%
Total	107	100%
Average Rating	6.0	

These positive feelings extended to their feedback regarding the various CEWO features, including the home energy assessment, the contractor and the Energy Advisor. As Table 6 shows, the majority of post assessment respondents indicated a high degree of satisfaction with elements of the CEWO Home Energy Assessment; with 55 percent of the respondents indicating they were "Completely Satisfied" with their Energy Advisor, 48 percent were "Completely Satisfied" with their contractor, and 50 percent were "Completely Satisfied" with the Home Energy Assessment (see Table 8).

Table 8: Level of Satisfaction CEWO Program Features

CEWO Component	Completely Dissatisfied	Dissatisfied	Somewhat Dissatisfied	Neutral	Somewhat Satisfied	Satisfied	Completely Satisfied	Average Rating
Home Energy Assessment	0%	1%	5%	5%	6%	34%	50%	6.2
Your contractor	0%	1%	2%	5%	8%	31%	48%	6.2
Your CEWO Energy Advisor	0%	0%	1%	7%	7%	29%	55%	6.3

The respondents also indicated their level of agreement with a series of statements describing the Energy Advisor. Consistent with the previous findings, the majority of these respondents strongly agreed with these statements, providing average ratings of 6.3 or above. Moreover, 71 percent of these respondents "Strongly Agreed" that the Energy Advisor was "friendly and helpful" while 59 percent indicated that the Energy Advisors were both "very knowledgeable" and "provided clear expectations" as Table 9 shows.

Table 9: Level of Satisfaction CEWO Program Features

Level of Agreement With These Statements	Strongly Disagree	Disagree	Somewhat Disagree	Neutral	Somewhat Agree	Agree	Strongl y Agree	Average Rating
Friendly and helpful	0%	0%	0%	0%	3%	25%	71%	6.7
Very knowledgeable	0%	0%	1%	2%	6%	31%	59%	6.5
Provided clear expectations	0%	0%	0%	2%	33%	33%	59%	6.5
Valuable resource	0%	0%	1%	4%	8%	36%	51%	6.3
Very involved in the assessment	0%	1%	3%	3%	10%	29%	54%	6.3

In general, 81 percent indicated that the home assessment either met (39%) or exceeded (42%) expectations as Table 10 illustrates.

Table 10: How Did Home Assessment Align with Respondents' Expectations

Expectation Level	Number Responding	Percent Responding
Didn't at all meet expectations	0	0%
Didn't quite meet expectations	7	7%
Neutral	12	12%
Met Expectations	39	39%
Exceeded Expectations	42	42%
Total	100	100%

What respondents liked best about the home assessment

These post assessment respondents liked best the explanations and information provided by both the contractor and the energy advisor. They viewed this process as thorough, straightforward, and informative.

> *"My contractor was clear in his explanations and gave us a step by step."* (Post Assessment Respondent)

> *"Friendly, courteous and knowledgeable representatives. Helpful information a good program."* (Post Assessment Respondent)

> *"The simplicity of the entire process so far." Post Assessment Respondent)*

> *"I never imagined that I would be able to get a detailed energy assessment that I could trust. Very professional. Thanks!"* (Post Assessment Respondent)

> *"Our energy adviser was very proactive and clear in helping us understand things. I appreciate that the contractor was honest that they might not be the right fit for a DIYer, and that they would help us as they could and then point us in the right direction."* (Post Assessment Respondent)

> *"The thoroughness of the assessment! Couldn't believe how many folks were combing through my home! And ... as a result ... two gas leaks were found that I never knew I had! So I am very grateful for this service."* (Post Assessment Respondent)

> *"The blower door test made it very clear where air was leaking from my house."* (Post Assessment Respondent)

Areas for Program Improvement

The respondents also provided some ways to enhance the post assessment process, particularly the information provided in the report.

> *"The assessment was fine. The report was woeful. It had virtually no new information in it and the third page was pure boilerplate, even including solar options, which completely do not apply to my house. I would say the report is virtually a complete waste of time."* (Post Assessment Respondent)

> *"Much more detail on how much energy will be saved. Appears to just want money from financing"* (Post Assessment Respondent)

> *"While there is understandably a focus on the efficiency of the home, it would be good to present options as well as notify the home owner of potential issues."* (Post Assessment Respondent)

> *"The estimates of savings on energy costs were based on assumed energy costs that were much higher than I actually pay. It would have been better to work with actual costs, because the assumed higher costs will overstate savings, which will affect the financial terms and expectations."* (Post Assessment Respondent)

> *"Provide a report that reflects the 3 or 4 hours put into the energy assessment. The report I received is essentially worthless."* (Post Assessment Respondent)

Appendix D: CEWO Lifecycle Surveys- Post Bid Survey Responses

CEWO staff also fielded a survey to program participants who had just completed the bid process. A total of 112 respondents answered this survey, which was designed to evaluate the overall effectiveness of the bid process as Table 10 shows.

Table 11: Summary of Post Bid Respondents Survey Disposition

Survey Name	Target Audience	Timing	Population	Number of Completes for this Analysis
Post Bid	Current Program Participants	February 1- August 29, 2012	713	112

The majority (71%) of the respondents indicated they had a "Positive" feeling about CEWO, while seven percent had a neutral feeling about CEWO (see Table 12).

Table 12: Post Bid Respondents' Feelings About CEWO

Feeling About CEWO Program	Number Responding	Percent Responding
1- Very Negative	0	0%
2	2	2%
3	6	5%
4- Neutral	8	7%
5	16	15%
6	36	33%
7- Very Positive	42	38%
Total	110	100%
Average Rating	5.8	

The post bid respondents also indicated what types of bid components they received. While 93 percent reported receiving a bid, only 70 percent recalled seeing the Energy Upgrades Option Menu) and 50 percent received a revised bid. Table 13 and Figure 5 summarize these findings.

Table 13: Summary of Bid Components Received by the Respondents*

Component Received	Number Receiving the Component	Percentage Receiving
Received a bid	99	93%
Received an upgrade options menu	74	70%
Asked for a revised bid	53	50%
Received one revised bid	42	40%
Received two or more revised bids	25	24%
Total	106	100%

*multiple response question

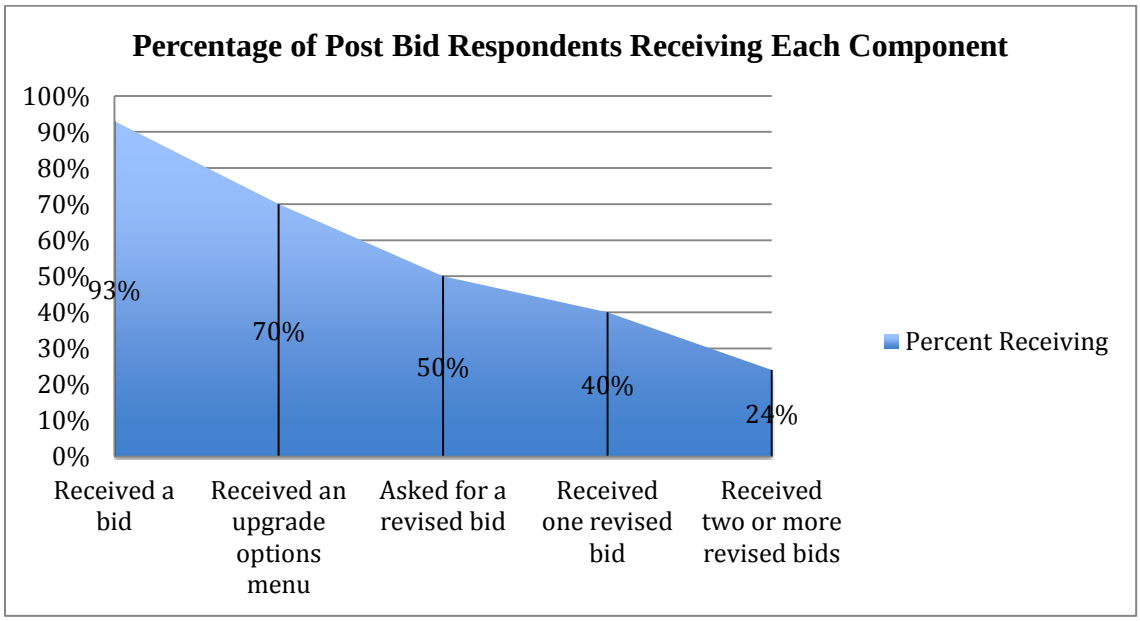

Figure 5: Percentage of Post Bid Respondents Receiving Each Component

Upgrade Options Menu

As a way to minimize "sticker shock," the contractor prepared a bid that includes all potential energy efficiency upgrades. This is presented in a pull-down menu to customers, so they can select which options they would like to have completed in this bid[1].

The respondents also provided feedback about the Upgrade Options Menu. Only 32 respondents answered this question; 30 percent of the total respondents for this survey. Of those, 23 recalled receiving the Upgrade Options Menu while nine did not.

[1] Note, this option was discontinued in August 2012 as it was causing additional delays in the bid preparation process.

A total of 96 respondents rated the overall helpfulness of the Upgrade Options Menu on a five-point scale. Most (75%) indicated that the Upgrade Options Menu was either "Helpful" or "Very Helpful" in providing them choices about project improvements (see Table14).

Table 14: Respondents' Ratings of Helpfulness of Options Menu

Rating	Number Responding	Percent Responding
Not at all helpful	1	1%
Not helpful	5	5%
Neutral	18	19%
Helpful	48	50%
Very Helpful	24	25%
Total	96	100

After receiving the bid respondents were asked to rate their level of agreement with the statements regarding their experience with the bid process using a seven-point scale where "1" meant "Strongly Disagree" and "7" meant "Strongly Agree" as shown in Table 15.

Table 15: Respondents' Ratings of Helpfulness of Options Menu

Statement	Strongly Disagree	Disagree	Somewhat Disagree	Neutral	Somewhat Agree	Agree	Strongly Agree
I was given plenty of choice in defining the scope of work	0%	0%	6%	1%	13%	49%	32%
The number of recommended energy upgrades was very reasonable	0%	2%	0%	3%	12%	51%	33%
The initial bid was very reasonable in terms of the costs	1%	5%	6%	8%	25%	37%	18%
The initial bid was clear and easy to understand	1%	0%	3%	4%	17%	46%	30%
The final signed bid addressed my needs	0%	0%	0%	0%	8%	49%	44%
The process of getting to a final scope of work was easy	2%	2%	6%	3%	11%	42%	31%
Any questions I had about the scope of work and costs were answered to my satisfaction	0%	1%	1%	3%	10%	35%	49%

Overall, it appears that these post bid respondents are pleased with the bid process as Figure 6 illustrates.

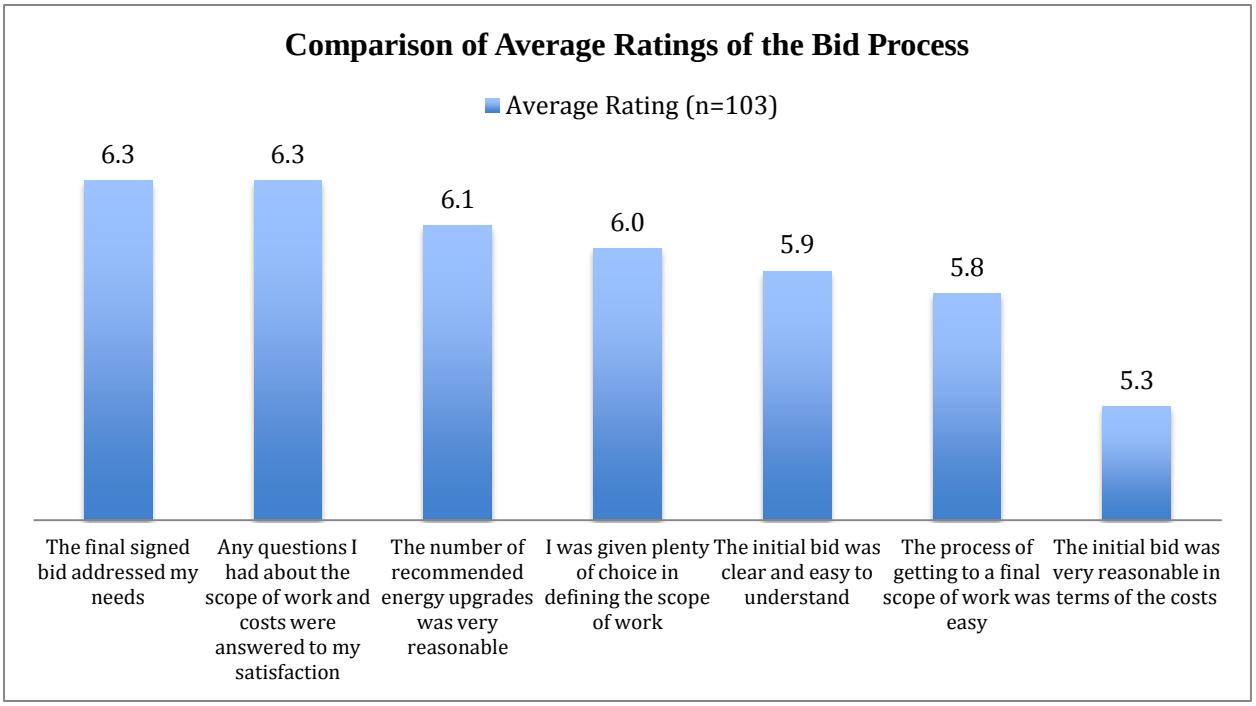

Figure 6: Comparison of Average Ratings Regarding Bid Process

The respondents also evaluated the bid process on a seven-point scale. Overall, the ratings were positive, with 64 percent providing ratings of either "6" or "7" indicating that the respondents were pleased with the bid process which are illustrated in Table 16.

Table 16: Ratings of Bid Process

Rating of Process from Recommended Scope of Work	Number Responding	Percent Responding
1-Very Negative	1	1%
2-	0	0%
3	4	4%
4-Neutral	10	10%
5	22	21%
6	30	29%
7-Very Positive	36	35%
Total	103	100%
Average Rating	5.8	

What Respondents Liked Best Regarding the Bid and Scope of Work

A total of 29 respondents provided comments regarding what they liked best about the bid process. As these comments illustrate, the respondents liked that it was an automated process that provided a good level of detail about the project.

> *"…automatic financing, clear options, no pressure just decide by a certain day."* (Bid Respondent)

> *"I thought the level of detail in the scope of work and bid from my contractor… was extremely good...better than any I've seen in projects outside CEWO."* (Bid Respondent)

> *"I felt like I got the product select that I wanted and that I feel will work best for me." (*Bid Respondent)

> *"Everybody involved in the process was very helpful, knowledgeable and super friendly. It was a very positive experience and I learned how much energy we were wasting. The final bid was a very fair price."* (Bid Respondent)

> *"I feel like the recommended improvements were very well targeted, the most effective energy-savers for the money. So, what I like best was the scope of work itself."* (Bid Respondent)

Recommended Areas for Improvement Regarding the Bid Process

The respondents also provided suggestions for areas of improvement that focused on clarifying issues such as the Upgrade Options Menu and providing greater flexibility in revising the work scope. The respondents wanted the process to be accelerated, since they believed it took too long to complete this step.

> *"There was confusion about the rebate level - and I don't understand why there is no incentive for a 16-20% level of energy savings."* (Post Bid Respondent)

> *"I was confused by the 'upgrade options menu'…It's also not always clear what things have to be completed in order for other things to be considered 'complete.'"* (Post Bid Respondent)

> *"I never heard from the CEWO advisor after the assessment was initiated*." (Post Bid Respondent)

> *"I made changes in the bid and slowed the process down. However, there were a few issues w/ the program online process that delayed the process a week as well."* (Post Bid Respondent)

> *"The initial bid included items that were obviously unwarranted. Having a bid that was geared to my home assessment would have avoided this."* (Post Bid Respondent)

> *"Not enough coordination with the lenders, at least for a small loan such as mine. I had some trouble getting loan questions answered. I needed some things answered in order to decide on the scope of work."* (Post Bid Respondent)

> *"It took a long time to receive my initial bid after the home inspection was completed. Speeding up this process would be beneficial."* (Post Bid Respondent)

Appendix E: CEWO Lifecycle Surveys- Post Financing Survey Responses

A total of 142 respondents also answered questions after they completed the financing portion of CEWO process as Table 17 shows.

Table 17: Summary of Post Financing Respondents Survey Dispostion

Survey Name	Target Audience	Timing	Population	Number of Completes for this Analysis
Post Financing	Current Program Participants	February 1- August 29, 2012	852	142

Similar to the findings from the previous survey results, the post financing respondents gave positive ratings regarding their feelings regarding CEWO. On average, they rated their feeling about CEWO as 6.3 out of 7, with 59 percent saying they had a "Very Positive" feeling about CEWO (see Table 18).

Table 18: Post Financing Respondents' Feeling About CEWO

Feeling About CEWO Program	Number Responding	Percent Responding
1- Very Negative	1	0%
2	0	0%
3	2	1%
4- Neutral	10	7%
5	15	11%
6	31	22%
7- Very Positive	83	59%
Total	142	100%
Average Rating	6.3	

The post financing respondents also rated their satisfaction on a seven-point scale with the various components of the financing process. Overall, these respondents were satisfied with the lender's customer service and the clarity and speed of the financing, as Table 19 shows.

Table 19: Post Financing Respondents' Satisfaction Ratings with Components of Financing Process

Overall Satisfaction With	Completely Dissatisfied	Dissatisfied	Somewhat Dissatisfied	Neutral	Somewh at Satisfied	Satisfied	Completely Satisfied
Customer service provided by lender	0%	2%	4%	7%	4%	28%	52%
Speed of financing process	1%	2%	5%	3%	7%	30%	52%
Ease and clarity of financing options	1%	1%	6%	7%	5%	30%	51%

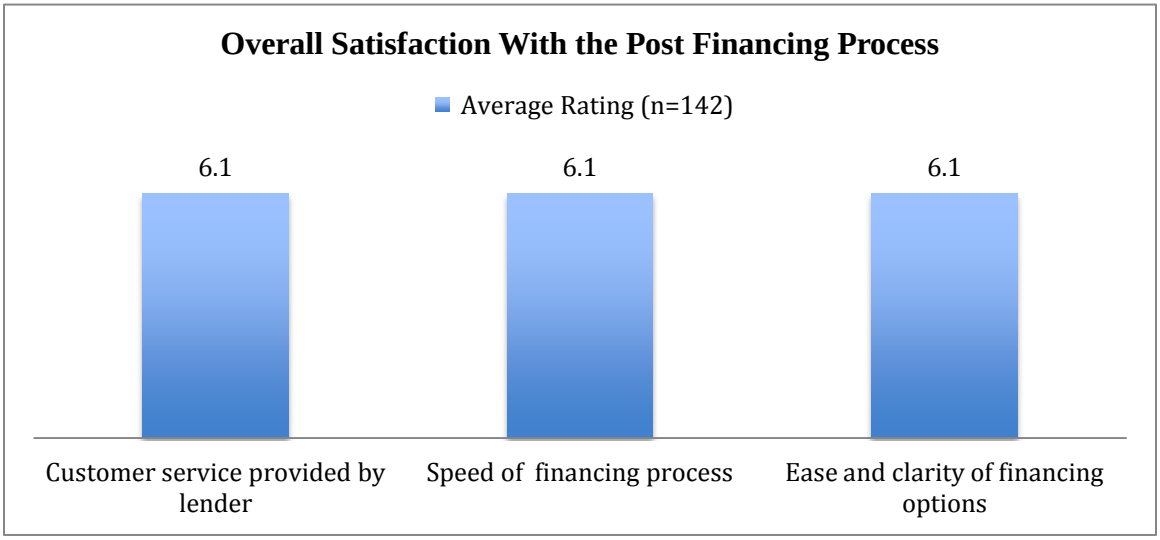

Figure 7: Comparison of Satisfaction Ratings of the Financing Process

Tables 20 and 21 summarize these respondents' assessments of how well the financing options as well as the entire process met their expectations. As these tables indicate, the majority (85%) indicated that the financing options did meet their needs while 84 percent indicated that the financing options met (70%) or exceeded their expectations.

Table 20: How Well Financing Options Met Post Financing Respondents' Needs

How well did the financing options meet your needs?	Number Responding	Percent Responding
Not well at all	2	1%
Not that well	3	2%
Somewhat well	16	12%
Well	53	38%
Very Well	65	47%

Total	139	100%

Table 21: Overall How Did Financing Options Meet Financing Respondents' Expectations

Overall, how did the financing options meet with your expectations?	Number Responding	Percent Responding
Didn't at all meet expectations	1	1%
Didn't quite meet expectations	12	9%
Neutral	10	7%
Met Expectations	97	70%
Exceeded Expectations	19	14%
Total	139	100%

Table 19 shows, however, that the interest rates did not meet their expectations. A majority (57%) indicated that the interest rates were higher than they expected, with 9 percent indicating that the interest rate was "Much higher" and 48 percent reporting that the interest rate was "A bit higher" than expected (see Table 22).

Table 22: Assessment of Financing Respondents Regarding Interest Rates

Assessment Regarding Interest Rates	Number Responding	Percent Responding
Much higher than I expected	12	9%
A bit higher than I expected	65	48%
What I expected	56	41%
A bit lower than I expected	4	3%
Much lower than I expected	1	1%
Total	138	100%

The post financing respondents also indicated their level of agreement with two statements regarding the degree of helpfulness from the Energy Advisor and the contractor during the financing process. As Table 23 shows, 49 percent of respondents agreed that the "Energy Advisor was helpful during the financing process" and 60 percent agreed that the "Contractor was helpful during the financing process."

Table 23: Assessment of Energy Advisor and Contractors

Statement Regarding Helpfulness	Strongly Disagree	Disagree	Somewhat Disagree	Neutral	Somewhat Agree	Agree	Strongly Agree
The energy advisor was helpful during the financing process	3%	2%	6%	22%	7%	29%	20%
The contractor was helpful during the financing process	2%	3%	2%	15%	10%	36%	24%

Overall, these respondents indicated that they were "Satisfied" with the entire financing process; with 31 percent providing a rating of "6" and 36 percent providing a rating of "7,"indicating "Very Positive" as summarized in Table 24.

Table 24: Assessment of the Entire Financing Process

Rating of Entire Financing Process	Number Responding	Percent Responding
1-Very Negative	0	0%
2-	6	2%
3	6	4%
4-Neutral	18	18%
5	11	9%
6	49	31%
7-Very Positive	51	36%
Total	138	100%
Average Rating	5.8	

What Respondents Liked Best about the Financing Process

Fifty-two respondents also provided feedback about what they liked best about the financing process. Most comments focused on the simple and easy nature of the financing offered by CEWO. Selected comments follow:

> *"The people, the bank… the fact that it was easy and was done over the phone."* (Post Financing Respondent)

> *"It was very simple and it seemed to me that every partner was communicating well in the process."* (Post Financing Respondent)

> *"My contractor was able to answer some questions that I had regarding the finance process."* (Post Financing Respondent)

"Wow, that was fast. The loan officer was very clear, honest and eager to adapt her schedule to mine. She even offered to meet me at another location." (Post Financing Respondent)

"Ease of an all-in-one system thru CEWO." (Post Financing Respondent)

Areas for Program Improvement Regarding Financing

Respondents also provided comments regarding ways to improve the financing component. These comments focused on lowering the interest rates, as well as speeding up this process.

"Bring the interest rate down. The loan is for 20 years if it were not that high the life of the loan could be shorter. We don't make much money but badly need the upgrades. I started last year around October. It's been a long time to get things going." (Post Financing Respondent)

"The rates are not competitive with what is currently available. The loan officer was not overwhelmingly friendly." (Post Financing Respondent)

"Seems to take longer than expected." (Post Financing Respondent)

"Deed of trust too involved, gives lender right to foreclose on property, not just right to place a lien. Our credit is very good, but signing this was a big concern for me. Also, contractor estimated payments to be lower based on 3 1/2 % rate." (Post Financing Respondent)

"Other options to compare payments, i.e. 60 month loan payments vs. 120 month..." (Post Financing Respondent)

"Some delays for parts of the process (at the front and back end of the process… Neither CEWO adviser nor contractor knew much about the loan process." (Post Financing Respondent)

Appendix F: CEWO Lifecycle Surveys- Post Completion Survey Responses

A total of 148 respondents completed this post completion survey, designed to gauge their satisfaction with the overall CEWO process, as Table 25 shows.

Table 25: Summary of Post Completion Respondents' Survey Disposition

Survey Name	Target Audience	Timing	Population	Number of Completes for this Analysis
Post Completion	Current Program Participants	February 1- August 29, 2012	550	148

The post completion respondents provided rated their satisfaction with the entire CEWP experience on a seven-point scale. More than one-half (53%) reported they were "Completely Satisfied" with this process while another 32 percent indicated they were "Satisfied." These findings, summarized in Table 26, suggest that overall most participants are satisfied with the entire CEWO experience.

Table 26: Post Completion Respondents' Assessment of the Entire CEWO Process

Rating	Number Responding	Percent Responding
1- Completely Dissatisfied	1	1%
2	5	3%
3	6	4%
4	1	1%
5	9	6%
6	48	32%
7- Completely Satisfied	78	53%
Total	148	100%
Average Rating	6.2	

Consistent with the previous findings, the majority of all post-completion participants (86%) provided positive ratings regarding CEWO. This is also reflected by the average satisfaction rating of 6.4 out of 7, as Table 27 shows.

Table 27: Post Completion Respondents' Feelings About CEWO

Feeling About CEWO Program	Number Responding	Percent Responding
1- Very Negative	2	1%
2	0	0%
3	3	2%
4- Neutral	4	3%
5	12	8%
6	29	20%
7- Very Positive	97	66%
Total	147	100%
Average Rating	6.4	

Eighty-one percent of respondents felt that the CEWO process was either "Somewhat" or "Very Easy" as Table 28 shows.

Table 28: Post Completion Respondents' Ratings of Ease of CEWO

Ease of CEWO Program	Number Responding	Percent Responding
Very Difficult	3	2%
Somewhat Difficult	14	10%
Neither	11	8%
Somewhat Easy	45	31%
Very Easy	74	50%
Total	147	100%

In addition, the majority of these respondents (89%) indicated that the CEWO project either met (50%) or exceeded (39%) their expectations. These findings further reinforce their overall positive attitudes regarding CEWO overall, as summarized in Table 29.

Table 29: Post Completion Respondents' Assessment that Project Met Expectations

Assessment of Project Met Expectations	Number Responding	Percent Responding
Didn't at all meet expectations	1	1%
Didn't quite meet expectations	10	7%
Neutral	6	4%
Met Expectations	73	50%
Exceeded Expectations	57	39%
Total	85	100%

The post completion respondents indicated that the most significant improvement in their home since completing upgrades was reducing energy costs, with a rating of 3.25. The respondents also indicated that other benefits including reducing indoor or outdoor noise received ratings of only 2.9 each. Many respondents were not able to answer regarding improvements in energy costs, because they did not have enough information. These findings are summarized in Table 30.

Table 30: Level of Improvement Since Completing Energy Efficiency Upgrades

Improvement	Comfort of your home	Indoor noise	Outdoor noise	Energy Cost
1- No Noticeable improvement	3%	16%	16%	6%
2- Minor Improvements	2%	6%	6%	4%
3- Some Improvement	26%	21%	21%	16%
4- Significant Improvement	67%	33%	28%	31%
N/A	0%	23%	29%	42%
Total	141	141	141	141
Mean	3.6	2.9	2.9	3.2

Assessment of Contractors

The post-completion respondents also provided their feedback regarding their satisfaction with the contractors throughout the project. As Table 26 shows, the majority of respondents indicated they were "Completely Satisfied" with all aspects of the contractor completing the project. Table 31 also shows that three-quarters of respondents are satisfied or completely satisfied with the professionalism and expertise of their contractor.

Table 31: Comparison of Satisfaction Ratings for Post Completion Respondents

Component	Completely Dissatisfied	Dissatisfied	Somewhat Dissatisfied	Neutral	Somewhat Satisfied	Satisfied	Completely Satisfied
The professionalism of the contractor	3%	5%	5%	1%	6%	13%	67%
The expertise of the contractor	2%	3%	4%	4%	4%	23%	61%
The Contractor Overall	3%	4%	4%	2%	6%	21%	60%
The work Completed by the contractor	1%	1%	5%	1%	9%	26%	57%
The timeliness in which the work was completed	4%	4%	4%	45	7%	24%	53%

The respondents also provided feedback on statements regarding the contractors' activities on a five-point scale ranging from "Never" to "Always." As Table 32 shows, the majority of respondents indicated that contractors completed their required duties "Always" in a respectful and professional manner. Most respondents (84%) indicated that the contractor "treated them with respect," were "busy and working hard" (77%) "answered questions" satisfactorily (71%).

Table 32: Comparison of Ratings of Contractor Actions by Post Completion Respondents

Statement	Never	Rarely	Sometimes	Almost Always	Always
They treated me with respect	1%	0%	4%	12%	84%
They were always busy and working hard	0%	1%	4%	19%	77%
They answered questions to my satisfaction	0%	2%	8%	19%	71%
They arrived on time	1%	1%	11%	16%	70%
They responded to my calls or e-mail in a timely manner	1%	2%	4%	29%	64%
They followed the agreed upon schedule	2%	4%	12%	24%	59%
They left my house as clean as they found it	4%	6%	10%	21%	59%

Figure 8 summarizes the average satisfaction scores, which suggest that; overall the post completion respondents were satisfied with both the quality of the contractors' performance as well as their overall interactions with contractors during the project upgrade process.

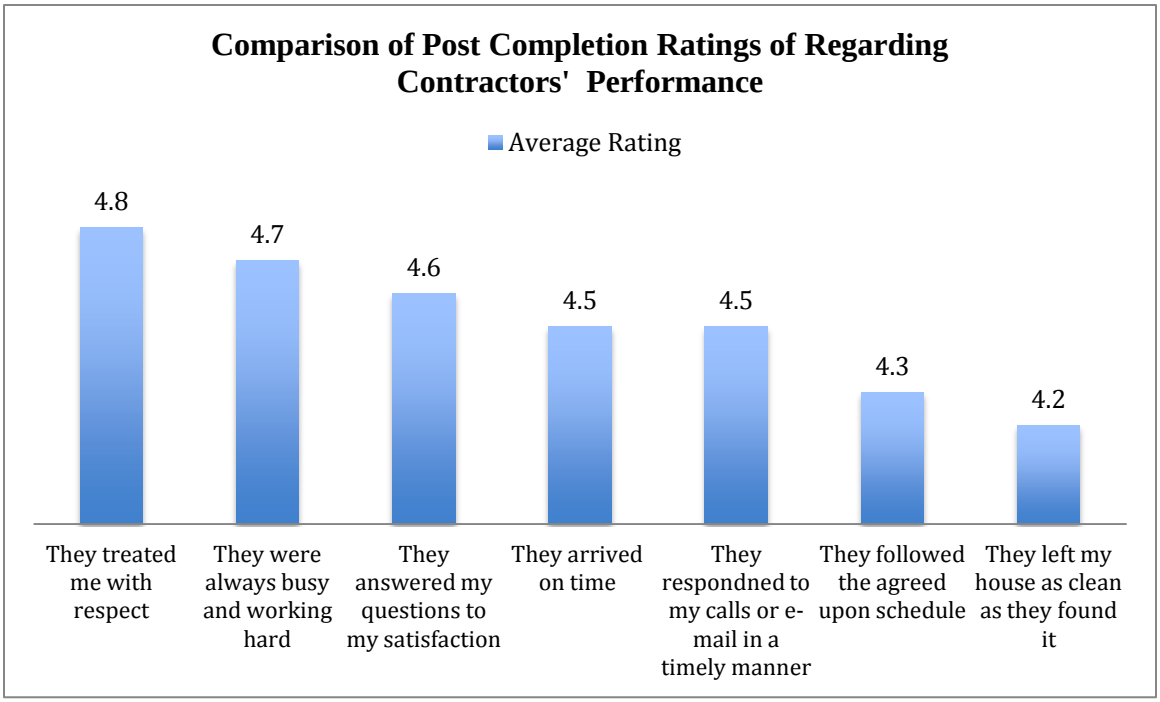

Figure 8: Comparison of Post Completion Ratings Regarding Contractors' Performance

What Respondents Liked Best About the Contractors

The post completion respondents indicated that they were pleased with the contractors' overall diligence to doing a good job and knowledgeable about these energy efficiency projects, as reflected in the following comments.

> *"They worked hard and were always on task. They were all over our house, but they covered everything up and didn't bother us."* (Post Completion Respondent)

> *"Each work crew was fast, efficient and polite. The work was completed as planned."* (Post Completion Respondent)

> *"Very knowledgeable, friendly and informative. It is too early to determine the energy savings as the project was just completed."* (Post Completion Respondent)

> *"They were handled completely by the CEWO guy. All the scheduling was done and all I had to do was let them in the first day. This has changed the way I think about doing remodels. From now on, I want to have a handler for all the little tasks. I didn't even have to get a permit. They also helped outfit the house with CO monitors, CFL bulbs, low flow shower heads and even fixed the drafts in the house. They weather stripped the door in a way far more effective than I have ever done before."* (Post Completion Respondent)

"Hard-working, good attitudes." (Post Completion Respondent)

"They were wonderful when we had our furnace fail before our loan was approved, they moved forward and did the work trusting that all would be well." (Post Completion Respondent)

"Every person that came in our home was very considerate." (Post Completion Respondent)

"Very professional and thorough. Communicated well and performed everything as agreed." (Post Completion Respondent)

Areas for Program Improvement Regarding Contractors

However, some of the post completion respondents were not pleased with some contractors who increased fees or did not complete the project as expected. These feelings are illustrated in the following comments:

"They tried to pull a bait and switch and tack on extra costs. It delayed the project and caused undue stress." (Post Completion Respondent)

"Better communication. We weren't sure when the work was done for example." (Post Completion Respondent)

*"… didn't feel that our expectations were properly managed in regards to the amount of interior 'touch up' work we'd have to do afterwards. We were under the impression that we'd just need to touch up some 1"-2" holes, not repaint the entire interior." (*Post Completion Respondent)

*"The contractor was very difficult to get a hold of and only after I got very upset delivered the level of communication I was expecting." (*Post Completion Respondent)

"I would have liked to see the images from the infra red camera, to see where the insulation was after the job was completed. The initial analysis created a great deal of soot from the fireplace to escape." (Post Completion Respondent)

Assessment of Energy Advisors

The post completion respondents were also asked to provide feedback regarding the satisfaction with the Energy Advisors. These satisfaction ratings were high, with 50 percent reporting they were "Completely Satisfied" with the Energy Advisor overall. However, only 41 percent were "Completely Satisfied" with the level of involvement of the Energy Advisor throughout the process (see Table 33).

Table 33: Comparison of Ratings of Energy Advisor Actions by Post Completion Respondents

Statement Regarding Energy Advisor	Completely Dissatisfied	Dissatisfied	Somewhat Dissatisfied	Neutral	Somewhat Satisfied	Satisfied	Completely Satisfied
Energy Advisor overall	2%	2%	3%	6%	5%	31%	50%
Advice/knowledge provided by the Energy Advisor	2%	3%	1%	6%	6%	24%	48%
Responsiveness of the Energy Advisor	1%	3%	2%	1%	1%	30%	48%
Level of involvement of the Energy Advisor	3%	4%	2%	7%	7%	30%	41%

The respondents also indicated their level of agreement regarding the energy advisor. Figure 9 summarizes the findings from these respondents regarding their level of agreement with a variety of statements regarding the role of the Energy Advisor. Using a seven-point scale, the respondents gave the highest rating for being able to answer questions (i.e., 5.7 out of 7 average rating) to the lowest rating for being proactive (i.e., 4.7 out of 7 average rating).

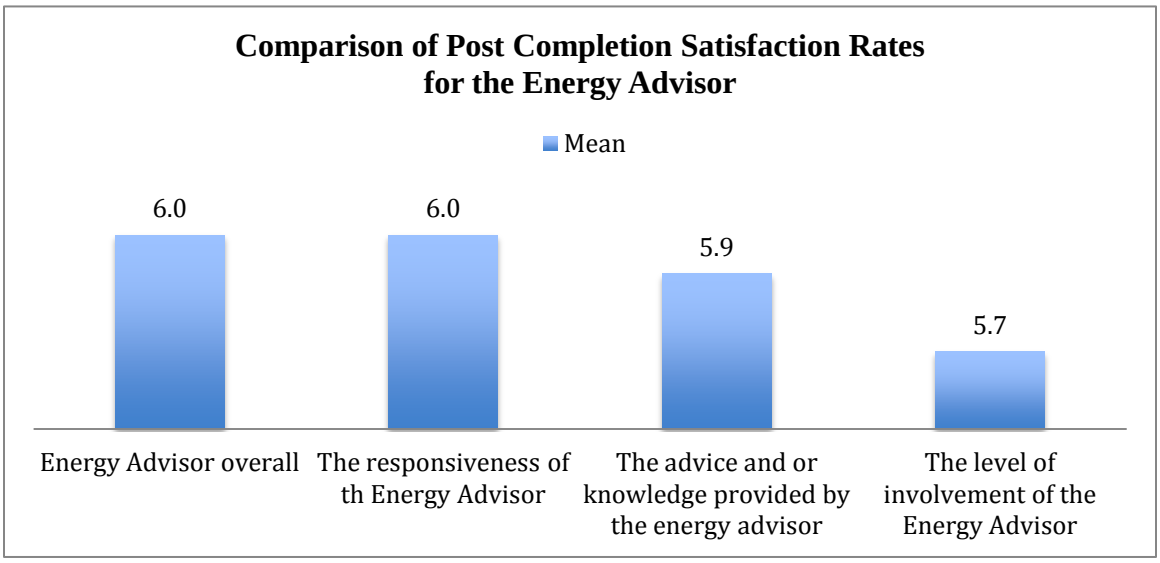

Figure 9: Comparison of Post Completion Ratings for Energy Advisor

The overall ratings regarding the Energy Advisors were slightly lower compared to the contractors. A majority (57%) agreed that the Energy Advisor was a "valuable resource" during the process, but the level of agreement is lower for all the other factors. Respondents provided more positive feedback on statements regarding the contractors' activities than the activities of Energy Advisors. Forty-eight percent indicated that the Energy Advisor provided "objective advice" but only 35 percent agreed that the Energy Advisor was "looking out for my best interests" and just 31 percent indicated felt that the Energy Advisor was "proactive" throughout the process (see Table 34).

Table 34: Comparison of Ratings of Energy Advisor Actions/Value by Post Completion Respondents

Statement	Strongly Disagree	Disagree	Somewhat Disagree	Neutral	Somewhat Agree	Agree	Strongly Agree
He/she was valuable resource during the process	3%	2%	4%	7%	26%	38%	19%
He/she provided me with objective advice	2%	1%	0%	9%	35%	41%	7%
He/she responded to my calls or emails in a timely manner	3%	4%	3%	9%	30%	41%	6%
He/she was able to answer my questions	3%	1%	3%	11%	33%	38%	5%
He/she looked out for my best interests	7%	7%	5%	8%	28%	31%	4%
He/she was proactive throughout the process	8%	7%	5%	8%	30%	27%	4%

These findings suggest that the decreasing level of involvement of the Energy Advisors may be contributing to these lower satisfaction ratings as reflected in the average ratings summarized in Figure 10.

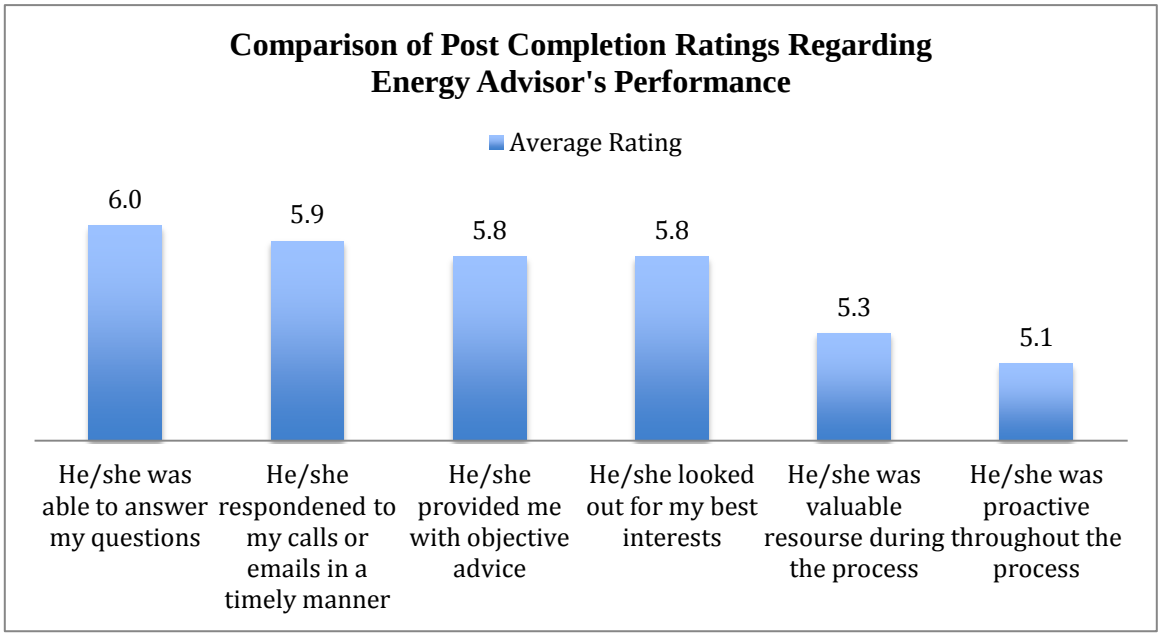

Figure 10: Comparison of Post Completion Ratings Regarding Energy Advisor's Performance

Areas that Respondents Liked Best about the Energy Advisor

A total of 50 respondents provided comments what they liked about having an Energy Advisor. The post completion respondents viewed the Energy Advisor as a knowledgeable resource. Selected comments illustrating these findings are provided next.

> *"Friendly, approachable, called to check in a couple times."* (Post Completion Respondent)

> *"I definitely felt like he represented my best interests."* (Post Completion Respondent)

> *"I had two. The first one was very proactive in helping us understand what was expected and what our role would be. She was very helpful. The second one came in towards the end or our project and I did not get to spend much time with him. He was very friendly and took time to help us understand the 'test out'. I enjoyed working with them both."* (Post Completion Respondent)

Areas for Improvement with Energy Advisor

These respondents also provided some feedback regarding ways in which the role of the Energy Advisor could improve. The most frequent complaint was that the Energy Advisor was not actively involved in the process.

> *"I am not sure who the energy advisor is. It changed multiple times."* (Post Completion Respondent)

> *"My advisor was absentee. He was not at my test in or test out. I never met him in person. He was very helpful over the phone, when I had a problem with my initial contractor and needed to switch to a different one. I would've felt more confident in the program if he was, as advertised, an integral and more present part of the process."* (Post Completion Respondent)

> *"I wish he played a role in my project. I liked the idea of having a neutral, knowledgeable advocate very much, but I did not. I had 3 different people, none of whom were involved in my project from start to finish. This was very disappointing for me. As a female solo homeowner, I thought I could depend on someone to look out for me."* (Post Completion Respondent)

> *"Never felt quite connected to them but when I needed answers someone returned my calls. My questions never went unanswered just a little slow to get the work started. The final inspector was very thorough and kept on track, saw what still needed to be done and worked well with the contractor."* (Post Completion Respondent)

Likelihood of Recommending CEWO to Others

Respondents were asked to indicate their likelihood of recommending CEWO to others. As Figure 11 shows, the majority of post completion (70%) indicated they "Definitely Will" recommend CEWO to others.

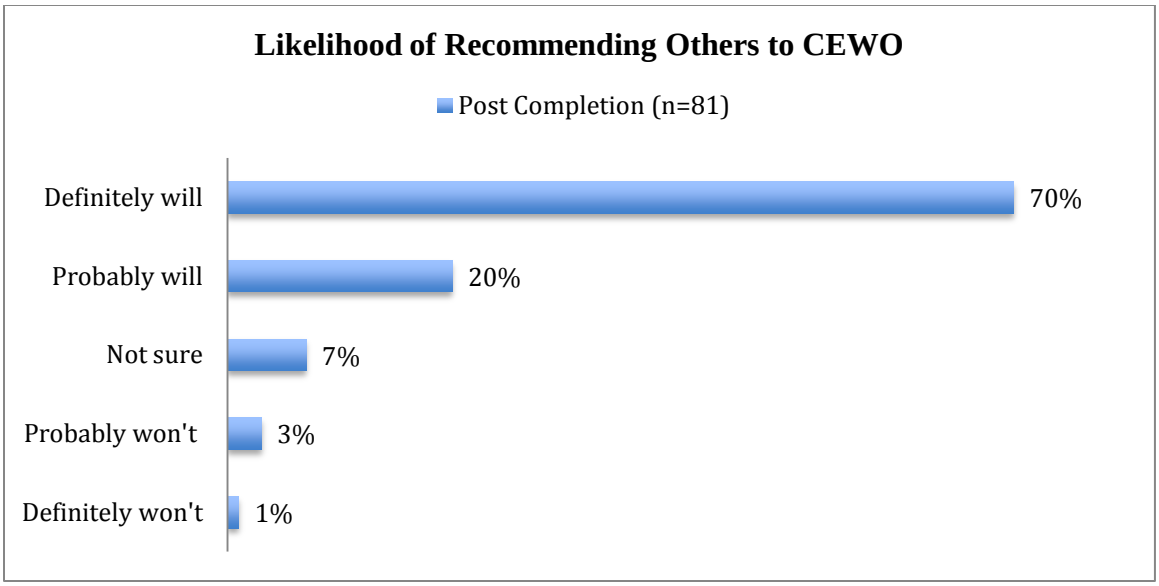

Figure 11: Likelihood of Recommending Others to CEWO

What Respondents Like Best About CEWO

A total of 59 respondents provided feedback regarding what they liked best about CEWO. Most liked the ways in which the program helped them identify and make energy efficiency improvements. Financing was a critical factor to these respondents and they appreciated the comprehensive approach used in CEWO.

> *"We could not have done this without the financing aspect that CEWO arranged. Also, the certifying of contractors so that we know they are working with and answering to CEOW was helpful. It took a lot of the guess work out of the project knowing we could turn to CEOW if something went/goes awry."* (Post Completion Respondent)

> *"The independent advice and the double check of the work after things were done."* (Post Completion Respondent)

> *"The whole approach - working to help individuals, employ people, reduce energy use. These are 3 really great goals. Also loved the incentives. Also found the process to be pretty clear. Website was mostly effective."* (Post Completion Respondent)

> *"solid program; good results; EE is great!* (Post Completion Respondent)

> *"It connected us with a quality, reputable contractor and offered a good loan package."* (Post Completion Respondent)

> *"I like how much time was spent with us to be sure we knew what we were committing to. In our case, it was a no-brainer to get involved. The improvements have been massive and the value will be present for many more years to come. It's a wonderful program."* (Post Completion Respondent)

Areas for Program Improvement

These respondents also indicated ways in which CEWO could improve, primarily focus on ways to provide more information about the CEWO process upfront as well as more guidance to eliminate confusion.

> *"Better screening of contractors and more interaction on CEWO part if problems arise."* (Post Completion Respondent)

> *"The website seemed to be a new thing when I first entered the program. There was a big email campaign promoting the site, but throughout the process the site was never a useful tool."* (Post Completion Respondent)

> *"The process is a bit over done! Simplify, simplify, simplify. In hindsight, a pretest and post test is all it would take to make sure dollars and incentives were used wisely."* (Post Completion Respondent)

> *"A better understanding of who does what and how to resolve questions/problems."* (Post Completion Respondent)

> *"Communication between CEWO, contractor, and lender."* (Post Completion Respondent)

Appendix G: Customer Satisfaction Survey Responses

Clean Energy Works Oregon (CEWO) fielded customer surveys to customers who completed the program during the past six months. The goal of these surveys was to assess overall satisfaction about CEWO and its various program elements, and identify areas for program improvement. A total of 231 respondents completed this survey.

Table 35: Summary of Customer Satisfaction Survey Disposition

Survey Name	Target Audience	Timing	Population	Number of Completes for this Analysis
Customer Satisfaction Survey	Current program participants from Quarter 4	April 2012	500	231

Time Period for Starting an Application

The majority of these respondents (66%) started the application process between March and June 201l, as illustrated in Figure 12.

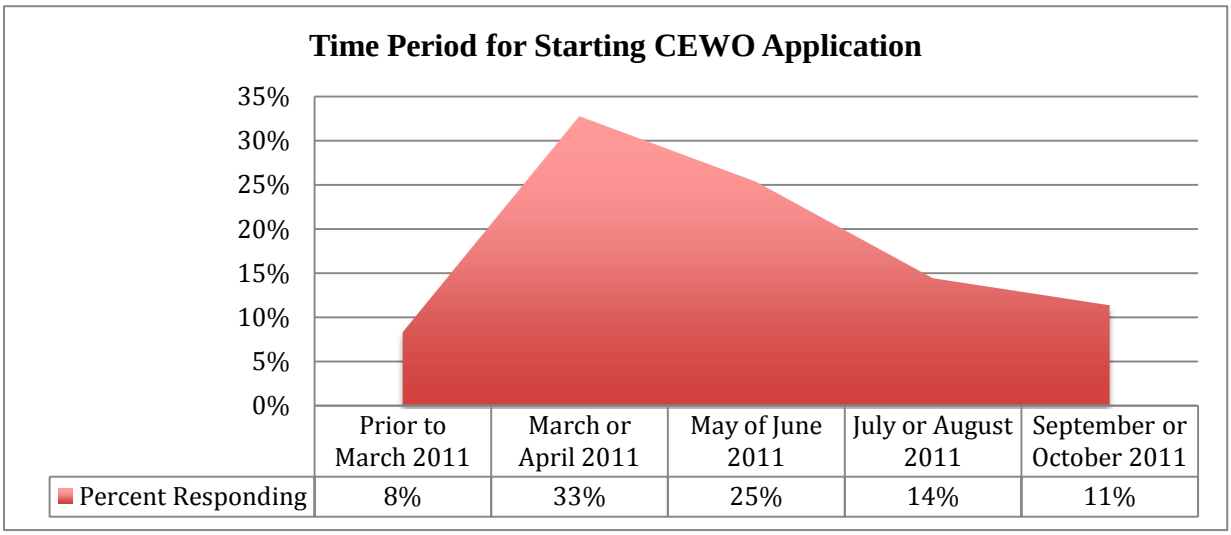

Figure 12: Time Period for Starting CEWO Application Among Program Participants

Reasons for Interest in CEWO

The program participants indicated both their primary reason for interest in CEWO as well as mentioning an other the reasons that this program attracted them. Figure 8 summarizes these results. The most compelling reason, mentioned by 27 percent of the respondents as their primary reason and 77 percent overall, was the availability of financing options. Twenty-one percent indicated that the instant rebates offered were the primary reason while 81 percent mentioned it as a reason overall.

Less compelling factors were those associated with environmental concerns, such as reducing carbon footprint, mentioned by 53 percent of the respondents overall and ability to receive guidance on making energy efficiency improvements, mentioned by 45 percent of respondents (see Figure 13).

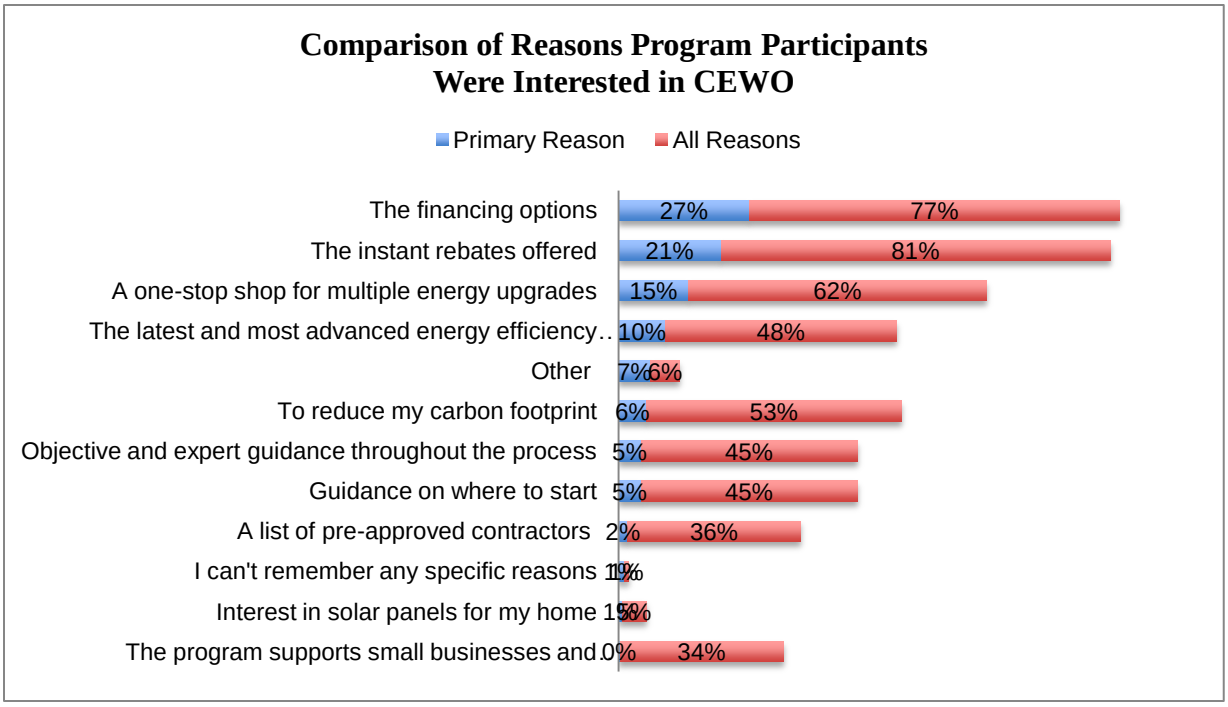

Figure 13: Comparison of Reasons Program Participants Were Interested in CEWO

These respondents also indicated their situation regarding making energy efficiency improvements. These responses, summarized in Figure 14, indicate that most respondents (41%) were not aware of the scope of the energy efficiency improvements they needed to make, but knew that some home improvements were necessary.

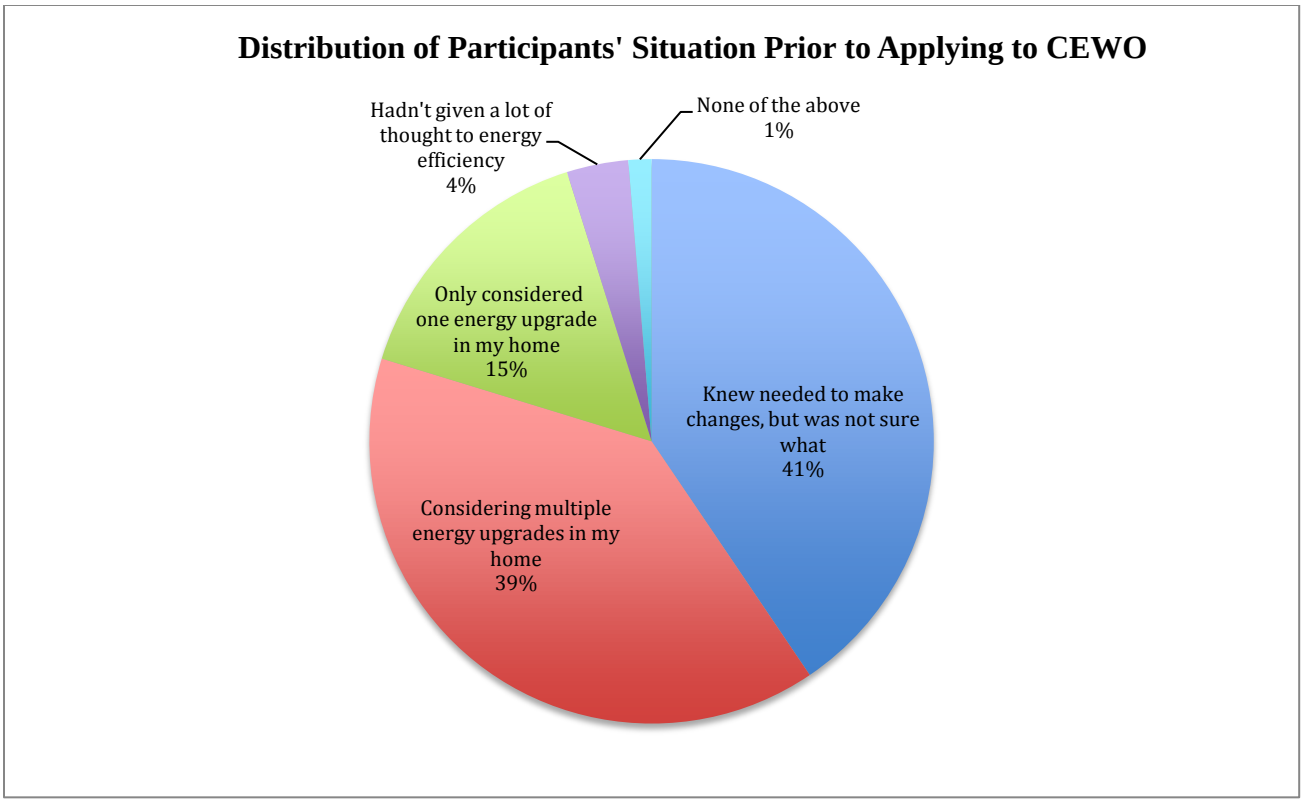

Figure 14: Distribution of Participants' Situation Prior to Applying to CEWO

Slightly more than one-third (36%) of respondents were actively looking into home energy improvements for two years or more before applying for CEWO, while one-third (31%) had been looking into making home improvements within the past six months as Table 36 shows.

Table 36: Length of Time Program Participants Actively Considered Home Energy Improvements

Time Period	Number Responding	Percent Responding
More than 3 years	37	16%
2-3 years	45	20%
18-24 months	20	9%
12-18 months	18	8%
6-12 months	37	16%
Less than 6 months	71	31%
Total	228	100%

Satisfaction with CEWO

The program participants also rated their satisfaction with their interactions with CEWO on a 7 point scale, where "1" means "Completely Dissatisfied" and "7" means being "Completely Satisfied."

As Table 37 and Figure 15 show, the respondents were very satisfied with CEWO overall as well as interactions with various program components. The satisfaction ratings ranged from 6.3 for CEWO overall to 6.0 for the interactions with the Energy Advisor.

Table 37: Average Satisfaction Rates for Interactions with CEWO

Satisfaction Level	Clean Energy Works Oregon overall (n=225)	Your Energy Advisor (n= 224)	Your contractor (n=224)	The lending bank or credit union (n=224)
Completely Dissatisfied	1%	1%	1%	1%
Dissatisfied	1%	2%	4%	0%
Somewhat Dissatisfied	2%	4%	4%	2%
Neutral	2%	6%	3%	6%
Somewhat satisfied	5%	13%	9%	5%
Satisfied	38%	28%	24%	34%
Completely Satisfied	51%	46%	55%	49%

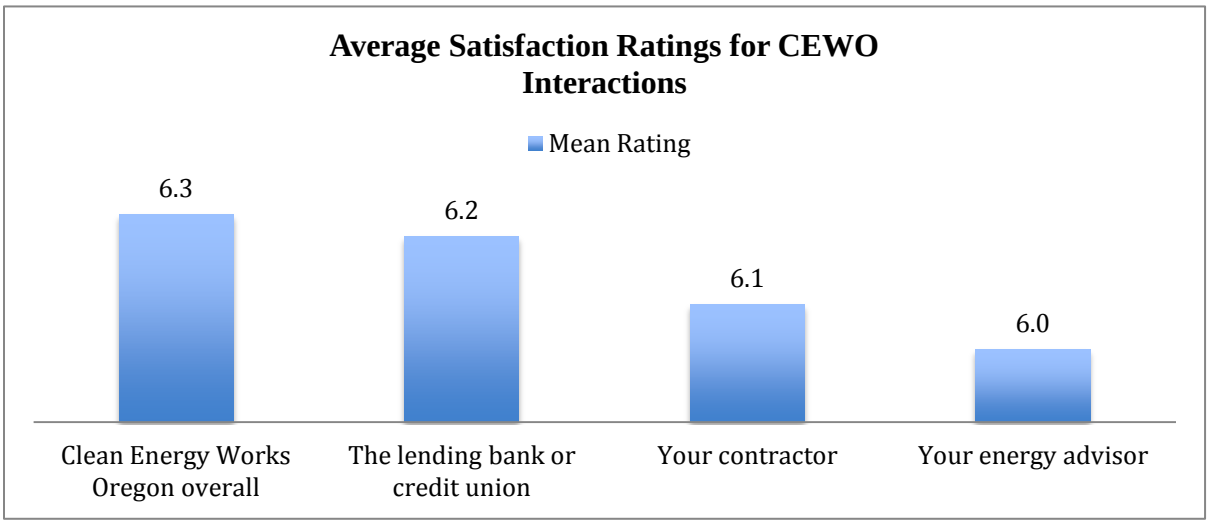

Figure 15: Average Satisfaction Ratings for CEWO Interactions

Using the same 7-point scale, respondents also rated their satisfaction with various components of CEWO. These findings are summarized in Table 38. More than 70 percent were satisfied with each CEWO component.

Table 38: Summary of Program Participants' Satisfaction Ratings

Satisfaction Level	The application process	The Home Energy Assessment	The Home Energy Assessment Report	The contractor's bid	The instant rebates	The financing package	The loan process
Completely Dissatisfied	1%	1%	2%	1%	0%	1%	1%
Dissatisfied	1%	1%	1%	2%	1%	1%	1%
Somewhat Dissatisfied	2%	1%	4%	6%	2%	3%	2%
Neutral	7%	2%	4%	4%	4%	7%	8%
Somewhat Satisfied	7%	7%	9%	14%	6%	10%	9%
Satisfied	49%	44%	44%	46%	36%	43%	41%
Completely Satisfied	34%	45%	37%	26%	53%	37%	38%

Overall, the program participants were satisfied with all of the various components of CEWO, ranging from a rating of 6.3 for the "Instant Rebates" to 5.7 satisfaction rating for the "Contractor's Bid" (see Figure 16).

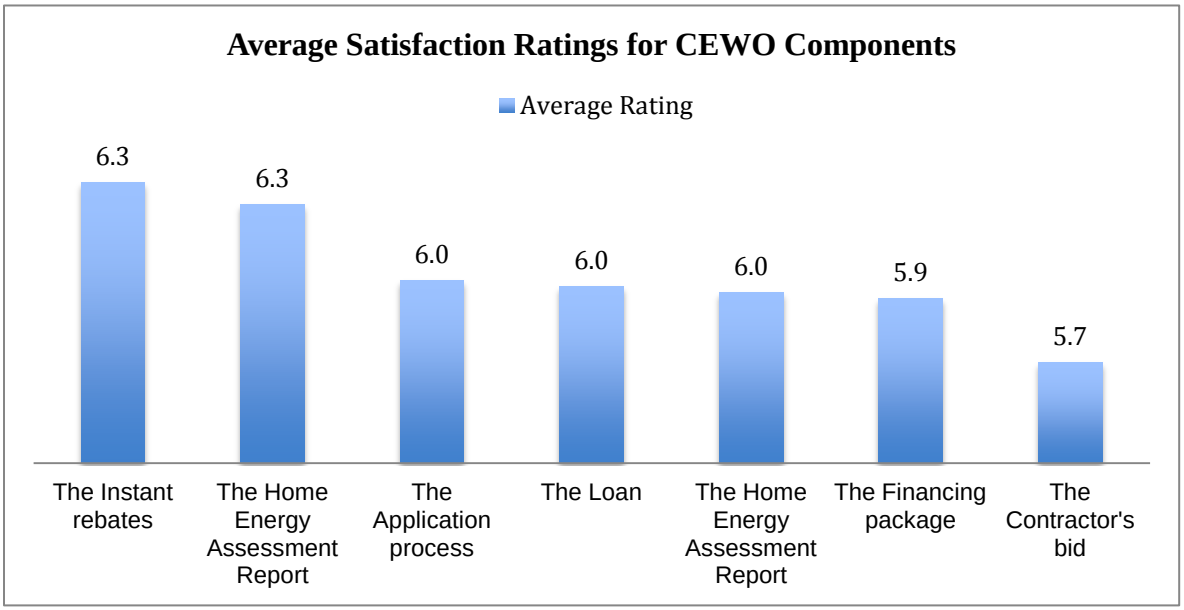

Figure 16: Average Satisfaction Ratings for CEWO Components

Nearly all of the program participants (90%) indicated that it either "Easy" or "Very Easy" to work with CEWO as Table 39 illustrates. Moreover, nearly all (91%) of program participants would recommend CEWO to their friends and family compared to only two percent "Definitely Won't."

Table 39: Ease of Working with CEWO Among Program Participants

Ease of Using CEWO	Number Responding	Percent Responding
Very Difficult	2	1%
Somewhat Difficult	11	5%
Neither	9	4%
Somewhat Easy	73	33%
Very Easy	128	57%
Total	223	100%

Similarly, the majority (91%) of program participants would recommend CEWO to their friends and family compared to only two percent who "Definitely Won't" as shown in Table 40.

Table 40: Likelihood of Recommending CEWO

Likelihood	Number Responding	Percent Responding
Definitely Won't	4	2%
Probably Won't	5	2%
Not Sure	12	5%
Probably Will	49	22%
Definitely Will	153	69%
Total	223	100%

Assessment of the Contractors and Subcontractors

The program participants reported their overall satisfaction with their interactions with both the installation contractors and the Energy Advisors. First, the program participants indicated the frequency with which each contractor completed the following actions, with the responses ranging from "Never" which received a rating of "1," to "Always" which received a rating of "5."

More than 70 percent of program participants indicated that most of the time, the contractors treated them with respect and 79 percent reported that the contractors were "always busy and working hard" (see Table 41).

Table 41: Frequency of Contractor Actions

Frequency of Contractors' Action	They arrived on time	They followed the agreed upon schedule	They left my house as clean as they found it	They were always busy and working hard	They responded to my calls or emails in a timely manner	They answered questions to my satisfaction	They treated me with respect
Never	1%	2%	1%	0%	1%	1%	1%
Rarely	1%	3%	4%	1%	3%	2%	2%
Sometimes	9%	11%	11%	6%	8%	5%	3%
Almost always	28%	28%	26%	15%	28%	25%	12%
Always	62%	56%	58%	79%	61%	67%	83%

Generally speaking respondents indicated that these contractors Always or Almost Always (i.e., ratings of a "5" or "4") completed these actions. The items receiving the highest ratings were treating the customers with respect (4.8 average rating), working hard (4.7 average rating) and answering questions (4.57 average rating) (see Figure 17).

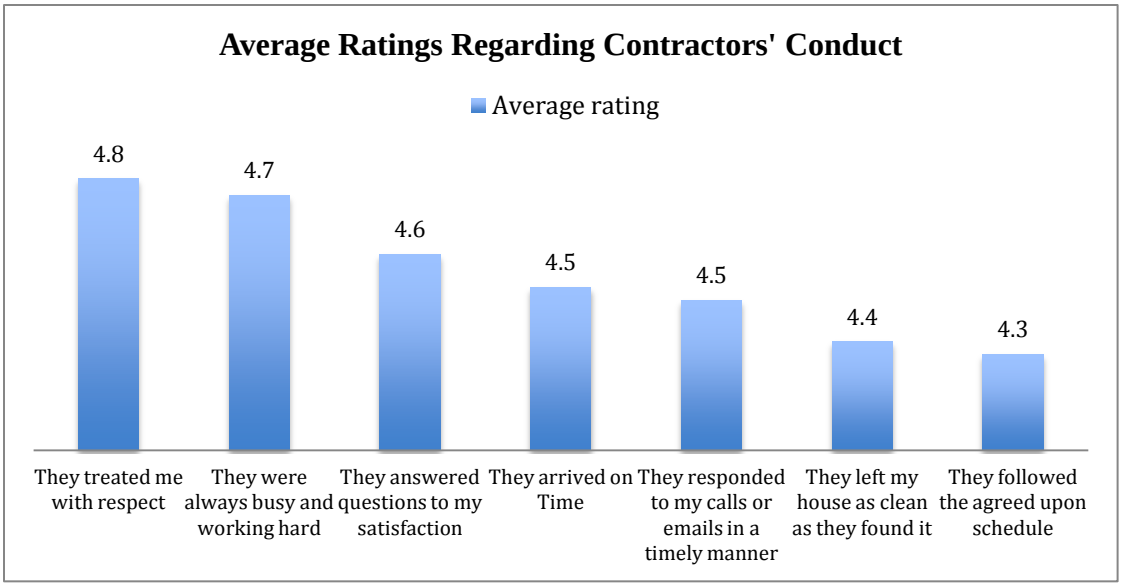

Figure 17: Average Ratings Regarding Contractors' Conduct

Similarly, the program participants also provided high ratings regarding these contractors' work, with 85 percent providing a rating of "Very Good" (31%) or Excellent (54%). Table 42 displays these responses.

Table 42: Overall Ratings Regarding Contractor Actions

Rating	Number Responding	Percent Responding
Excellent	119	54%
Very Good	68	31%
Good	26	12%
Fair	6	3%
Poor	2	1%
Total	221	100%

Additional Comments Regarding the Contractors

A total of 146 respondents provided additional comments regarding their experiences with the contractors. These comments covered a range of topics, but most centered on either praising the contractors and subcontractors or identifying areas in which these program participants were not satisfied, which included low-quality or sloppy work. Selected comments follow next.

Quality of Work

"We are very pleased with the quality of their work, their communication throughout the process, professionalism and friendliness. Very impressive and easy to work with (we had a lot of questions!)" (Program Participant)

"...we are satisfied with the work so far and (the contractor was kind enough to pick up the tab when I requested carpet cleaning after the job was done. All in all, we are satisfied and so are our neighbors who have gone through the program." (Program Participant)

"The sub-contractor was excellent! Professional, timely, informative, respectful, clean, and communicative." (Program Participant)

"[(The contractor and crew]) were top-notch. They were personable and very hard-working. The did what they said they would do, made minor adjustments as needed without any hassle and took off and reinstalled my old aluminum siding without damage. They were the best team of contractors I have ever worked with." (Program Participant)

"I have recommended them to others, and was impressed at how they assessed the real problems and put together a considered and structured plan for improvements. Other contractors, by contrast, have been largely ineffective." (Program Participant)

"Very professional and did a very good overall job, my house is so warm and cozy this winter!" (Program Participant)

"The -contractor made special efforts to answer my questions. I wasn't happy with the default fan selected and they did a lot of research for me and located an alternative fan grille. Unfortunately it didn't work out, but I appreciated the extra effort and time." (Program Participant)

"I think the contractor, employees and subs were all very professional. I found the cost estimates to be excessively high but decided to continue with the program anyways because of the financing options. The initial in-home assessment failed to determine that there was some insulation in the walls. This meant we had to make changes on the fly to complete the work appropriately. I wasn't impressed with the initial assessment staff, but found the contractors who implemented the work to be very professional and easy to work with." (Program Participant)

Problems with the Subcontractor

"The worker and sub contractor were at odds with each other." (Program Participant)

"Sub contractors were appalling, (the contractor) made an attempt to fix it, multiple times. Communication was difficult at times and miscommunication was common. Seemed to be extremely busy with full schedules.." (Program Participant)

Sloppy Work

"Everything about my experience was great, except for the fact that their work was really sloppy in more than one place. I asked them to clean up some of their work, but since completion of the job, I've found more of their work that was done in what appears to be a very slap-dash shoddy manner." (Program Participant)

"(The contractor) treated me like the project manager. When I told the project manager what hadn't been done, which she had no idea of because she never came by after the initial morning when staff showed up, she would question me as if I didn't know what I was talking about. Several of staff obviously didn't have a background in construction." (Program Participant)

"There were a few details that I think were either breezed over or done on the cheap, could have been more permanent." (Program Participant)

"A contractor came after them and found a huge gap where they didn't spray enough foam to actually plug a big opening going into the garage. That same subsequent contractor found numerous issues with the quality my house was left in. Thankfully, the follow up contractor documented everything and the firm was apologetic and will reimburse me but it's a little convenient it happened on holes all too high up for me to see." (Program Participant)

"We had to fire our first contractor as months passed and nothing happened. I don't completely understand the role of energy advisor but don't think they were very involved. I question how thoroughly they checked out finished work. (Our contractor did outstanding work so this wasn't an issue, but with someone who does less than excellent work I would have been worried)." (Program Participant)

Assessment of Energy Advisors

The program participants also evaluated their Energy Advisor, using a five-point rating scale, where a "1" means that "Completely Disagree" and a "5" means "Completely Agree" with each statement. These findings are summarized Table 43 and Figure 18.

Table 43: Level of Agreement Regarding Role of Energy Advisor

Level of Agreement	He/she ...					
	was a valuable resource during the process	responded to my calls or emails in a timely manner	was able to answer my questions	looked out for my best interests	provided me with objective advice	met my overall expectations
Completely Disagree	6%	5%	2%	4%	4%	6%
Somewhat Disagree	8%	3%	5%	2%	5%	4%
Neither Agree, Nor Disagree	22%	23%	15%	20%	20%	19%
Somewhat Agree	21%	16%	23%	23%	23%	22%
Completely Agree	43%	54%	55%	52%	49%	49%

Overall, the program participants provided high ratings for most of these of these actions, with "answering questions" receiving the highest average rating of 4.23 followed by "looking out for my best interest," which received an average rating of 4.16 from program participants. However, the program participants indicated the lowest level of agreement regarding the statement that the energy advisor was a "valuable resource," receiving an average rating of 3.9 (see Figure 18).

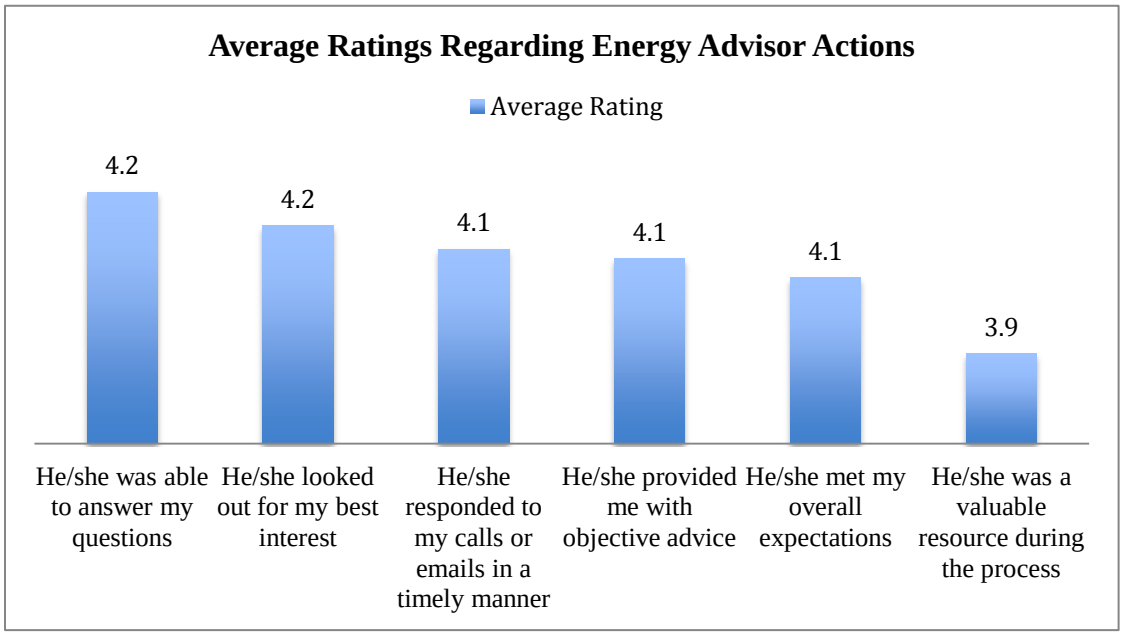

Figure 18: Average Ratings Regarding Energy Advisor Actions

A total of 93 program participants provided additional comments regarding their Energy Advisor. Overall, there seemed to be some confusion among program participants regarding the role of the Energy Advisor:. This finding is illustrated in the comments expressed by program participants.

Positive Feedback Regarding the Energy Advisor

"I think the opportunity that your service provides to older home owners is amazing. Everyone I spoke to and interacted with at CEWO was professional and incredibly responsive and knowledgeable. Your customer service should be recognized and rewarded in this day and age!" (Program Participant)

"He was there representing my best interests." (Program Participant)

"The energy advisor was very thorough." (Program Participant)

"He didn't really add anything to the process, but I was happy he was there if I needed him." (Program Participant)

"I felt my contractor was more knowledgeable and more responsive than my Energy Advisor. Nevertheless, having my Advisor's confirmation of the contractor's recommendations was reassuring." (Program Participant)

"Very good CEWO Advisor." (Program Participant)

Negative Feedback Regarding the Energy Advisor

"It was a different person each time I met or called someone. Got reasonable good advice from the two people I talked to. Although it often seemed like personal opinions, not hard fact-based recommendations. Overall, I'm not sure what their role was/is. I think it would have been better if we could have talked more about my expectations and then we could have made a plan independent of the contractor's proposed work. Then I could have had something to compare the bid to." (Program Participant)

"I think I was tossed around from energy advisor to energy advisor. In the end, I don't know who my energy advisor was." (Program Participant)

"Was surprised how little involvement I had with my Energy Advisor. We wanted to also replace our singe pane wood windows, but felt that request was brushed off." (Program Participant)

"It was a different person each time I met or called someone. Got reasonable good advice from the two people I talked to." (Program Participant)

"The person that came to my home on the first visit was very good, asked a lot of questions and I felt understood my concerns. The person that came back at the end was much more rushed, had little time to give the post inspection and I don't think he even went under the house which is where most of the work was done. He made it plain to the (contractor) person that he was running late and needed to get going. Not as good an experience as with the first person." (Program Participant)

"I didn't even know that I had an advisor." (Program Participant)

Assessment of Financing and Loan Process

Satisfaction with the financing and loan process was high, however the respondent comment section revealed several customer concerns. Overall, the respondents indicated high levels of agreement with statements regarding the CEWO financing and loan process (see Table 44). The program participants felt that lenders were able to answer questions (i.e., 4.5 out of 5) and the loan process was simple and easy (i.e, 4.5 out of 5).

Table 44: Level of Agreement Regarding the Financing and Loan Process-

Financing Component	Average Rating
The lender was able to answer my questions	4.5
The loan process was simple and easy	4.5
The loan information was clear	4.4
The loan process was fast	4.4
The lender provided excellent customer service	4.4

Areas for Program Improvement with CEWO

These survey respondents also identified ways in which CEWO could improve going forward. These recommendations are summarized next.

Provide more flexibility regarding work scope

Several respondents indicated they would have liked to have more flexibility regarding the loan or financing terms.

> *"The loan process doesn't accommodate scope changes or contingencies very well. We had to go back to sign papers a second time in order to increase the amount of our loan. It's too bad there isn't a better way to do this. But we are still more happy with the overall loan process and the terms."* (Program Participant)

> *"Also, we would appreciate a slightly higher amount of the loan being able to go to 'non—energy improvements' because with the older homes in Portland there are often substantial safety updates that must be made before energy upgrades can be made, and it would be nice if more of this work could be covered through the program, recognizing they are related."* (Program Participant)

> *"The bank policy that restricts my ability to refinance my home was unexpected. The program misrepresented that the loan is not asset backed. Unless Craft3 changes its policy on loan subordination we will pay off the CEWO loan to exit the program so we can take advantage of refinancing."* (Program Participant)

Provide more information about the program

Many program participants indicated they were not clear on program requirements and suggested that CEWO provide more information upfront about the program participation process. With the recent program redesign, these concerns may have been addressed; however it will require monitoring of customer reactions to determine if this recommendation has been successfully implemented.

> *"More communication about the process would be really helpful. We may be homeowners but we haven't experienced living in our home during renovation"* (Program Participant)

> *"It is hard to figure out all the different entities and how they all inter-relate. Maybe there could be a brochure or web page that explains all the different roles – Energy Trust, CEWO, Clackamas County Weatherization Program, etc."* (Program Participant)

Allow multiple bids from contractors

> *"I would suggest allowing customers to be able to get bids from contractors. We were assigned (a contractor), and were unhappy with our bid, and felt like we were a captive audience…In any situation where we are making big (and expensive) changes to our house, we obtain bids from companies. I think that this situation should be no different. Our helpful energy advisor connected us with (another contractor) once I explained, and we were very happy with them and the process from there on out. CEWO is a great program, and easy to navigate. Allowing bids to customers is my only suggestion on how to make this process better."* (Program Participant)

> *"You need to make it clearer when customers are choosing their contractor. We would have liked to meet with multiple contractors rather than just one. We felt 'stuck' with (the contractor) and didn't really understand how we ended up with them for the project."* (Program Participant)

> *"My experience was bittersweet. I think the loan program and the instant rebates were really great and gave me a huge incentive to do this work that I have put off for so long. But by assigning one contractor per household, you are essentially taking away any incentive for the contractor to keep costs down. There is no competition between contractors in this process. So instead of having multiple contractors bid for the work, you are basically stuck with whoever is assigned to you at the prices that they typically charge. I felt as though my contractor charged a very high rate for their services and I am sure I could have gotten the work done for quite a bit cheaper had I gotten multiple bids."* (Program Participant)

Improve the lender relationship with customers

Several program participants complained about their relationship with the lender, feeling that the loan officer was difficult to reach or indifferent to their needs:.

> *"... found the lender to be distant and unapproachable. She did a fine job of dealing with the paperwork but had a mediocre attitude at best and wasn't enjoyable to work with." (*Program Participant)

> *"The loan process was slower than expected*." (Program Participant)

"I was not impressed with the loan company. They were often hard to reach. They made an error in first issuing the loan (they put in my name only, not mine and my partner's) and then acted like it was an imposition on them to change it. After that we switched to a new loan representative there and things went better." (Program Participant)

Appendix H: One Year Post Survey Participant Results

This appendix summarizes the results from 51 customers who were surveyed one year after completing a project with CEWO. Table 45 summarizes the details from this survey effort.

Table 45: Summary of One-Year Post Survey Disposition

Survey Name	Target Audience	Timing	Population	Number of Completes for this Analysis
Program Participant Survey	Program Participants – One Year After Program Completion	August 2012	133	51

Of those surveyed, 75% of respondents are customers of North West Natural. Additionally nearly 60 percent of respondents are customers of Portland General Electric, while 35 percent are customers of Pacific Power (see Table 46).

Table 46: Distribution of Respondents' Gas/Electric Company*

Gas/Electric Company	Number Responding	Percent Responding
Portland General Electric	30	59%
Pacific Power	18	35%
North West Natural	38	75%
Total	51	100%

*multiple response question

More than one third (35%) of respondents were considering making multiple energy efficiency upgrades in their home before starting with CEWO. Nearly a third wanted to make energy efficiency changes but were not sure what changes to make. Six percent did not give much thought into energy efficiency upgrades before participating in CEWO (see Figure 19)

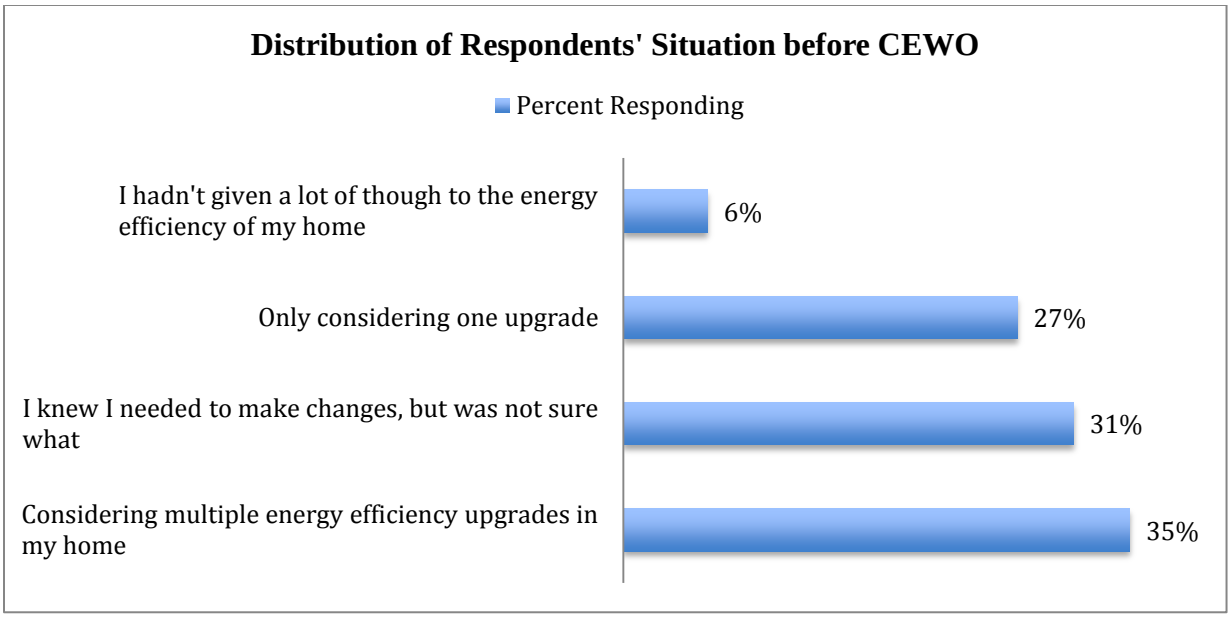

Figure 19: Distribution of Respondents' Situation before CEWO

One quarter of respondents indicated that they had been actively looking into home energy improvements for less than 6 months before participating in CEWO. More than one third of respondents had been looking for 6-12 months before participating in CEWO. Additionally, one third indicated that they had been looking for one year or more before participating in CEWO (see Table 47).

Table 47: Distributions of the Length of Time Respondents were looking into Energy Improvements before participating in CEWO.

Length of Time	Number Responding	Percent Responding
More than 3 Years	5	10%
2-3 Years	4	8%
18- 24 Months	1	2%
12-18 Months	7	14%
6-12 Months	17	33%
Less than 6 Months	13	25%
Don't know	4	8%
Total	51	100%

Respondents were asked what they would have done regarding their energy efficiency improvements if they had not had access to CEWO; four percent indicated that they would have done the same project and, two percent indicated that they would have done the same project but with less efficient equipment. More than one third (35%) indicated that they would have not completed the project without CEWO (see Table 48).

Table 48: Distribution of Respondents' Actions Without Access to CEWO

Response	Number Responding	Percent Responding
I would not have completed this project	18	35%
I would have completed a project, but done less	17	33%
I would have done the same project, but with less efficient equipment	1	2%
I would have done the same project, but postponed it for more than one year	10	20%
I would have done the same project	2	4%
Other	3	6%
Total	51	100%

Respondents were asked specifically about their expectations of the cost of participating in CEWO, with 49 percent indicating the cost was in line with their expectations. Thirty three percent of respondents felt that the cost was more than they were expecting, while 18% felt that the cost was below their expectations (see Figure 20).

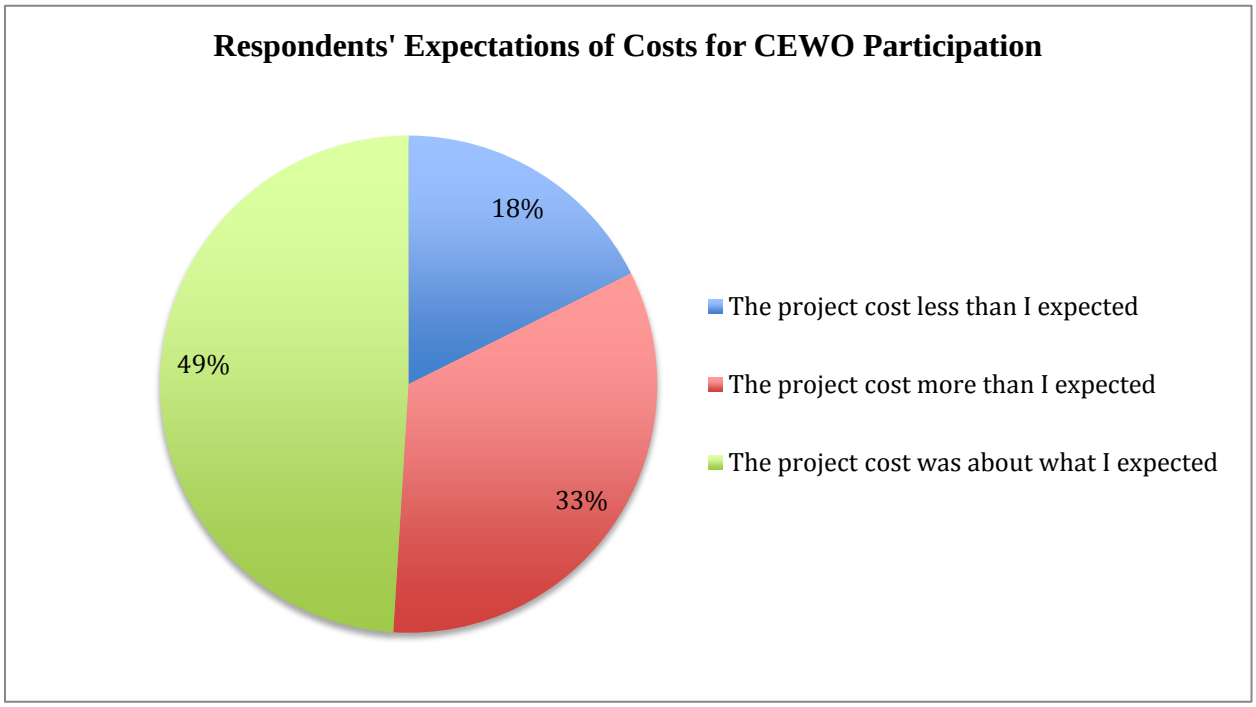

Figure 20: Respondents' Expectations of Costs for CEWO participation

Respondents also rated the value of different attributes of the CEWO system on a scale of "1" Not at all valuable to "5" Very valuable. As Table 49 shows, 71 percent felt that services provided by their assigned contractor were "Very Valuable."

Table 49: Distribution of Respondents Value ratings for Attributes of the CEWO Program

Statement (n=51)	1 Not at all Valuable	2	3	4	5- Very Valuable	Mean
Services Provided by the Assigned Contractor	2%	4%	4%	20%	71%	4.5
The Financing Provided	2%	2%	8%	20%	67%	4.5
The On-Bill Repayment Option	4%	0%	8%	14%	67%	4.5
Services Provided by the Energy Advisor	2%	2%	20%	20%	57%	4.3

The following section explores the status of the respondent's bill for their completed projects with CEWO. Nearly three quarters (73%) of the respondents are paying the loan off in monthly payments. One quarter of respondents (25%) have paid off their loan completely, as Figure 21 shows.

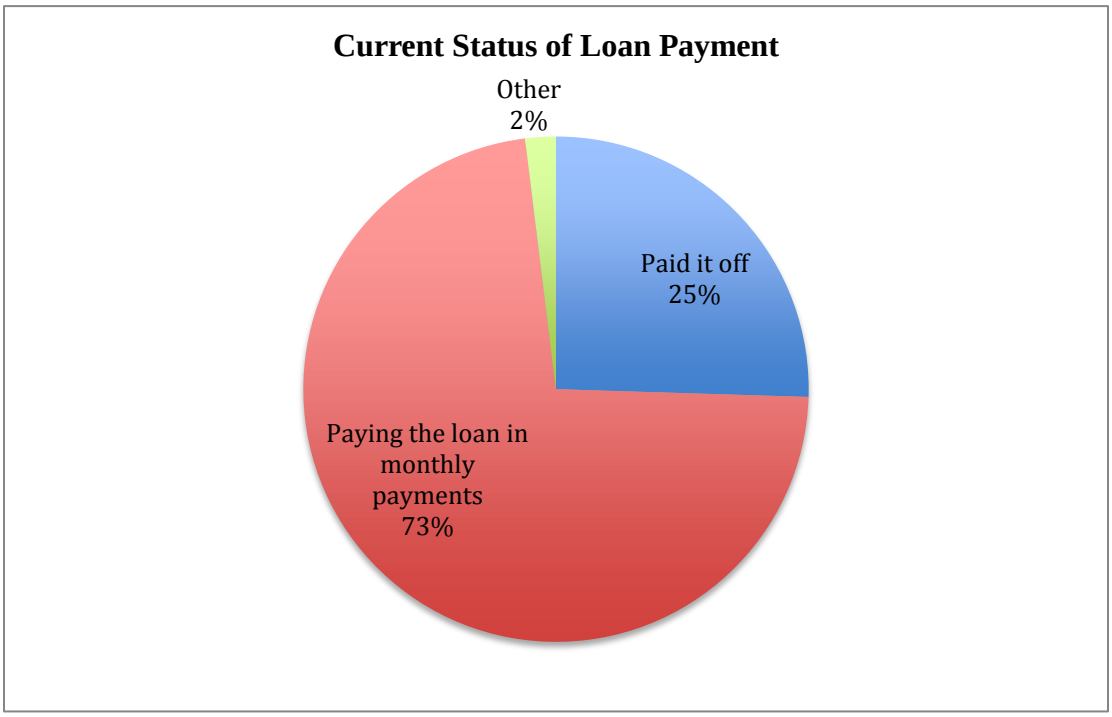

Figure 21: Current Status of Loan Payment

For the quarter of respondents that have paid off their bill, those respondents were asked to indicate the reason they paid off their bill. Thirty-eight percent of those respondents paid off their bill because they had the cash. Thirty-one percent paid off their loan because they did not want to pay the interest (see Table 50).

Table 50: Distribution of Respondents' Reasons for Paying Off Loan

Reason for Paying off loan	Number Responding	Percent Responding
Had the cash	5	38%
Didn't want to pay interest	4	31%
Re-financed and rolled it in	2	15%
Don't like having debt	2	15%
Other	1	8%
Total	13	100%

Ninety-two percent of all respondents indicated that they had received a utility bill that included their CEWO payment. Nearly three-quarters (70%) of respondents feel that their monthly utility bill payments are what they expected. Nine percent feel that their monthly utility bill payments are higher than they expected. No respondents reported having difficulties with their bill (see Table 51).

Table 51: Distribution of Respondents' Expectation of their Monthly Utility Bill Payment

Expectation	Number Responding	Percent Responding
Higher than I expected	4	9%
About what I expected	33	70%
Lower than I expected	9	19%
Something else	1	2%
Total	47	100%

The following section explores what respondents would do if given the opportunity to do another project. Ninety-two percent of respondents would use a program like or similar to the CEWO program. One-third (33%) indicated that they would use a home loan to pay for the project. The remaining two-thirds indicated that they would use some other way to pay for the project, as Figure 22 illustrates.

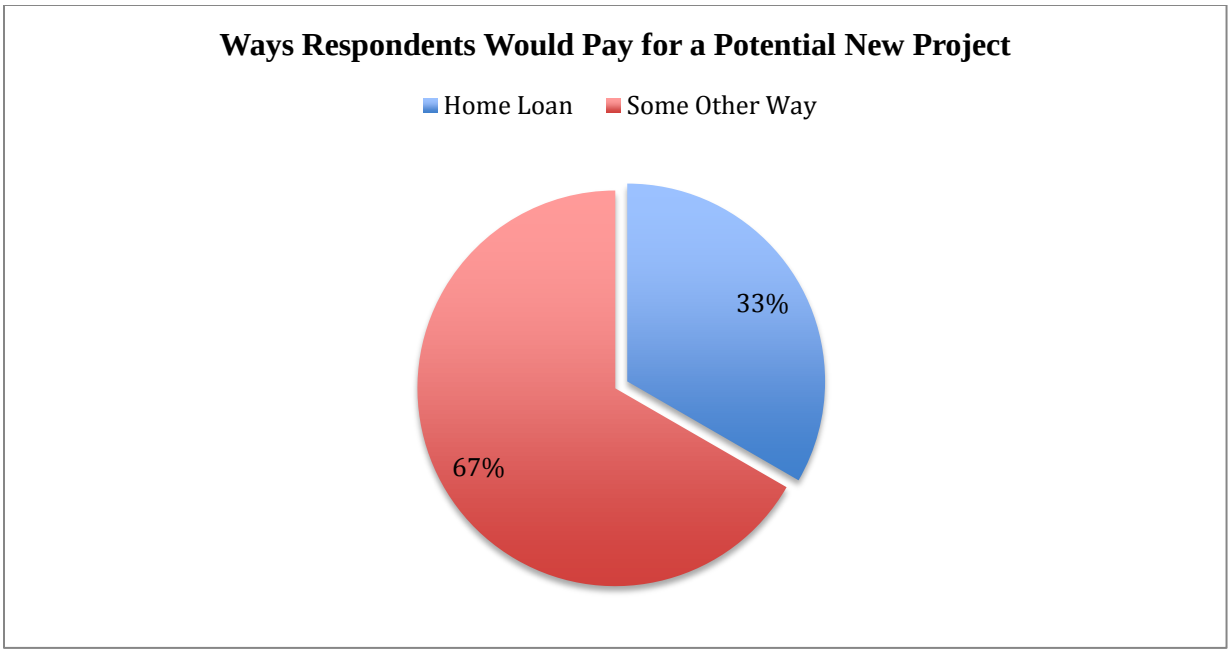

Figure 22: Ways Respondents Would Pay for a Potential New Project

Respondents were asked to rate their overall satisfaction with the method of repayment on a scale of "1" Not at all Satisfied to "5" Very Satisfied. The average rating is 4.6 on a 5 point scale with half of respondents (51%) indicating that this method of repayment was "easy."

This section explores the satisfaction rates and recommendations for the CEWO program. Using a 5 point scale where "1" is Not at all satisfied and "5" is Very satisfied, respondents rated their satisfaction with the CEWO program attributes. The overall method of repayment received a "Very Valuable "rating from 69% of the respondents. Overall experiences with the CEWO experience received a "Very Valuable" rating from 67 percent of respondents. Ninety-eight percent of respondents would recommend the CEWO program to friends or family (see Table 52).

Table 52: Satisfaction Ratings for CEWO Attributes

Satisfaction	1 Not at all Valuable	2	3	4	5- Very Valuable
Overall method of repayment	1%	0%	2%	20%	69%
Comfort of the home after the work or service was performed or installed	0%	2%	6%	24%	69%
Overall experience with CEWO	0%	0%	10%	24%	67%

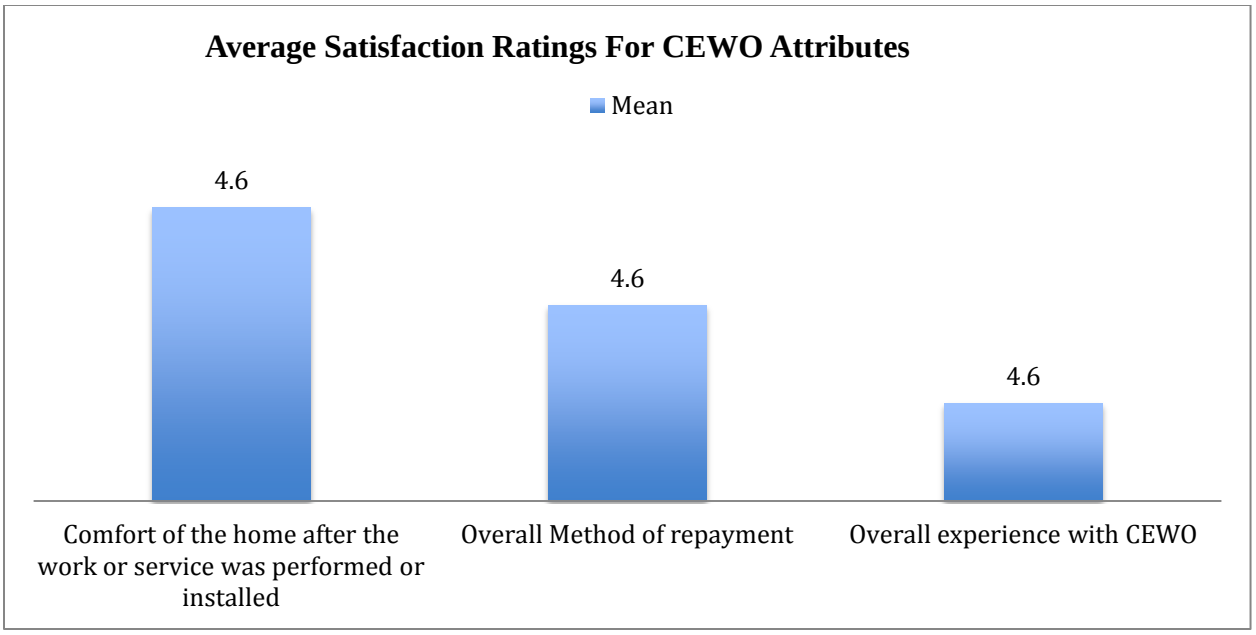

Figure 23: Average Satisfaction Ratings For CEWO Attributes

Respondents were given the opportunity to make suggestions for improvement to the CEWO program. Thirty five percent said they would not change anything. Fourteen percent indicated concern about damage of theft and the quality of work from the contractor. Ten percent requested more information about the work being done as Table 53 summarizes.

Table 53: Suggestions for CEWO Program Improvement

Change	Number Responding	Percent Responding
None/nothing	18	35%
Concern about damage/theft/ things not done right by contractor	7	14%
More information on the work being done and energy savings	5	10%
Explain all the terms of the loan prior to signing	4	8%
Lower interest rate/make it cheaper	4	8%
Don't make me deal with a certain bank	3	6%
Provide helpful energy advisor who answers questions	3	6%
More marketing/advertising to make people aware of the program	3	6%
Good job done/ I am satisfied	3	6%
Have more than one bid	2	4%
Have more knowledgeable contractors/crew	2	4%
Other	4	8%
Total	51	100%

Appendix I: Program Drop Out Survey Results

Introduction

Clean Energy Works Oregon (CEWO) fielded customer surveys to those who chose to "opt out" or dropout out of the program as well. This section summarizes the key findings from this survey based on the most recently completed dataset provided by CEWO staff, as of April 2012 as Table 54 shows.

Table 54: Summary of Program Drop Out Survey Disposition

Survey Name	Target Audience	Timing	Total Population	Number of Completes for this Analysis
Drop Out Survey	500 homeowners who were closed out in Q4 2011 or Q1 2012	April 2012	500	111

Program Participation

Although the program drop out survey had 126 respondents, 13 (10%) indicated that they were not program drop outs. Therefore, these findings focus on the responses from the 111 respondents who did characterize themselves as program drop outs (see Figure 25).

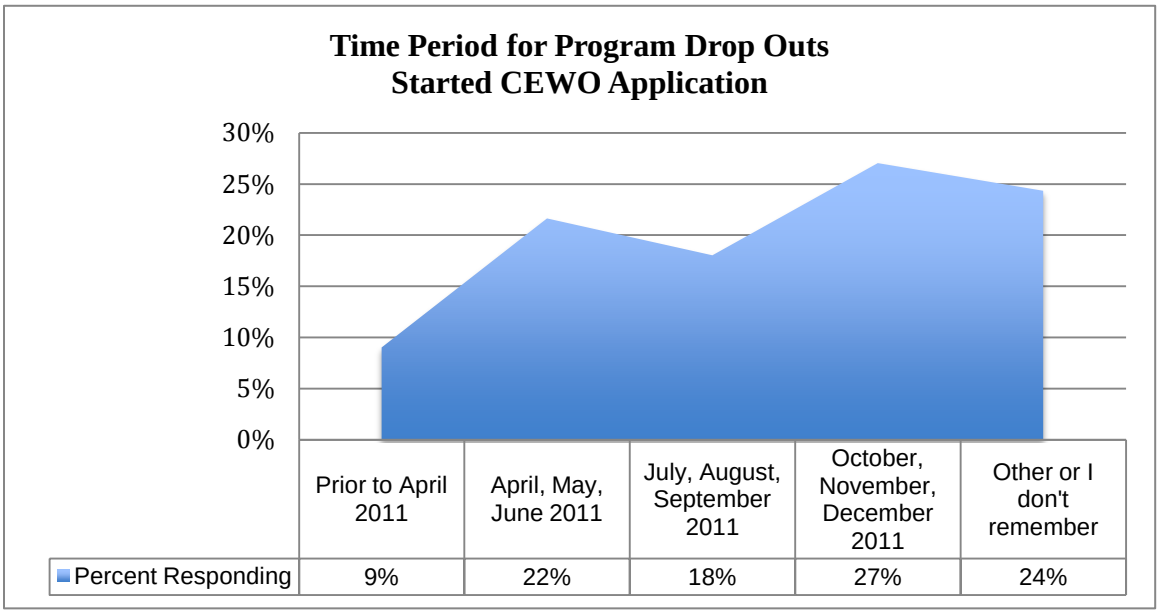

Figure 24: Time Period Program Drop Outs Started CEWO Application

Respondents indicated which response best described their situation prior to applying to CEWO with respect to making energy efficiency improvements. As the findings from Table 49 illustrates, 45 percent of the respondents placed themselves into the "*I was considering multiple energy upgrades in my home"* category. " Thirty seven percent of respondents placed themselves into the *"I knew I needed to make changes, but was not sure what"* category and while 39 percent reported they had been *"looking actively into home energy improvements for less than 6 months."*

Table 55: Respondents' Situation With Respect to Home Energy Efficiency Improvements Prior to CEWO

Response Category	Number of Responses	Percent of Responses
I was considering multiple energy upgrades in my home	50	45%
I knew I needed to make changes, but was not sure what	41	37%
I was only considering one energy upgrade in my home	14	13%
I hadn't given a lot of thought to the energy efficiency of my home, and was just curious how my house performed.	6	5%
Total	111	100%

As these findings indicate, most program drop outs were aware of the need to make energy efficiency upgrades to their homes, however, they lost interest in the pursuing these projects as they progressed through the CEWO process.

Table 50 shows that while these respondents may have been aware of the need to make energy efficiency improvements, one-third of them had been considering making these improvements for the past six months (39%) while another 19 percent had been thinking about it for the past six to 12 months.

Table 56: Length of Time Program Drop Outs Actively Considered Home Energy Improvements

Length of Time	Number Responding	Percent Responding
More than 3 Years	19	17%
2-3 years	4	4%
18-24 months	14	13%
12-18 months	10	9%
6-12 months	21	19%
Less than 6 months	43	39%
Total	111	100%

Reasons for Making Home Energy Improvements

These respondents also indicated the various reasons that they decided to make home energy improvements, which are summarized in Table 51. The major reasons centered on reducing energy costs, concern for the environment, and improving overall comfort. For example, 79 percent mentioned they were concerned with high heating and cooling costs, while 77 percent mentioned that reducing energy consumption was the "right thing to do" and 62 percent wanted to "reduce their carbon footprint." Comfort issues were also prevalent in responses: included 40 percent of the respondents mentioning that their house was either too hot or too cold, while 20 percent indicated that certain rooms could not be used during parts of the year and 10 percent had to maintain the house at a constant temperature year round.

Table 57: Reasons for Upgrading the Home*

Reason	Number Responding	Percent Responding
I am concerned about high heating/ cooling costs	88	79%
Reducing energy consumption is the right thing to do	86	77%
I was to reduce my carbon footprint	69	62%
I want to increase the value of my house	45	41%
My house it too hot/too cold	44	40%
Some rooms can't be used in winter or summer because they are too hot or too cold	22	20%
I am concerned about health issues	19	17%
My heat/cooling has to be on all the time to maintain a comfortable temperature	11	10%
None of these	2	2%
Total	111	100%

*multiple response question

The Home Energy Assessment was the major attraction to CEWO, mentioned by slightly less than half (43%) of the program drop outs. Other factors of less importance were the instant rebates, mentioned by just 17 percent as Table 52 shows.

Table 58: Primary Reason for Initial Attraction to CEWO

Primary Reason	Number Responding	Percent Responding
The home energy assessment	48	43%
The instant rebates offered	19	17%
Financing options	14	13%
Objective and expert guidance throughout the process	10	9%
Guidance on where to start	6	5%
A one-stop shop for multiple energy upgrades	4	4%
Interest in solar panels for my home	3	3%
The latest energy upgrades	2	2%
Other	2	2%
I can't remember any specific reasons	2	2%
A list of pre-approved contractors	1	1%
The program supports small businesses and creates jobs	0	0%
Total	111	100%

These findings suggest that the majority of the program drop outs were interested in making home energy efficiency improvements and viewed the home energy assessment as a way to help them identify the most appropriate options to consider.

Assessment of the CEWO Process

The majority of respondents dropped out of the program after receiving detailed bid from the contractor. While 79 percent of the respondents completed that step, only 10 percent continued onto to receive the actual loan paperwork and only seven percent received a revised bid before dropping out. This decline is illustrated in Figure 25.

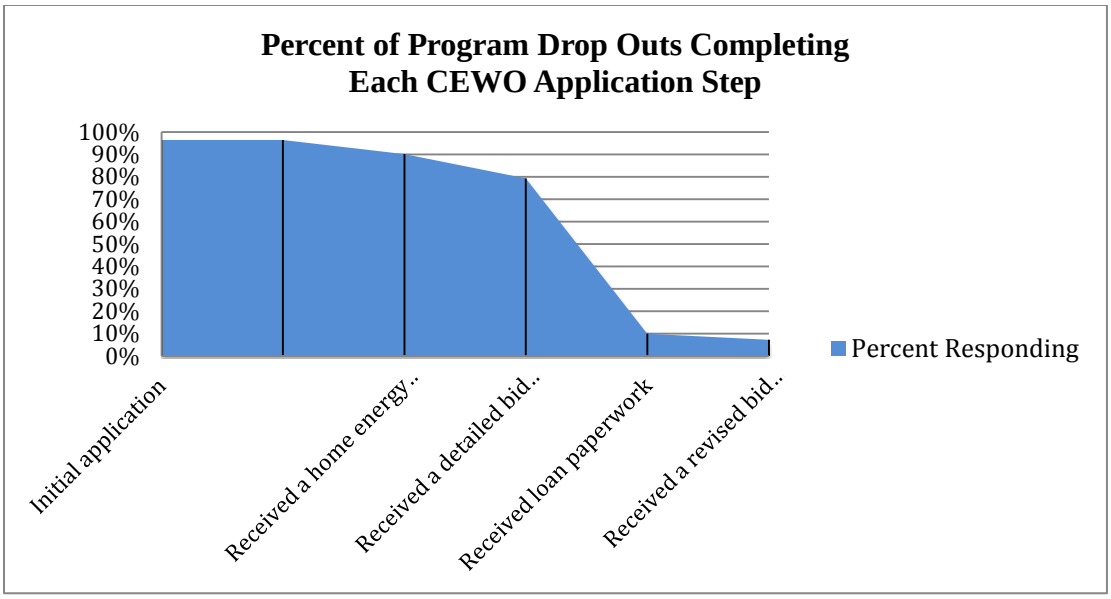

Figure 25: Percent of Program Drop Outs Completing Each CEWO Application Step

These finding suggest that program drop outs left CEWO because they were dissatisfied with the bid they received from the contractor.

The program drop outs indicated that overall, the program was "Clear" to them, with 41 percent reporting the program was "Clear" and another 41 percent indicating it was "Somewhat Clear," as summarized in Table 53. Therefore, the reason for dropping out of the program may be more based on either the respondents' unrealistic expectations regarding project cost or the fact that they did not want to make that large of an investment at this time.

Table 59: Clarity of CEWO Program Among Program Drop Outs

Response	Response Count	Response Percent
Not Clear at All	5	5%
Not Clear	8	7%
Somewhat Clear	45	41%
Clear	46	41%
Very Clear	7	6%
Total	111	100%

Similarly, 68 percent of the program drop outs reported that CEWO was either "Somewhat Easy" (41%) of "Very Easy" (27%) (see Table 54).

Table 60: Ease of Working with CEWO Among Program Drop Outs

Response	Response Count	Response Percent
Very Difficult	4	4%
Somewhat Difficult	14	13%
Neither	18	16%
Somewhat Easy	45	41%
Very Easy	30	27%
Total	111	100%

Satisfaction with CEWO

Respondents were asked to rate their level of satisfaction with CEWO and its components based on a 7 point scale where "1" is Completely Dissatisfied and "7" is Completely Satisfied. Satisfaction ratings were highest with the Home Energy Assessment (an average of 5.4 satisfaction rating out of 7), while the satisfaction rates were lowest for the contractor bids (an average rating of 3.6). These findings are summarized in Table 55 and in Figure 26.

Table 61: Summary of Satisfaction Ratings for Program Drop Outs

Satisfaction Level	Clean Energy Works Oregon Overall	Your energy advisor	Your contractor	The Home Energy Assessment	Your contractor's bid	The financing	The instant rebates
Completely Dissatisfied	3%	7%	7%	7%	17%	8%	5%
Dissatisfied	13%	8%	7%	1%	14%	8%	5%
Somewhat Dissatisfied	8%	11%	12%	9%	13%	10%	7%
Neutral	12%	16%	16%	6%	12%	22%	21%
Somewhat Satisfied	15%	14%	9%	12%	15%	9%	15%
Satisfied	37%	22%	21%	41%	11%	11%	17%
Completely Satisfied	11%	18%	15%	23%	7%	3%	10%
No Response	0%	5%	13%	1%	11%	29%	21%

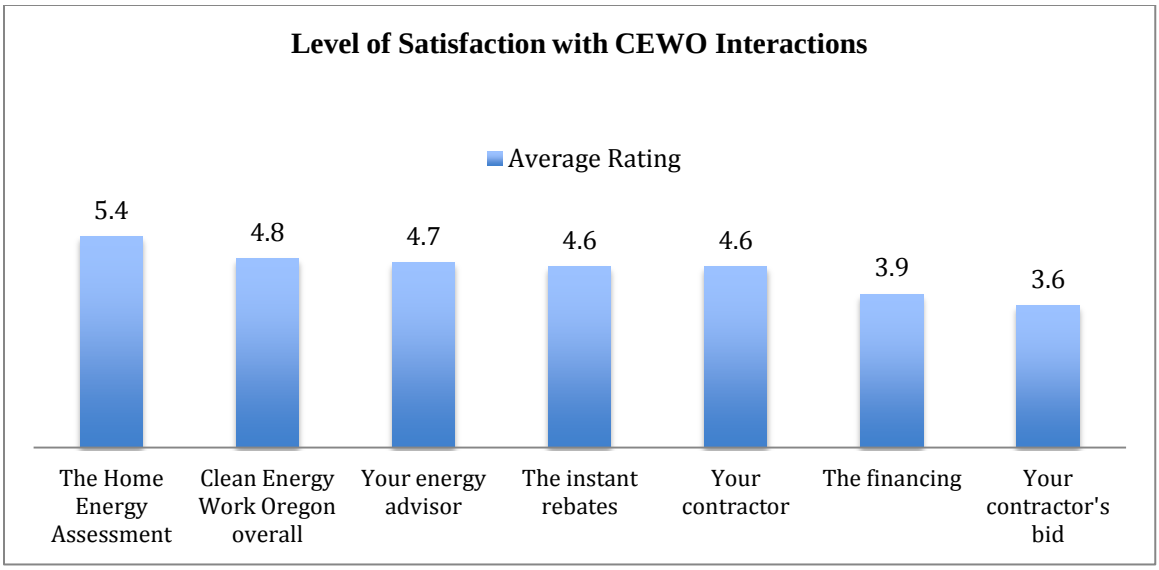

Figure 26: Summary of Average Satisfaction Ratings for CEWO Components

Reasons for Dropping Out of CEWO

Ninety-seven percent of these respondents provided an open-ended response explaining their reasons for dropping out of the program. The primary reasons centered on complaints regarding the contractors' bids, with many respondents indicating the bid was too high or not competitive. Other complaints focused on problems with the program requirements, financing limitations, and lack of communication with either the Energy Advisor or contractor. A few indicated that their circumstances had changed since initiating the process, which was the reason they opted out of the program.

Contractor Bid is Too High

> *"Disorganized staff with poor communication skills, the process, financial advantage of participating versus not, and next steps were not clearly laid out. My bid was twice as much as the market rate, loan rate higher than a home equity loan."* (Program Drop Out)

> *"Bid was OVER priced (we had other bids placed) and there seemed to be additional work recommended that were unnecessary (i.e. change from gas to electric water heater.)* (Program Drop Out)

Lack of Understanding About Program Requirements

> *"I liked the program and think it is a very valuable resource. I decided to opt out of the program and implement most of the identified measures with another contractor and receive ETO incentives. There were a couple parts of the CEWO that didn't work well for my situation…It was a big penalty not to be able to get competitive bids. I ended up saving more from lower bids than I would have with the CEWO incentive."* (Program Drop Out)

> *"Originally I thought the program was for homes that desperately needed energy upgrades. I applied and was told I was approved, so I thought I would be able to get all my upgrades done. The energy advisor didn't call me or email once during the whole process. Nothing was mentioned about a credit application*

*at all, so I was shocked when I had to do it. Then I wasn't approved for credit, and I was pretty angry as it wasn't ever mentioned. I would have gone ahead and done the improvements if I had been approved. It was all very heartbreaking! (*Program Drop Out)

Lack of Communication

"Never received the assessment or any bids." (Program Drop Out)

"Our advisor disappeared. We were told another advisor would contact us, and again, we heard no further contact." (Program Drop Out)

"The bid was WAY out of reach for me financially. I was not offered or counseled on more affordable/reasonable options. It's irresponsible to encourage someone (who has a home that's under water to begin with) to take on a $20,000 debt for insulation alone. I would have been interested in some reasonably priced upgrades to my furnace and hot water heater but nothing reasonable was offered. The guys that did the energy assessment were helpful and informative but the 'energy counselor' was pretty much absent and ineffective through the whole process. I received zero follow up from him after the initial visit... It seems full of empty promises and I do not recommend it to my friends and neighbors." (Program Drop Out)

"The financing was not at all clear. No one was able to help me figure out what my monthly payments would have been, this was critical to what work I could afford to do…The person at energy works that was supposed to help me, did not seem open to questions and guiding me." (Program Drop Out)

Didn't Like the Program Requirements or Structure

"The program: Not sure what to make of it since we did not participate beyond the meet and greet to assessment through bid step. We didn't like the one contractor option and found it uncomfortable since we never approach our purchases this way. The energy audit should be conducted by CEWO and NOT the paired up contractor. Then once the audit has occurred a list of at least three vendors with credentials to address the findings of the initial audit should be given to the home owners." (Program Drop Out)

"The cost. Other financial obligations came up and we did not continue… The system appears to be set up for contractors to pad their bids in order to make the minimum requirement to use the financing. It made me no longer have trust in the contractor or Clean Energy Works Oregon." (Program Drop Out)

"The process was too long, the contactor bid was vague and out of line price wise, guidelines regarding heating/cooling upgrades were ridiculous." (Program Drop Out)

"I wasn't excited enough about my assigned contractor to move forward." (Program Drop Out)

Other Reasons for Dropping Out

"Seems like a great program, but the home improvements recommended were all things I felt I could complete myself." (Program Drop Out)

"I wanted to install energy efficient equipment not offered by the heating contractor." (Program Drop Out)

"The assessment process was quite drawn out. I did not have full confidence in the assessment team's competence. The return on investment for recommended improvements as going to be about 40 years. The assessment gave me false information. Even if I did all improvements - I was not going to improve my energy efficiency all that much - yet the improvements were VERY expensive." (Program Drop Out)

"We have had some financial setbacks this past few months and wouldn't be able to make the payments at this time. We are still very interested in the program, and hope to have our budget worked out in the near future. Please keep us on your list." (Program Drop Out)

"Our house was in much better shape than we previously thought." (Program Drop Out)

Figure 28 summarizes the reasons that these respondents gave for dropping out of CEWO. Consistent with the previous findings, the major reason for program drop outs were the contractor bids. This was mentioned as primary reason for dropping out by 36 percent of the respondents and mentioned as a contributing factor by 61 percent by all of the respondents. Other issues were that the financing was too expensive, a primary reason for discontinuing the program for 16 percent of the respondents and a contributing factor mentioned by 37 percent of the respondents.

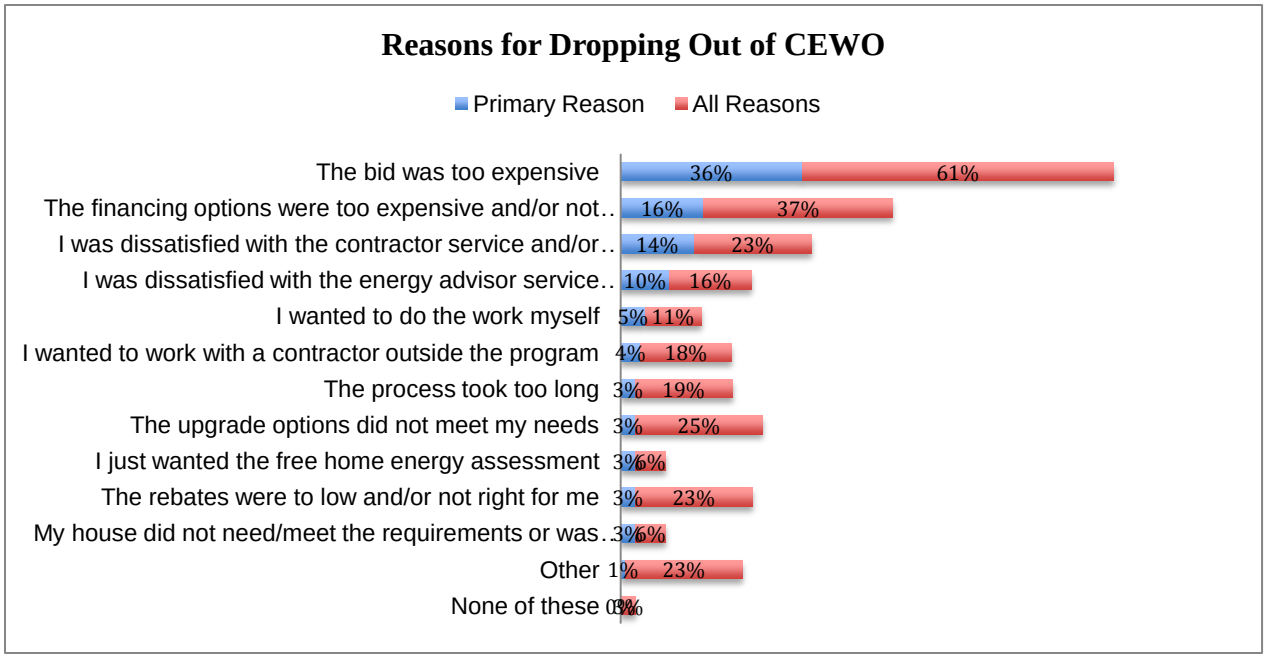

Figure 27: Reasons for Dropping Out of CEWO

A minority of program drop outs reported dissatisfaction with either their contractor (14%) or Energy Advisor (10%) as the primary reason for discontinuing their application; however dislike for these two program representatives was mentioned as a reason for dropping out by 23 percent of the respondents who disliked their contractor and 16 percent who disliked their Energy Advisor.

Of note, only a few respondents discontinued their participation due to program ineligibility (6% of all respondents).

These findings suggest that the previous approach of bundling all the measures into one bid was not well-liked and led to program drop outs. It will be important to monitor program drop out rates going forward to see if the revised program process leads to few program drop outs.

Despite dropping out of CEWO, more than half (56%) of respondents would still recommend the CEWO program to a friend or family member, as Figure 29 shows.

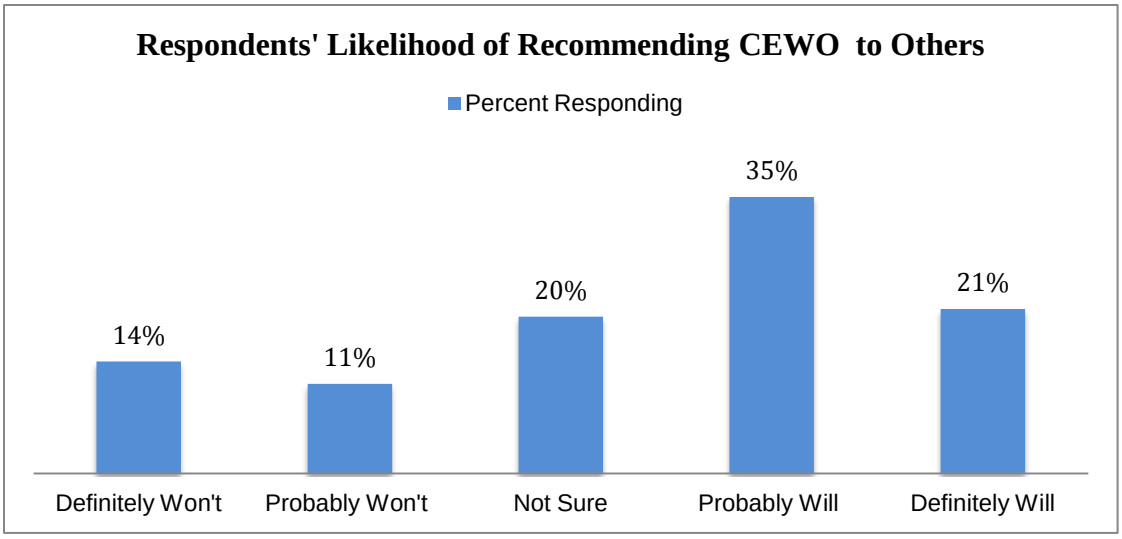

Figure 28: Respondents' Likelihood of Recommending CEWO to Others

Just because these respondents opted out of CEWO, does not mean they are not going to complete these energy upgrades. In a total of 54 percent indicated they "Probably Will" or "Definitely Will" complete these energy improvements without CEWO in the next 12 months, as Table 56 shows.

Table 62: Likelihood of Completing Energy Efficiency Upgrades

Likelihood of Completing Home Energy Efficiency Upgrades	Number Responding	Percent Responding
Definitely Won't	1	1%
Probably Won't	18	17%
Haven't Decided	30	28%
Probably Will	32	30%
Definitely Will	26	24%
Total	107	100%

Areas for Program Improvement

Respondents also provided suggestions on ways in which CEWEO could improve. The respondents provided a total of 59 suggestions on ways in which the program could improve. These suggestions focused on providing more regarding to make the program clearer and more understandable to potential participants as well as offer more flexibility so customers can select their own contractor, as illustrated in the following comments.

Suggestions to Allow More Flexibility

"Allow people to choose their own contractor; allow them to get bids first. Have the energy consultant available to review the bids for appropriate recommendations." (Program Drop Out)

"some freedom to choose contractor by cost or quality." (Program Drop Out)

"Allow for financing for some upgrades rather than all or nothing. Have the (Energy Advisor) take more active role in guidance." (Program Drop Out)

"Have the contractors prepare bids in several price ranges. Had we gotten a bid with lower-grade improvements, we probably would have proceeded." (Program Drop Out)

"Make the program more flexible. Let people pick and choose the improvements to make." (Program Drop Out)

"Include weather-stripping installation in the package of services a contractor can provide under this program. It's currently far too focused on making people buy appliances…" (Program Drop Out)

"I think the primary contractor assigned to me did not have the expertise in the energy upgrade that I was considering. Best to match the contractor to the type of work being requested." (Program Drop Out)

Provide More Information About the Program at the Beginning

"Better advisers; more financial counseling about the bid and ways to break it up into affordable options; I also think the energy advisers should be going over the bid with the client not the contractor." (Program Drop Out)

"Up front information about the costs. If I had known that it could be $9k or more I would have thought more about the options before moving forward." (Program Drop Out)

"Be able to explain what the expected monthly liability will be." (Program Drop Out)

Suggestions to Improve Communications

"More engagement and follow-through by the energy advisor. I spoke with him just once during the entire process. Check-ins would add value rather than waiting for an issue to arise. (Program Drop Out)

"Better customer service/faster response." (Program Drop Out)

"Be able to explain what the expected monthly liability will be." (Program Drop Out)

"Speed up the process, reduce the initial cost of the program." (Program Drop Out)

"I would implement some sort of system that confirms with the homeowners that they have actually received a detailed bid from the contractor. Homeowners shouldn't have to hound contractors for the bid." (Program Drop Out)

Offer Various Financing Alternatives

"Low or 0% interest financing! And allowing solar to be a part of the package." (Program Drop Out)