

Saving Energy at Work in Green Bay:

Commercial, Public, and Multifamily Buildings



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Energize Green Bay is the clean energy campaign of the City of Green Bay.

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Please Note:

The specifics of tax credits, rebates, loan programs, and other incentives are subject to change. Every effort has been taken to ensure that the information within is accurate at the time of writing.

Disclaimer: The information presented here is intended as a high level overview. The best source of information about any program referenced in these pages is the organization that manages it. Always consult a tax advisor about tax credits.

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Introduction

The nonresidential sector of Green Bay is the basis for our City's continued prosperity and wellbeing. We can all be proud that the City of Green Bay has one of the most diversified economies for a city its size in the United States. This booklet is intended for a broad array of potential readers: multifamily housing developers, salon owners, auto mechanics, nonprofit daycare centers, commercial property owners, restaurateurs, and hundreds of others. If you are among these, then you are involved in making decisions about buildings used by the public. The purpose of this booklet is to explore the benefits of investing in and transitioning to cleaner sources of energy over time, and to serve as a resource for finding state and federal incentives to make that investment more cost efficient.

Background

The Green Bay City Council unanimously passed a resolution in May 2021 that expressed concern, "regarding the negative impacts of **climate change** on the greater society and within the local community insofar as climate change increases

the risk of flooding, extreme weather, public infrastructure damage, and economic loss." The Common Council established a climate goal of achieving 100% **clean energy** and **carbon neutrality** for the City of Green Bay by 2050. To make these goals achievable, the Green Bay City Council passed a clean energy plan in December 2023. That plan, ***Clean Energy Green Bay, 2030 Targets on Path to 2050 Goals***, (available at <https://greenbaywi.gov/sustainability>, under the Energy & Emissions tab), was a collaboration of the City of Green Bay, the Green Bay Water Utility, Green Bay Metro Transit, the Green



Bay Sustainability Commission, and Slipstream, an nonprofit consultant partner. It has recommendations intended to help Green Bay make progress towards its clean

If you see a term in bold, you'll find a definition in the glossary on page 35.



energy goals.

What Is Clean Energy?

Clean energy is defined as energy that does not release greenhouse gases. Sources of clean energy include solar, wind, hydroelectric, nuclear, geothermal, and several others. But the cleanest and cheapest form of clean energy is saved energy, meaning the energy you don't use. So, that is the main focus for this booklet.

As of 2026, about 17% of the electricity in the Green Bay area comes from clean sources, making it among the dirtiest grids in the US. To put a positive spin on that, it means that saving energy here in Green Bay is more impactful than elsewhere. Looking for ways to make your building or operation more energy efficient in your business can save you money every month and will help preserve our shared environment for future generations to enjoy.

What Are the Benefits of Clean Energy?

There are many. Here are four that are particularly important:

- 1.) Local economy.** Wisconsin doesn't have large coal, oil, or natural gas deposits. We bring in six times as much energy from other places as we produce. This is expensive and it means that things that happen worldwide, like the wars or hurricanes, impact the prices we pay. Producing more of our power here will protect us from price instability and other forms of risk. It will also keep more dollars in our local economy.
- 2.) The environment and risk mitigation.** The burning of fossil fuels is the principle cause of climate change-related risks.
- 3.) Efficiency.** When you burn fuel to create electricity or heat, there is a lot of waste. Roughly 66% of the fuel used to generate electricity is wasted before it reaches your electrical panel. Clean energy sources don't require combustion and don't waste as much energy. This helps keep energy costs under control. The costs of renewable power generation have continued to fall, even as the cost of coal has risen.

- 4.) Public health.** Using natural gas in the home, primarily for cooking and heating, has been shown to cause 13% of childhood asthma cases. Fossil fuels, as a whole, lead to 1 out of 5 respiratory illnesses. For this reason, the American Lung Association has prioritized clean energy as an area of concern.



Focus on Energy

An organization that will come up a lot in this booklet is **Focus on Energy**, and for good reason! The State of Wisconsin requires that utility companies run programs to incentivize energy efficiency. Most utilities, including Wisconsin Public Service (WPS), have chosen to work with Focus on Energy. This is a state-mandated organization managed by the Public Service Commission whose job is to make decisions about how best to use these utility funds in providing energy efficiency programs to the public. The Focus on Energy rebates (except for the federal HEAR and HOMES programs) are only available to customers of participating utilities. Virtually everyone in the City of Green Bay falls into that category. If, by chance, you are thinking about applying some of this information outside of the WPS service area, you will need to check with your utility company if it is part of the Focus on Energy program. Go here to see: <https://focusonenergy.com/about/participating-utilities>.

1. The Business Case

Investments in clean energy and energy efficiency look a little different for people in business than they do for individuals and households. Not only are businesses answerable to more parties, but they can run into unique fiscal barriers like 'split incentives.' These happen when the economic benefits of an action don't go to the person or party that pays for them. This is especially the case for real estate developers and rental property owners who may ask themselves, for example, "What's the point of installing energy efficient appliances if the tenant pays the electric bill?" Or, in the case of a developer who will sell the property, "Where's the benefit in installing equipment with long-term benefits that will go to the purchaser?" These are split incentives, and they present real dilemmas when viewed strictly in terms of the financial balance sheet. Even if you're personally very motivated by the threat of climate change, you may need to respond to questions along these lines posed by lending institutions, partners, or even that little voice in the back of your head.

The good news is that in most cases, energy efficiency investments lead to cost savings. But, it is important to look at these issues more broadly.

The "Triple Bottom Line"

Over the past decade, it's become more common to think in terms of the "triple bottom line," or TBL. This is the idea that the traditional and familiar profit and loss report is a limited way of understanding value when making business decisions. There are real benefits and liabilities that cannot be captured in *Quickbooks*. Accounting software programs only track the financial bottom line, leaving out forms of value that can't easily be expressed in currency. The three "bottom lines" in TBL are: the financial, the social, and the environmental, sometime referred to as "profit, the people, and the planet." The three are interrelated; it's not possible to maintain a successful business in the long term without stable and healthy socioeconomic and environmental conditions. Businesses benefit from having healthy, prosperous, and educated customers and employees, not to mention breathable air and a predictable climate.

1.1 The Economic Bottom Line

Setting aside the split incentive problem for a moment, it's easy to make an argument for energy efficiency and clean energy from an economic standpoint. It's a convenient truth that using less energy will cost you less money. This was demonstrated by Focus on Energy's Community Impact Program (CIP) which focused on a handful of small businesses in Green Bay. Business owners worked with Focus on Energy energy advisors to create a tailored plan to increase their buildings' energy efficiency. The results speak for themselves.

Business	Cost after rebates (\$)	Electricity savings, 15 year life cycle (kWh)	Natural gas savings, 15 year life cycle (Therms)	Cost savings, 15 year life cycle (\$)	Annual cost savings (\$)
<i>The Depot</i>	\$63,130	457,620	37,590	\$97,900	\$6,527
<i>Titletown Brewery</i>	\$27,900	300,315	0	\$42,044	\$2,803
<i>Dubois Formal-wear</i>	\$26,218	373,965	9,825	\$61,200	\$4,080

Some of the outcomes of Focus on Energy's 2025 Community Impact Program

While the CIP has concluded in Green Bay, qualifying businesses can meet with Focus on Energy energy advisors to consider options that work for your business. This is the best way to ensure you receive every possible rebate.

Incremental Cost

Often, people calculate the payback period of higher efficiency equipment based on the full cost, but that may not account for how things work in the real world. When making price comparisons and calculating payback periods, it's useful to think in terms of **incremental cost**.

If you need, for example, a dishwasher for your commercial kitchen, then you are going to purchase dishwasher. The key thing to look at is the price difference between a "conventional" dishwasher and the more efficient one, that difference is the incremental cost. If a conventional dishwasher costs \$4,000.00 and a more efficient one costs \$6,000, then that's an incremental cost of \$2,000, (possibly less with a Focus on Energy rebate). If the efficient dishwasher then saves you \$50 per month, then the payback period for that efficiency gain is three years and four months. And once that incremental cost has been paid, then those efficiency gains will pay down what would have been the conventional cost of the system more quickly, or go directly into your pocket! And you'll be providing a benefit to the environment the entire time!

Five Economic Benefits

Here are some ways that investments in energy efficiency, clean energy, and **sustainability** more broadly can benefit your economic bottom line:

- 1.) Cost Savings.** Replacing incandescent bulbs with LEDs will save you money. Energy efficient HVAC systems can be less expensive to maintain and operate. Natural lighting is both better for people and free--once you've paid for the glass. These are the "low hanging fruit" of sustainability, and there are a lot of them.
- 2.) Consumer Demand.** According to the Yale Climate Opinion Survey (2024), 62% of residents in the Green Bay Metro Area think that companies should do more to address climate change. Additionally, 78% of Green Bay area residents said they prefer companies that demonstrate a commitment to sustainability. These customers will reward you with increased demand and loyalty.
- 3.) Resilience.** Building a more energy efficient business operation makes it more resilient by hedging against rising energy costs and associated risks. The

more energy intensive your building or operation is, the more you are exposed to rising energy costs.

4.) Sustainable Supply Chains. We live in an interconnected, global economy. Even small companies may find themselves doing business with businesses that seek to maintain **sustainable supply chains**.

5.) Retention and Recruitment. There are many costs associated with both failure to retain employees and the recruitment of the same. A commitment to clean energy, energy efficiency, and sustainability has been found by multiple studies to improve the likelihood of job acceptance, employee engagement, and retention. A 2022 IBM study, for example, found that 68% of respondents were more likely to accept a position at a company that centers sustainability as part of its operations and culture. The same is true for tenants.

In short, investing in clean energy and energy efficiency will make you more competitive by lowering your costs, mitigating risk, increasing customer demand, providing access to more B2B opportunities, helping you recruit talented employees, reducing training costs, and more.

1.2 The Other Two Bottom Lines: People and the Planet

This booklet is concerned with clean energy and energy efficiency, many of the activities that pertain to the social and environmental bottom lines fall outside of that scope. But, generally speaking, businesses benefit when they exist in a well governed and prosperous community filled with healthy, educated people prepared and able to put their best efforts forward as employees, entrepreneurs, and consumers. They also benefit by being in a stable and healthy climate. Green Bay businesses can and do find many ways to contribute to this picture. This booklet is about energy, so the biggest impacts on people and the planet have to do with public health and climate change.

Ask any Green Bay resident over 50 about the weather and they will tell you it doesn't get as cold as it did when they were a kid. They aren't imagining it; it's well documented by National Oceanographic and Atmospheric Administration (NOAA) data. On average, the annual temperature here has increased by about 5.1 F since

1970. The first snowfall of the year is now, on average, two weeks later than it used to be! And when storms come, they're wetter and wilder. It's too late to go back to the climate of the 1980s. Temperatures have risen and even under the best scenarios, they'll take a considerable length of time to return to "normal." But it's never be too late to mitigate further risk.

2. Energy Efficient Buildings & Operations

In 2025, the City of Green Bay worked with ICLEI to create a greenhouse gas inventory with a 2023 baseline (which will be available at greenbaywi.gov/sustainability in early 2026). It showed that 82% of Green Bay's emissions from buildings comes from the commercial and industrial sector. And that's not inclusive of multifamily housing! The energy efficiency of commercial and industrial buildings is a critical area to address if we are to achieve Green Bay's clean energy goals.

2.1 New Construction & Retrofits

The earlier you make energy efficiency and clean energy central to a project, whether it's new construction or renovation, the better. Basic decisions, like how a building is oriented on the site can be very important. Considering solar panels on the roof now or in the future? Why not maximize their output by ensuring you have an unobstructed, South-facing roof? Or you may be interested in **LEED certification**. Pursuing LEED, and other green building certifications, will challenge you to design and construct buildings that use less lighting, less energy, and will be cheaper to operate. (If you are in housing, check with **WHEDA** to see whether tax credits may be applicable for LEED-certified projects.) The further along you are in the design and construction process, the more your energy efficiency options will narrow. This is definitely the case with Focus on Energy's **Energy Design Assistance** program. If you are able to enroll in this free program at an early planning stage, you will receive a lot of free technical assistance. However, the scope of what Focus on Energy is capable of addressing will contract as the project proceeds.

Working with Focus on Energy

Focus on Energy can offer significant energy efficiency and clean energy-related rebates for your project, whether you are building something new or upgrading your existing operation. To make full use of what Focus on Energy has to offer, it's best to contact the appropriate energy advisor (there is a link to their energy advisor

map in the Resources section). If your project is eligible for the Energy Design program, the process is free. Focus's team will work with you and your designers to model energy efficiency savings throughout the building using a variety of strategies. They will also provide a comprehensive report that will specify equipment that will cut down on your energy usage. The document will detail all of the rebates that would be available for each piece of energy saving equipment. These can include HVAC systems, commercial restaurant equipment, and more. For multifamily residential buildings, warehouses, and retail buildings, there is the **Express Energy Design Assistance** program that makes use of an online tool to expedite assistance. There is also an *Income-Qualified Multifamily Express Energy Design Assistance program* that provides an incentive of \$450 per unit, up to \$300,000, in rebates per project.

Planning & Design	Const. Documents & Bidding/Estimating	Construction	Move-In
Optimal Timing Energy Design Assistance	Opportunities still available Energy Design Review	Fewest Opportunities Prescriptive Rebates	Too late (60+ days post-occupancy)
Solar Ready Buildings			
Express Energy Design Assistance: Multifamily, Warehouse, and Retail			

Chart adapted from Focus on Energy

Energy Design Review

If you engage with Focus on Energy after the planning and design phase and your project is eligible, you will be enrolled in their **Energy Design Review** program. The Energy Design Review team will review all of your existing planning and design documents and make recommendations about energy saving equipment, complete with information about Focus on Energy's rebates.

Solar Ready Buildings

The most successful rooftop solar PV installations require pre-planning. While PV arrays can be adapted to most roof types, occasionally structural reinforcement is necessary. "Solar ready buildings," are ones that have been designed from the

ground up to accommodate solar PV panels. Whether you're planning to do the installation immediately or further down the road, it's wise to ensure that your building has been optimized for solar. Focus on Energy has created a program to assist developers to do just that. Both Energy Design Assistance and Review enrollees are eligible for technical assistance and financial incentives.

To begin working with Focus on Energy, use their New Construction Online Tool online at <https://focusonenergync.com/welcome/>. The full array of Focus on Energy Rebates can save you \$1,000s on the cost of attaining that next level of energy efficiency.

2.2 New and Retrofitted Multifamily Housing

There are the incentives and programs that would be available to any commercial building, and then there are programs that are targeted specifically at new or existing multifamily housing. In some cases, these programs will have income requirements based on potential or current tenants. These potential upgrades can reduce your costs, lead to greater tenant satisfaction and retention, and reduce maintenance requirements and expenses.

Focus on Energy has a specific energy advisor for multifamily housing in Eastern Wisconsin. You can find this person by going to <https://focusonenergy.com>, clicking on "Resources," and selecting "Energy Advisor Map." On the left column, select "Multifamily Customers" and click. This will launch a map of Wisconsin, select the link for our region. The advisor can help you access relevant information about best practices, Focus on Energy rebates, and federally funded home energy rebates.

HOMES Rebate Amounts by Energy Savings and Income Level

Modeled Energy Savings	Income Level	Rebate
20-34%	50% tenants with incomes 80% of AMI (area median income) or lower	100% of project costs, up to \$5,000 per unit, \$250,000 per building
	50% tenants with incomes 80-150% AMI	50% of project costs, up to \$2,000 per unit, \$200,000 building max
	50% of tenants with incomes greater than 150% AMI	50% of project costs, up to \$1,500 per unit, \$200,000 building max
>35%	50% tenants with incomes 80% of AMI (area median income) or lower	100% of project costs, up to \$10,000 per unit, \$500,000 per building
	50% tenants with incomes 80-150% AMI	50% of project costs, up to \$4,000 per unit, \$400,000 building max
	50% of tenants with incomes greater than 150% AMI	50% of project costs, up to \$3,000 per unit, \$400,000 building max

The IRA Home Energy Rebates and Multifamily Housing

The 2022 Inflation Reduction Act included two home energy rebates, HOMES and HEAR. In Wisconsin, these programs are managed by Focus on Energy. *(Please note: if you search online for information about these programs, make sure that the information is tailored for Wisconsin. Each state that implemented them did so differently).* These are mostly intended for homeowners to use on their own private residences. However, the rebates can also be applied to multifamily homes by developers, landlords, and property managers.

HOMES and Multifamily Housing Retrofits

HOMES is a holistic energy savings rebate that is intended to help residential property owners make their existing residences more energy efficient through technology neutral upgrades. To get started, you will need to contact a IRA HOMES registered primary contractor. You can find the list on Focus on Energy's website. The primary contractor will come to your building and perform an energy assessment to establish a baseline for your property. (Please note that this will not be a free service). The contractor has software that will allow them to model the extent to which an array of projects will improve the overall energy efficiency of the building. The rebates begin at an overall 20% improvement, with more generous rebates for a 35% or better improvement. Whether the residents are low-income (under 80% of the Area Median Income), moderate income (80%-150%), or high income, (greater than 150%) will also determine the rebate amount. In the case of multifamily residences, the income level is based on the majority of residential households in the building. The table at left shows the amount of the rebate taking these factors into account. HOMES rebates can be applied to weather sealing, insulation, HVAC upgrades, and other Energy Star certified projects. The HOMES primary contractor will walk you through the process. For multifamily housing, the rebates are applied on a per unit basis, with maximums per building.

HEAR Program and Multifamily Housing

The HEAR program (Home Electrification and Appliance Rebate) is intended to help people upgrade existing fossil fuel appliances to efficient electric ones that operate on clean energy; or, in some cases, use electricity more efficiently. The rebate can be used for air source heat pumps, heat pump water heaters, electrical panels, electrical wiring upgrades, Energy Star® rated insulation and air sealing, qualified heat pump clothes dryers, and qualified electric cooktops and ovens. While these are primarily intended to incentivize replacement, several of these rebates can be applied to new construction (see the chart). The program is income qualified, so multifamily buildings where a majority of households have a household income

HEAR Program Income Eligibility and Rebate Table

Income Eligibility for HEAR	Maximum Project Rebate
<i>Households below 80% AMI</i>	<i>100% of project costs up to \$14,000 across multiple technology categories</i>
<i>Households between 80% and 150% AMI</i>	<i>50% of project costs up to \$14,000 across multiple technology categories</i>

greater than 150% of AMI are ineligible.

HEAR has seven different categories of rebate. Some of these are accessed through HEAR-registered contractors and some can be accessed directly from participating retailers. Some of the categories can be used for new construction and some of them cannot. This information is in the table at right. Focus on Energy maintains a list of both HEAR-registered contractors and participating retailers on their website.

HEAR Program Rebate Categories

HEAR Upgrade	Rebate Maximum per Category	Contractor or Store	New Construction eligible?
<i>ENERGY STAR® electric heat pump water heater</i>	<i>Up to \$1,750</i>	<i>Store</i>	<i>Y</i>
<i>ENERGY Star® electric heat pump for space heating and cooling</i>	<i>Up to \$8,000</i>	<i>Contractor</i>	<i>Y</i>
<i>Electrical load service center (electrical panel)</i>	<i>Up to \$4,000</i>	<i>Contractor</i>	<i>N</i>
<i>Electrical Wiring</i>	<i>Up to \$2,500</i>	<i>Contractor</i>	<i>N</i>
<i>ENERGY Star® Insulation, ENERGY Star® ventilation, air sealing</i>	<i>Up to \$1,600</i>	<i>Contractor</i>	<i>N</i>
<i>ENERGY Star® electric heat pump clothes dryer</i>	<i>Up to \$840</i>	<i>Store</i>	<i>Y</i>
<i>ENERGY Star® electric stove, ENERGY Star® cooktop, ENERGY Star® range</i>	<i>Up to \$840</i>	<i>Store</i>	<i>Y</i>

Focus on Energy Rebates

In addition to managing the HEAR and HOMES programs, Focus on Energy manages its own statewide rebate programs. These are funded by energy utilities. In the case of multifamily homes, they offer rebates for eligible heating, cooling, ventilation, lighting, and water heating equipment, as well as building envelope improvements. To detail all of these would be beyond the scope of this booklet and they tend to change from year to year. For the most current information, take a look at <https://focusonenergy.com/business/multifamily> or email multifamily@focusonenergy.com. Search for their catalog of multifamily rebates. You can also contact the Multifamily Energy Advisor referenced on the first page of this section.

New Energy Efficient Homes Tax Credit

(Ending June 30, 2026).

New homes that are built to Energy Star® standards are eligible for the federal New Energy Efficient Homes Tax Credit through June 30, 2026. Tax credits range from \$250 to \$5000 depending on size and other characteristics. Projects must meet applicable Energy Star® requirements and may be single-family or multifamily. Multifamily homes can receive a tax credit of up to \$2500 per unit. Homes that qualify under the Zero Energy Ready Home Program may receive \$5000 for single family homes or up to \$5000 per unit for multifamily homes. These tax credits are stackable with low income housing tax credits available through WHEDA.

Green Bay's Home Improvement Loan Program

If you own **and** live in a small, multifamily building that has up to three units, you may be eligible for Green Bay's Home Improvement Loan Program. This is a loan program intended for low income Green Bay residents to make improvements to their homes. While it's not specifically designed for energy efficiency, it can be used for weatherization projects. Depending on how much equity you have in your home, the loan can be as high as \$35,000, and it does not need to be repaid until you sell the house. NeighborWorks Green Bay manages the program on behalf of Green Bay. Their contact information is listed in the **Resources** section.

2.3 Benchmarking

Energy benchmarking is the process of comparing your building's energy usage to a "benchmark" based on the energy usage of operations in similar buildings. Are you paying more money per month than you should? How efficient is your building or equipment? Is there room for improvement?

These are questions that you may have asked yourself while paying your monthly utility bill. If you're in business, it can be very hard to know where you stand. You can't just ask your competitors to share their utility bills with you. Fortunately, organizations like the American Society of Heating, Refrigerating, and Air-Conditioning Engineers (ASHRAE) and the Environmental Protection Agency's (EPA) Energy Star® program have done exactly that. They've done the hard work of discovering the average energy use intensity (EUI) for many different types of properties. In many cases, they've also been able to factor in weather and other variables to create fair comparisons. You can use this information to improve your understanding of your building and business operations, and to help track the impact of upgrades to your building and processes.

Why do it?

People like to say, "You can't manage what you don't measure," and it's true. Here are three key reasons to do it:

- 1.) To understand your energy performance and establish a basis for comparison. Don't just blindly pay your bills, know what you're paying for.
- 2.) To track your progress by measuring the impact of upgrades, behavior changes, or new strategies over time.
- 3.) To demonstrate your dedication to energy efficiency to customers, clients, potential building buyers, and the broader community.

Benchmarking Tools

Benchmarking is relatively straightforward. You will need twelve months of information about your electrical and natural gas usage. If you do not have this in

your records, you can obtain the data from Wisconsin Public Service. You will also need to have some basic information about your building, particularly its square footage and use. Once you have these numbers, you are ready to get started!

1.) ENERGY Star® Portfolio Manager

ENERGY Star® Portfolio Manager is a free, widely used tool supported by the EPA that helps track your building's energy use. It's popular with commercial, municipal, industrial, and even some residential users. In fact, over 25% of commercial buildings in the U.S. already use it!

Why use it?

It's free and, once you enter your data, straightforward to use. It allows you to compare your building's energy use to similar buildings nationwide by generating a score on a 100 point scale, 50 being the median. It makes adjustments for local conditions, including cold Wisconsin winters. It's sometimes required for Focus on Energy programs and other programs.

2.) Energy Use Intensity and ASHRAE

Some building types (like restaurants) haven't yet become available in Portfolio Manager. In that case, you can calculate your Energy Use Intensity (EUI) and compare it to national standards using ASHRAE data. The calculation is simple:

$$\text{EUI} = \text{Total Energy Use (kBtUs)} \div \text{Building Size (square feet)}$$

ASHRAE provides benchmarks by building type. For instructions on how to convert your utility bills into kBtUs and use your EUI to benchmark your building, go to greenbaywi.gov/sustainability and go to "Energy Benchmarking" under the Energy and Emissions tab. This page also has a listing of different business types and their average EUI scores.

3.) Focus on Energy

Focus on Energy maintains a network of commercial and industrial energy advisors throughout the State of Wisconsin. Energy Advisors are available to get you started with energy benchmarking, and to assist with applying for rebates and participating in programs like the Whole Building Tune Up Program. To get connected with your energy advisor, click here or call 1 (800) 762-7077.

Focus on Energy's Practical Energy Management (PEM) program offers financial incentives to qualifying commercial and industrial energy users to establish an energy baseline in Energy Star® Portfolio Manager and work with your energy advisor to come up with a plan to cost-effectively save energy.

2.4 HVAC

The question of how you will heat and cool your building is one of the most important you may face. In most buildings, heating and cooling account for just over half of total energy costs. And for many landlords in Northeast Wisconsin, it may be the only utility bill paid on behalf of tenants. This makes it a significant, ongoing operational expense.

Geothermal Heat Pumps

Geothermal heat pumps can heat and cool a building and, depending on the design, may even be able to heat water or provide radiant floor heating. Some systems may require a natural gas or electric heating supplement for the very coldest days. While the upfront cost will be higher than for a more "traditional" HVAC system, you will eventually be heating or cooling the home for little, or even, no cost. And their lifespan is long! Many systems are expected to last a century with occasional replacement of the compressor. Not only are they long lasting, but having fewer moving parts, they require less maintenance than other HVAC systems. Best of all, there is a generous federal tax credit in place for nonresidential systems, see below. **Nature's Way** is one local company that has made use of geothermal heat pumps to heat and cool their buildings. During the summer of 2025, Nature's Way began drilling 280 500-foot-deep wells beneath a portion of their parking lot. These will be used for a water-based loop that will take advantage of heat differentials to pump heat into their building during cold months and the opposite during the summers. This will not only cut their energy costs, but reduce their site emissions by 20%.

Air Source Heat Pumps (ASHPs) and Dual Fuel (Hybrid) Systems

ASHPs offer a bewildering range of options for heating and cooling commercial

buildings and multifamily housing. Every building is different, so it's best to discuss options with one of Focus on Energy's trade allies or a qualified contractor. In general terms, air source heat pumps will be much more efficient than natural gas and provide greater flexibility. However, they may also have higher operating costs. Dual fuel systems (ones that use ASHPs for all but the colded months) can be a cost effective compromise.

Other Commercial HVAC Systems

Commercial buildings commonly make use of an array of HVAC systems, including efficient rooftop units and boilers. For information about these contact Focus on Energy's Energy Advisor for Business. Go to focusonenergy.com/energy-advisor-map, select Business Customers, and click the link for Northeast Wisconsin's Business Energy Advisor.

Incentives

- **Investment Tax Credit.** Provides up to 50% of the cost of **geothermal systems** as a tax credit! The base tax credit is 6%, however it multiplies to 30% with the use of prevailing wages and apprenticeship programs. There is an additional 10% if the building is located in an '**energy community**,' (these are neighborhoods that have been negatively impacted by pollution related to electricity generation), and another 10% if the equipment meets domestic materials standards. This tax credit can also be used by nonprofit organizations by using the IRS's direct pay program. Instead of receiving a tax credit, the tax-exempt entity will get the money back in the form of a check. This is particularly useful for houses of worship, nonprofit housing, school districts, and local governments. Yes, if you meet the criteria, you can get up to half the cost back!
- **Focus on Energy** provides a rebate for heat pump installation. The amount varies year to year. Check with Focus on Energy for details.
- **HEAR Program.** For multifamily housing, the Home Electrification and Appliance Rebate program can provide up to \$8,000 per geothermal or air source heat pump installation—for both retrofits and new construction. Check Focus on Energy, which administers HEAR in Wisconsin, to go over specific requirements.

- **HOMES rebate.** HOMES is a whole-building energy efficiency program designed for retrofitting existing buildings. It can be applied to multifamily housing. It can't be used for new construction. However, for retrofits, under the best scenario, it can provide up to \$10,000 per unit for qualified expenses. These include Energy Star® certified heating, cooling, and water heating equipment. You will need to work with an IRA HOMES-registered contractor. Focus on Energy maintains a list on their website.

2.5 Operations

A restaurant, with its need for refrigeration, stoves, and other energy intensive types of equipment, will have higher energy costs than an insurance office that occupies the same square footage. And the energy costs associated with running a manufacturing line? Those can be very high indeed! Utility's bills can be a major cost of doing business, and it can feel like a challenge to find information about best energy efficiency practices relevant to your business. For common types of businesses, using Energy Star Portfolio Manager or ASHRAE benchmarks can help you get a sense of where you stand compared to others. But it may feel hard to translate these scores into specific, actionable steps. Fortunately, Focus on Energy has published a remarkable series of "Energy Efficiency Best Practice Guides." These guides provide actionable information specific to a wide variety of industries. They can be accessed here: <https://focusonenergy.com/business/ee-best-practice-guides>.

Programs Related to Operations

- **Focus on Energy's Energy Management Programs**
Focus on Energy offers an array of strategic and practical energy management programs to help businesses operate efficiently. You can access them at focusonenergy.com/services/energy-management.
- **Sustainable Business Council's Green Master's Program**
Sustainable Business Council (SBC) is a Wisconsin-based nonprofit that helps businesses optimize their energy efficiency and sustainability practices. In addition to offering consulting services, they run their Green Masters Program to help get businesses started along the path.

3. Renewable Energy

Ultimately, the clean energy transition will mostly happen on a larger, utility scale. WPS and many other utility companies have committed themselves to decarbonizing their grids by 2050. However, in the near term, you may find it to be in your organization's best interest to make that transition on your own timetable.

3.1 Solar PV Panels

When most people visualize renewable energy in the context of a building, they think about solar photovoltaic, or PV, panels. Installing solar PV panels on your commercial property, whether on the roof or on ground mounts, can fully or partially offset your energy costs. Much will depend on your building or operation's overall energy plan. A building that depends on fossil fuels for heating, for example, will see less of an impact. Consider your energy goals; solar PV arrays may be most effective as part of an overall electrification plan, or to strategically "flatten" peak demand. And, combined with battery storage, a solar system can keep the lights on even when the power goes out! Solar is currently the most cheaply deployable source of renewable energy. However its utility is highly contextual and will depend on a number of factors. For example, for rooftop installations, your building will require a reasonably new roof. It makes little sense to install solar panels, which typically are typically warranted for 25 years onto a roof that will need to be replaced in 10. An overabundance of shade can also be a limiting factor. But, if these challenges are met, the rewards can be high. Not only will they result in substantial savings over the life cycle of the equipment, they will help to hedge against rising energy costs. And, if it helps, the cost savings can be thought of as a very safe, low interest investment.

Incentives:

- **Focus on Energy.** Focus on Energy provides a rebate on solar PV installed on commercial and industrial properties.
- **Solar for Good.** If you happen to run a mission-driven nonprofit that owns its own building and is interested in installing solar panels, the Couillard

Foundation's Solar for Good grant can help. Renew Wisconsin manages their twice annual grant, you can apply here: www.renewwisconsin.org/solarforgood/.

- **Grow Solar Green Bay.** The City of Green Bay partners with the Midwest Renewable Energy Association on a group purchase program. This program works with a local solar contractor to provide a below market rate for solar PV and offers discount tiers based on how many kW's are installed in as a whole. The more homes, businesses, and organizations that install solar arrays, the cheaper the price becomes. While it is chiefly marketed to residential customers, it can also be used by larger, commercial or industrial property owners. Typically, the group buy is run from May through October. Check with growsolar.org/greenbay-fox to learn more.

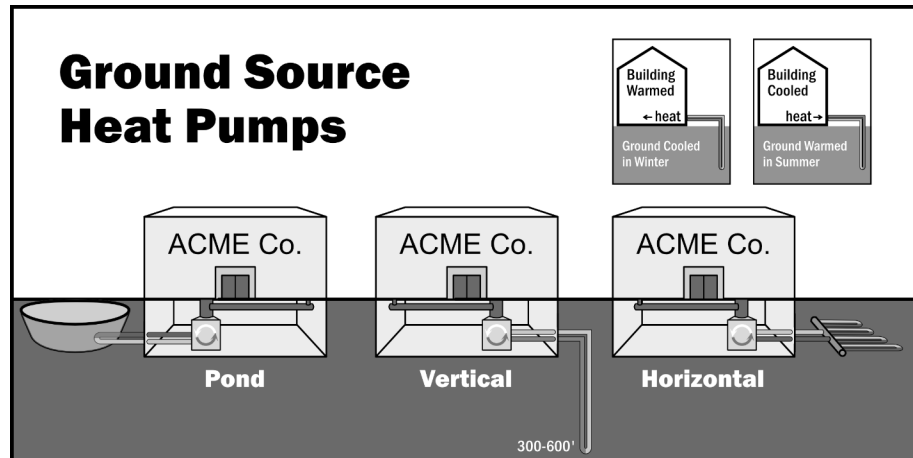
3.2 Renewable Energy Credits (RECs)

Renewable energy credits, or RECs, take advantage of the fact that one kW of energy is functionally the same as any other kW of energy. In other words, the electricity that arrives at your electrical panel doesn't know how it was generated, nor is there a way that you would be able to know. So, it's possible to purchase renewable energy that is generated elsewhere to offset the largely nonrenewable energy that is available to you. Why would you do this, you might ask? It's true that this will mean choosing to increase your energy costs. However, as discussed in section 1, there is a larger picture to the issue of clean energy, and your organization may have sustainability goals. RECs can help achieve them when solar PV arrays and other sources of renewable energy are not viable.

Obviously, it is important to purchase RECs from an unimpeachably trustworthy source. In Green Bay, the simplest way to purchase RECs is from WPS directly through their **NatureWise for Business** program. Many Green Bay businesses have been doing this for years, including **Ace Manufacturing, Allied Van Lines, and Kavarna Coffeehouse**. NatureWise enables businesses to purchase "blocks" of renewable wind power to offset their electrical usage. These pay for windpower generation over and above what WPS would otherwise have as part of its grid, so they have a real and meaningful impact. There are many nonprofits and businesses

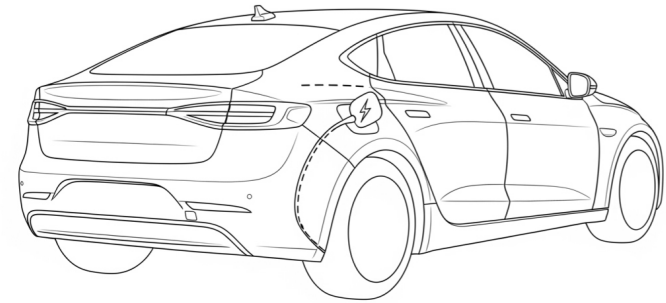
here in Wisconsin and throughout the country that sell RECs. We have included a couple of links in the **Resources** section that will help you know what to look for.

3.3 Ground Source Heat Pumps



Ground source heat pumps are not a direct source of electricity, however, by harnessing the stable temperature of the ground beneath our feet (or in some cases, bodies of water), they are able to heat and cool buildings and "power" other systems. They function similarly to air source heat pumps, however because the temperature of the ground is more stable than air, around 55 .1 F, they are able to be more efficient. Using ground source heat pumps will offset the use of electricity and natural gas that would otherwise power those systems. The federal Investment Tax Credit (ITC) provides a substantial incentive for their installation. When prevailing wage and apprenticeship programs are used, the ITC will provide a 30% tax credit to offset the cost of geothermal systems and their installation. And, if the project meets certain criteria for domestic content and/or siting, the credit can go as high as 50%! This tax credit is available to tax exempt organizations like nonprofits, houses of worship, and municipalities through the direct pay program. Rather than receiving a tax credit, these organizations will receive a check from the Department of Treasury. The US Department of Energy maintains a webpage on geothermal heat pumps, including links to IRS information, here: <https://www.energy.gov/eere/geothermal/tax-credits-incentives-and-technical-assistance-geothermal-heat-pumps>.

4. Transportation



According to the Department of Energy, the single largest contributor to greenhouse gas emissions is transportation, making it another priority. Depending on the nature and scale of your organization, you may be responsible for any number of vehicles. Converting a portion or all of these to battery powered electric vehicles (BEVs), plug-in electric vehicles (PHEVs), or hybrid electric vehicles (HEVs) brings some benefit. There are also equipment and policies that can be put into place to encourage employees to minimize their transportation-related carbon emissions.

4.1 Commercial Fleet

Whether you have a single company car or a fleet of delivery trucks, electric vehicles may be a great choice for you. While the initial cost of an EV is generally higher, in many cases, the **Total Cost of Ownership** will be lower. This is a measure that includes operating, maintenance, and depreciation expenses. There is a reason that large enterprises like **Amazon**, **UPS**, and others have been electrifying their fleets.

An excellent resource for getting more specific about the impact that electrification could have for your organization is Electrification Coalition's DRVE tool, which is available at <https://electrificationcoalition.org/resource/drve>. Once you've uploaded some data about your fleet, DRVE will perform an analysis that will help

you evaluate whether conversion is right for your organization.

What Are the Benefits of EVs?

- 1.) Public health.** EVs do use fossil fuels in the form of electrical power generation (unless running on 100% clean energy) and the embodied energy related to manufacturing. However, because EVs are able to use power more efficiently, they emit much less than internal combustion engine (ICE) vehicles. This reduction in fossil fuel-related pollution will lead to better health outcomes for people and other living organisms. As the grid gets cleaner, so will EVs!
- 2.) Lower maintenance costs.** How much does it cost to keep your internal combustion engine (ICE) car on the road? EVs have fewer moving parts. In 2021, the US Government calculated that the maintenance cost of an EV is 61% as much as an ICE vehicle.
- 3.) Lower fuel costs.** In most cases, it costs less to run a vehicle on electricity than it does on gasoline. The US Dep't of Energy has a cost calculator at <https://afdc.energy.gov/calc/>.
- 4.) Lower greenhouse gas emissions.** A particularly robust study was performed in 2025 by University of Michigan professor Greg Keoleian. His **cradle-to-grave analysis** looked at everything from resource extraction to driver behavior and, finally, disposal of the car. His study found, for example, that a BEV pickup carrying a 3,500 pound load will emit less than 30% of an ICE pickup with no cargo. Overall, BEVs emit at least 70% less than their ICE counterparts, and some as much as 83%. And the gap between ICE and BEV emissions will only increase as the grid becomes cleaner.

4.2 EV Chargers

If your organization is considering the use of BEVs or PHEVs, you will need to install EV charging infrastructure. However, that's not the only reason that you might consider setting up EV chargers. EV charging at work has become an important perk for employees, particularly younger adults who may live in apartments that do not accommodate EV charging. You may also be interested in installing public EV chargers as a number of businesses in Green Bay have. How and where to install EV

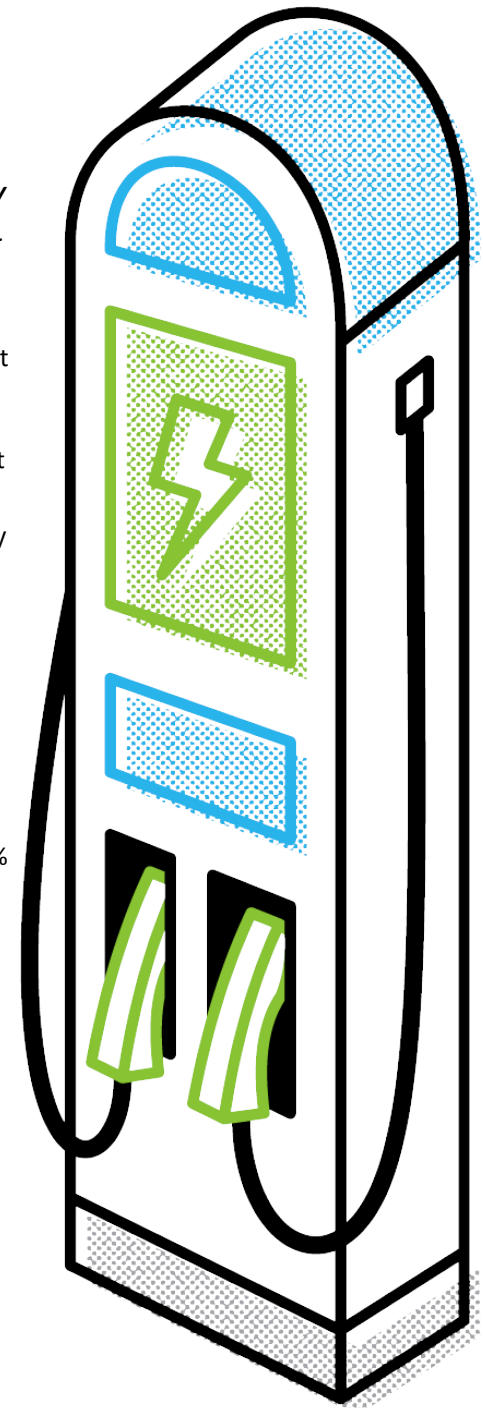
chargers is a big topic that will depend on the particulars of your situation.

Resources

- 1.) The information page at <https://afdc.energy.gov/vehicles/electric-fleets> has many useful links on how to electrify a commercial fleet, and addresses EV charging. (Department of Energy)
- 2.) The Workplace Charging Toolkit is an informational resource that covers how to manage employee EV charging. It can be found here: <https://cleancities.energy.gov/technical-assistance/workplace-charging> (Department of Energy)

Incentives

Through June 30th, 2026, there is a 30% tax credit for the installation of EV chargers, up to \$100,000. This provision of the Inflation Reduction Act, called Section 30C or the Alternative Fuel Vehicle Property Tax Credit, is also accessible to nonprofit and other tax exempt organizations through "direct pay."



5. Financing

The 800-pound gorilla that's been sitting in the corner throughout these pages is the fact that the upfront costs of these upgrades can be higher than their more conventional alternatives. It's the case that businesses can't always afford to think purely in terms of long-term benefit. We've already addressed the state and federal rebate programs and tax credits that can help tackle incremental costs. But there are also a handful of financing options that may apply to your business.

5.1 PACE Financing

PACE is a great way to improve the value of your building and pursue projects you wouldn't otherwise consider because of their upfront cost. Often, developers will design and build multifamily homes only to sell them soon afterwards to another entity. This results in a classic split incentive problem. PACE stands for Property Assessed Clean Energy, and it's a financial instrument that is designed to help developers take advantage of innovative technologies when it may not otherwise make economic sense to do so. It can be used to finance most types of clean energy and energy efficiency projects, including solar PV, geothermal heat pumps, and energy efficient windows. Unlike a normal commercial loan, it's repaid through voluntary assessments that remain with the building after it's sold to the next owner. This way the cost of these efficiencies will be shared with the party that will benefit from them. And, if the project financed through PACE is well designed, it's possible for the loan to be cash positive—meaning the property will save more than the debt service will cost. That's a very good deal worth looking into!

PACE financing is provided through commercial lenders that specialize in it; the loans typically have advantageous terms. Eligible projects include multifamily buildings with more than five units, as well as commercial, nonprofit, industrial, and even agricultural properties. PACE has been often used by the hospitality industry in Brown County. Local examples include the **Larsen Green Condominium** building on Broadway Street and the Legacy Hotel in Ashwaubenon. In Wisconsin, PACE is administered by a nonprofit organization called Slipstream. Go to <https://www.pacewi.org> for more information, click on "Projects" under the "About" tab to look

at specific uses.

5.2 SBA Microloans

SBA Microloans are loans under \$50,000 that can be used for clean energy and energy efficiency projects (among other things). The loan terms are up to the individual community lender, but typically require collateral and/or a personal guarantee. In Wisconsin, the **Wisconsin Women in Business Initiative** works with the SBA and maintains an office to help small business owners connect to community lenders, (you don't need to be a woman). Go to <https://www.wwbic.com/business-lending/> for more information. Their Northeast Wisconsin office is located in Appleton.

5.3 The WEDC Green Innovation Fund

The WEDC is working to establish a Green Innovation Fund (GIF). This will be a revolving loan fund dedicated to new, energy efficient construction, decarbonizing retrofits, and other projects related to clean energy. Further details about the GIF are not available yet. Unfortunately, as of this writing, the GIF has not yet been capitalized. To stay up to date, you can find their website at <https://wedc.org/building-communities/green-innovation-fund/>. They periodically issue a newsletter.

5.4 EPA Financing Resources

US EPA maintains a useful webpage of links and resources related to financing energy efficient buildings at www.epa.gov/statelocalenergy/clean-energy-finance-tools-and-resources.

5.5 Solar for Good Grant Program

If you are a mission-based nonprofit, you may be eligible for RENEW Wisconsin's Solar for Good grant program. Grantees are awarded up to 50% of the panels

needed for their project. There are two grant cycles per year. More information is available at <https://www.renewwisconsin.org/solarforgoodapplication/>.

5.6 Home Improvement Loan Program

As previously mentioned, the City of Green Bay can issue very favorable home improvement loans to individuals who live in small (three units or under) multifamily properties. These loans, intended for low income families, do not need to be repaid until the property is sold. Connect with NeighborWorks Green Bay (contact info in the Resources section) for particulars about eligibility.

5.7 Stackability

"Stackability" is the question of whether multiple sources of financing and rebates can be "stacked." For the most part, the financing and other incentives discussed in these pages can, including alongside conventional commercial loans. The exceptions are the HOME and HEAR programs as they apply to multifamily housing. While they can both be used for projects in a single building, they cannot be used for the *same* project. So, while both rebate programs can be used to offset the cost of air source heat pumps, for example, they can't be used on the same heat pump.

Glossary

air source heat pumps

Air source heat pumps provide heating and cooling by moving heat between the interior of a building and the outside air. They can reduce carbon emissions and exposure to volatile fuel prices. Dual fuel systems can cost competitive with natural gas systems.

carbon neutrality

"Carbon neutral" means that any CO₂ emissions are offset by an equivalent removal of CO₂ from the atmosphere.

clean energy

Clean energy comes from sources that produce little to no air pollution, such as solar, wind, and hydropower. "Conserved energy" can also be seen as a clean form of energy.

climate change

Climate change refers to long-term shifts in temperature and weather patterns that affect supply chains, insurance costs, and infrastructure reliability.

cradle-to-grave analysis

Cradle-to-grave analysis, also known as Life Cycle Analysis, evaluates costs and environmental impacts across a product's entire life cycle, from production to disposal. It helps businesses identify long-term risks, savings opportunities, and hidden expenses.

energy community

In the context of the Investment Tax Credit (ITC), an energy community is one that has been adversely impacted by energy generation, they are defined by census tracts. The most user friendly tool for identifying these areas is at www.bakertilly.com/energy-community-mapping-tool. Many tracts in Green Bay qualify.

geothermal heat pumps

Geothermal heat pumps use stable underground temperatures to efficiently heat and cool buildings. They offer long system lifespans and predictable operating costs for commercial facilities.

incremental cost

Incremental cost is the additional upfront investment required to choose a higher-performance or lower-emission option. This cost is often offset by lower energy, maintenance, or compliance expenses over time.

LEED certification

LEED certification is a recognized standard for high-performance, energy-efficient buildings. It can increase property value, attract tenants or customers, and demonstrate environmental leadership.

net zero carbon emissions

Net zero carbon emissions means a business balances its carbon output with reductions or verified offsets.

photovoltaic panels

Photovoltaic technology converts sunlight into electricity through solar panels. It allows businesses to generate on-site power, reduce utility bills, and hedge against rising energy costs.

renewable energy credits

Renewable energy credits (RECs) verify that electricity was generated from renewable sources. Businesses use RECs to meet sustainability commitments when on-site renewable generation is not feasible. They are tradeable on the market.

sustainability

Sustainability in business focuses on long-term value creation by managing environmental, social, and financial risks. It supports resilience, brand reputation, and operational efficiency. One of the most commonly cited definitions of sustainability comes from the United Nations' Brundtland Commission report from 1987: "Meeting the needs of the present without compromising the ability of future generations to meet their needs."

sustainable supply chains

Sustainable supply chains prioritize resource efficiency, ethical sourcing, and risk reduction across suppliers. They help businesses improve reliability while meeting customer and investor expectations.

total cost of ownership

Total cost of ownership accounts for all expenses over an asset's lifetime, including purchase, energy use, maintenance, and disposal. It enables smarter capital decisions than comparing upfront price alone.

weatherization

Weatherization improves a building's energy performance through insulation, air sealing, and efficiency upgrades. These measures reduce energy waste and deliver fast payback for many businesses.

WHEDA

WHEDA (Wisconsin Housing and Economic Development Authority) provides financing tools, tax credits, and incentives that support development and energy-efficient projects. Businesses often partner with WHEDA to reduce project costs and improve feasibility.

Resources

Clean Energy and Energy Efficiency Programs

Focus on Energy

Focus on Energy is a state-mandated rebate fund that runs energy conservation and clean energy programs on behalf of Wisconsin utility companies. Not only do they run their own energy programs on behalf of utilities, they also serve as the administrator for a number of federal programs. Their website is at <https://focusonenergy.com>. Here are some of the resources:

- **Multifamily Residential Rebates**

Focus on Energy offers a range of rebates for everything from insulation to rooftop solar PV panels. Most of these rebates can be accessed through contractors--especially through their network of trade allies. But go to <https://flipbook.focusonenergy.com/view/578305381/> to make sure that you're not missing out on any. Some of the rebates have annual maximums, so be sure to contact Focus on Energy as soon as you have decided to use one.

- **Prescriptive Rebates**

Focus on Energy offers a bewildering array of rebates for equipment related to commercial and industrial buildings and operations. Go to <https://focusonenergy.com/business> to see what's available.

- **Other Focus on Energy Programs**

From Practical Energy Management to Express Energy Design Assistance, Focus on Energy manages some powerful programs that can streamline your building and operations. If you have questions about these, a good place to start is their network of energy advisors, which you can access here: <https://focusonenergy.com/energy-advisor-map>.

- **HEAR and HOMES Rebate programs**

These are federal programs that are administered in Wisconsin by Focus on Energy and can be used for multifamily housing. Go to <https://focusonenergy.com/home-energy-rebates> for more information and to get started.

State of Wisconsin

- **Power Up Wisconsin (WEDC)**

Power Up Wisconsin will provide grants and low interest loans for solar PV installations. However, it is still in the planning stages. It will be applicable to multifamily housing.

- **Greenhouse Gas Revolving Loan Fund (WEDC)**

The Greenhouse Gas Revolving Loan Fund will be a low-interest revolving loan intended to help finance projects that will reduce gas emissions. At this writing, it has not yet been capitalized. Check with WEDC to inquire on its status.

Federal Government

- **Tax Credits (IRS)**

While the federal government has eliminated many tax credits related to energy efficiency and clean energy projects, there are still some remaining. Unfortunately, the IRS has discontinued updating these portions of their website. So, consult with a tax professional for the latest information.

- Investment Tax Credit for Energy Properties (Section 48): This can be applied to commercial geothermal projects and can provide up to 50% of the costs as a tax credit, or as ‘direct pay’ if you are a tax exempt organization.
- Alternative Fuel Vehicle Refueling Property Credit (30c): 30% tax credits for the purchase and installation of EV charging equipment is available for both residential and commercial purposes through June 30th, 2026.

Informational Resources

City of Green Bay

- **Energize Green Bay (EGB)**

EGB is Green Bay’s public outreach campaign on energy efficiency and clean energy. It’s website is <https://greenbaywi.gov/energize>.

- **Resilience and Sustainability Hub**

Green Bay’s Resilience and Sustainability Hub is a one-stop information resource that brings together all of the City’s initiatives related to resilience and sustainability. It can be found at <https://greenbaywi.gov/sustainability>. Among other things, you will find Green Bay’s *Clean Energy Plan*.

State of Wisconsin

- **Public Service Commission and the Office of Energy Innovation (OEI)**

OEI is Wisconsin’s principal office dedicated to the clean energy transition. As part of the Public Service Commission, you will find it at <https://psc.wi.gov>. You will also find information about the PSC’s many programs, including grant opportunities.

- Wisconsin DNR Small Business Environmental Assistance Program

Go to <https://dnr.wisconsin.gov/topic/SmallBusiness> to see if your small business qualifies for SBEAP’s technical assistance on environmental regulation and other related subjects.

Renewable Energy Credit (REC) Resources

- **US EPA Retail RECs Webpage**

Helpful webpage with definitions, attributes and additional resources: <https://www.epa.gov/green-power-markets/retail-recs>

- **Renewable Energy Certificate Association**

This is the website of the industry trade group: <https://recs.org>

**For more information, go to the City of
Green Bay's Resilience and
Sustainability Hub:**

<https://greenbaywi.gov/sustainability>

