

2020 INCOME ELIGIBILITY APPLICATION GUIDELINES

Thank you for your interest in FOCUS ON ENERGY® Tier 2 benefits. Please read the guidelines below for instructions on how to complete the application. To expedite the approval process and avoid delays, make sure to include the necessary documents as requested below. If you have questions, please contact us at homerewards@focusonenergy.com or **855.339.8866**. These guidelines are effective April 13, 2020.

If you are approved for Tier 2 benefits, you will be eligible to receive greater incentives for the following improvements:

- Air sealing
- Sill box and foundation insulation
- Attic insulation
- HVAC equipment

Tier 2 Requirements

To be eligible for Tier 2 benefits, you must meet all the requirements listed below.

- Must be a customer of a participating utility company. Confirm your utility participates at focusonenergy.com/utilities.
- Must live in an existing home (new construction and mobile homes are NOT eligible for insulation or air sealing; mobile homes may be eligible for incentives for replacing eligible HVAC equipment).
- At least 51% of your home must be heated with natural gas or electricity (propane/LP, oil and wood are NOT eligible for insulation or air sealing).
- Limited heating and cooling equipment incentives are available for propane/LP customers.
- Your annual or previous one month household income must be 80% or less of the state median income (SMI) (see chart below). Review and verification of income eligibility is required prior to completing improvements.

Determining Income Level

Do you meet the income guidelines?

If your gross annual or previous one month household income is 80% or less of the state median income, you may be eligible for Tier 2 benefits. If your gross annual or previous month's household income is above 80% of the SMI, you may be eligible for Tier 1 benefits. To determine if your income qualifies, find your gross annual or gross previous month's income and household size in the chart below. For example: If you have four family members, find "4" in the household size row and then look at the income amount in the Income rows below. If your gross annual household income is less than \$73,521 or gross previous month's income is less than \$6,127, you may qualify for Tier 2 benefits.

State Median Income (SMI) Limits By Household Size (2020) Household Income												
Household Size		1	2	3	4	5	6	7	8	9	10	11
Annual Income	60% SMI*	\$28,673	\$37,496	\$46,318	\$55,141	\$63,964	\$72,786	\$74,440	\$76,095	\$77,748	\$79,403	\$81,057
	Upper Limit: 80% SMI	\$38,231	\$49,995	\$61,757	\$73,521	\$85,285	\$97,048	\$99,253	\$101,460	\$103,664	\$105,871	\$108,076
1 Month Income	60% SMI*	\$2,389	\$3,124	\$3,860	\$4,595	\$5,330	\$6,066	\$6,203	\$6,341	\$6,479	\$6,617	\$6,755
	Upper Limit: 80% SMI	\$3,186	\$4,166	\$5,146	\$6,127	\$7,107	\$8,087	\$8,271	\$8,455	\$8,639	\$8,822	\$9,006

How to use this chart: Income eligibility is determined using applicants' current documentation from another program, most recent IRS Form 1040 or the documented income of the previous month (30 days). Certain income types require 12 months, which will be used to calculate a monthly average to determine the monthly income value. Applicants must have a one month income of no more than the "Upper limit: 80% SMI" listed for his/her household size in the table above. *Applicants with income less than the 60% SMI value listed for his/her household size may participate, but are encouraged to contact a local weatherization agency for information on other available assistance programs.

Documents to Submit With Your Application

Please provide copies of the requested documents to verify the information on your application and to determine incentive eligibility. Be sure to keep copies of your application and documents.

Incomplete applications cannot be processed. Failure to complete the income eligibility application in full and provide the required supporting documentation will either delay the income eligibility process or result in denial.

Handling and storage of personal information, applications and all supporting documentation follow strict security and data handling measures similar in scope to the requirements of Wisconsin Home Energy Assistance Program (WHEAP) and Low Income Home Energy Assistance Program (LIHEAP).

Section 1: Applicant Information

Provide information about yourself and your property, how to reach you and how you heard about the program.

- All applications must contain current, complete and accurate information based on the date of application.
- The applicant should be the occupant of the installation address (the home where work will be completed).
- If you are the landlord, your tenant living at the installation address should complete this income application.
- Select your preferred method of contact to be notified of eligibility determination or for additional information, if required.

Section 2: Property Eligibility

Complete all sections in order for us to determine your eligibility for incentives. Any fields left blank will result in an incomplete application and a delay in processing.

Focus on Energy is funded by participating Wisconsin utility companies. Check the list of participating utility companies at focusonenergy.com/utilities to see if your utility company participates. At least 51% of your home must be heated with natural gas or electricity from a participating utility company in order to be eligible for incentives.

Section 3: Household Members

Applicant must report the names of all household members (including children and yourself, the applicant) living at the installation address at the time of application submittal, as well as each household member's date of birth.

- **Household Members:** All individuals living in the household at the time of application submittal (related, unrelated or living together in the dwelling unit) are household members. Persons living in a housing arrangement with their own room who share common spaces are part of the household for this application.
- The following individuals are not eligible household members and should not be included, nor should their income be included in Section 4.
 - **Roomers/Boarders/Renters** who do not provide for the necessities of life for other household members (i.e., an individual who pays rent for their portion of the living space only, has a rental agreement with the landlord and does not otherwise provide financial support for other eligible household members). Persons sharing living spaces are not considered roomers.
 - **Temporary Residents/Household Members:** Individuals who are not permanent residents of the household but will be living in the household for less than 30 days after application submission. Temporary residents include individuals who lived in the household during a portion of the preceding month but are not living in the household at the time of application submittal.
 - **Foreign Exchange Student** from another country attending school on an exchange program.
 - **College Students** unless they live in the household full-time and do not have another residence (i.e. dorm room or apartment).
 - **Foster Children** of applicant who are orphaned, neglected, or delinquent and are not living in the household.
 - **Medical Attendant** who does not live in the household.
 - **Military on Active Duty:** A household member who is currently in active duty or has been called into active duty and is to be out of the household for at least 60 days. The base income of this individual should not be listed in Section 4, but any household support provided to maintain the household (i.e., housing allowances, allotments sent directly to the household for support) should be listed in Section 4.

Section 4: Household Income Choose which route (Direct, Express, Non-Express)

Applicant must fully disclose all income for each household member unless the individual is considered ineligible for income purposes (as noted above in Section 3). Failure to provide true and accurate information may result in Focus on Energy rescinding the incentive amount. Only choose one income verification option per household. Focus on Energy will use the most recent income documents to determine eligibility.

Direct Option

Verify your income by providing proof of existing eligibility to one of the assistance programs listed in **APPENDIX A**. If your household is currently enrolled in one of these programs, you can receive direct approval for Tier 2. Submit proof of your participation in one of these programs to Focus on Energy along with your application.

Please note: Do not send originals and be sure to black out Social Security numbers.

See APPENDIX A for a complete list of programs that are eligible for this income verification option.

<input type="checkbox"/> Direct Option – Indicate which of the following programs you are enrolled in. If you are enrolled in a similar program that is not listed here or online, please contact us at 855.339.8866 .	
Program Enrollment	
<input type="checkbox"/> SNAP/FoodShare	<input type="checkbox"/> WI Energy Assistance/Home Energy Plus+
<input type="checkbox"/> Homestead Tax Credit	<input type="checkbox"/> W2-TANF
<input type="checkbox"/> Wisconsin Head Start	<input type="checkbox"/> WIC (Women, Infants, and Children)
<input type="checkbox"/> SSI (Supplemental Security Income), not to be confused with SSA (Social Security)	

Express Option

List the annual income for each household member who is part of your household's economic unit. An economic unit includes all individuals, related or unrelated, who live together in the household and jointly share in providing or being provided for the necessities of life (shelter, heat and utilities) for all household members. Applicants are required to fully disclose all eligible income. Failure to provide true and accurate information may result in Focus on Energy rescinding the reward amount.

Please note: Do not send originals and be sure to black out Social Security numbers.

See **APPENDIX B** for a complete list of Income Types, Descriptions and Acceptable Support Documents.

Express Option – Complete the table and submit a copy of your most recent Tax Form 1040 and Schedule 1, along with other income types, for each member of your economic unit.			
Income Type	Annual Income		
	Household Member:	Household Member:	Household Member:
Annual Income (Count all taxable and non-taxable income from 1040.)	4A		
Other Income: <input type="checkbox"/> (V) Veterans' Benefits <input type="checkbox"/> (WK) Workers' Compensation <input type="checkbox"/> (CS) Child Support received or paid	\$		
Total Household Gross Income	\$		

4A Income eligibility for this option is determined using the documented income of the past year. **Please provide a photocopy of the IRS Form 1040 and Schedule 1 for each eligible household member's income.** Veterans' Benefits, Workers' Compensation and Child Support are not represented by IRS Form 1040 and Schedule 1; if you receive income from one of those income types, please provide supporting documentation (see **APPENDIX B**).

- 4B**
- When submitting IRS Form 1040, count all taxable and non-taxable income shown in lines 1–6. Do not use line 7b, total income, or 8b, the adjusted gross income alone.
 - If you are required to submit a Schedule 1, count all income shown in lines 1-8.

NOTE: We are required to add non-taxable income to our calculations, which means we count the total of Social Security benefits, pensions and IRAs received. For example, on Form 1040 we use lines 4a, 4c and 5a instead of 4b, 4d or 5b to calculate that income. We zero out any negative numbers and do not subtract that amount from your income.

1	Wages, salaries, tips, etc. Attach Form(s) W-2	1	20000
2a	Tax-exempt interest	2a	500
3a	Qualified dividends	3a	600
4a	IRA distributions	4a	5000
c	Pensions and annuities	4c	2000
5a	Social security benefits	5a	19000
6	Capital gain or (loss). Attach Schedule D if required. If not required, check here <input type="checkbox"/>	6	35
7a	Other income from Schedule 1, line 9	7a	500
8a	Add lines 1, 2b, 3b, 4b, 4d, 5b, 6, and 7a. This is your total income	8a	
b	Adjustments to income from Schedule 1, line 22	8b	
b	Subtract line 8a from line 7b. This is your adjusted gross income	8b	
9	Standard deduction or itemized deductions (from Schedule A)	9	

Standard Deduction for—

- Single or Married filing separately, \$12,200
- Married filing jointly or Qualifying widow(er), \$24,400
- Head of household, \$18,350
- If you checked any box under Standard

If \$0.00 or blank Schedule 1 not needed. Otherwise provide Schedule 1.

4C Upon review of your 1040 and Schedule 1, Focus on Energy will add any non-taxable income to your total taxable income. If a loss is displayed on your 1040 or Schedule 1, Focus on Energy will zero out the value upon calculation.

SCHEDULE 1 (Form 1040 or 1040-SR)	Additional Income and Adjustments to Income	OMB No. 1545-0074
Department of the Treasury Internal Revenue Service	<p>▶ Attach to Form 1040 or 1040-SR.</p> <p>▶ Go to www.irs.gov/Form1040 for instructions and the latest information.</p>	<p>2019</p> <p>Attachment Sequence No. 01</p>
Name(s) shown on Form 1040 or 1040-SR	Your social security number	

At any time during 2019, did you receive, sell, send, exchange, or otherwise acquire any financial interest in any virtual currency? Yes No

Part I Additional Income			
1	Taxable refunds, credits, or offsets of state and local income taxes	1	
2a	Alimony received	2a	800
b	Date of original divorce or separation agreement (see instructions) ▶		
3	Business income or (loss). Attach Schedule C	3	(300)
4	Other gains or (losses). Attach Form 4797	4	
5	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E	5	
6	Farm income or (loss). Attach Schedule F	6	
7	Unemployment compensation	7	
8	Other income. List type and amount ▶	8	
9	Combine lines 1 through 8. Enter here and on Form 1040 or 1040-SR, line 7a	9	500

Negative values treated as \$0.00

Non-Express Option

List the one month of income prior to date of installation or previous month, equaling no less than 30 days, before submittal of income eligibility application for each household member who is part of your household's economic unit. An economic unit includes all individuals, related or unrelated, who live together in the household and jointly share in providing or being provided for the necessities of life (shelter, heat and utilities) for all household members. Applicants are required to fully disclose all eligible income. Timeframe is one full month prior to date of equipment installation, or income eligibility application submission date if no equipment has been installed. Failure to provide true and accurate information may result in Focus on Energy rescinding the reward amount.

Income eligibility for this option is determined using the documented income of the one full month of income prior to date of installation or one month before submittal of income eligibility application; however, certain income types are only available on a 12-month basis. Please refer to **APPENDIX B** for details on Income Types or call **855.339.8866** if you have questions. For all other income types, if you complete both the Express Option and the Non-Express Option, Focus on Energy will use the most recent income documents to determine eligibility.

Please see APPENDIX B for a complete list of Income Types, Descriptions and Acceptable Support Documents.

Note: Bank statements are only accepted as proof of income for Dividends/Interest and/or Supplemental Security Income (SSI).

Non-Express Option – Submit 30 days (one month) of income documentation based on paid date for each member of your economic unit. Households with no income will need to fill out the Zero Income Form in order to be processed. If your household has more types of income than this table can support, additional entries may be submitted on a separate page.

Name of Adult Household Member	Income Type (See Guidelines)	One Month Total
4D	4E	\$ 4F
		\$
		\$
		\$
		\$
4G Total Household Gross Income		\$

4D Name of Adult Household Member: Provide the first and last name of household members with income who are over the age of 18 years old (excluding full-time high school students).

4E Income Type: Enter the income type, selecting the income code, i.e., 'A', from the income type table in **APPENDIX B**. Include only one income type per line, per household member. All income support documents must include: 1) Gross amount of income made before taxes and benefits are deducted; 2) The date(s) the income was received.

4F Previous Month of Income (Gross): Income eligibility is determined by the previous month's income amounts (gross) for all household members. Find your gross household income for the past month and enter it. For example: If you are submitting your application in the month of May, you must provide income for April. For household members with self-employment, a Self-Employment Income Report Form (SEIRF) can be filled out if other documentation is not available. Please refer to **APPENDIX B** for acceptable documentation. NOTE: If you are submitting an income type that requires 12 full months of income information, please refer to **APPENDIX B** or call 855.339.8866 with questions.

4G Total Household Gross Income: Add the One Month Total column and enter the total amount in this column.

Section 5: Terms and Conditions

Read Focus on Energy's Terms and Conditions and Eligibility Declaration Statements at focusonenergy.com/terms. Contact us at **855.339.8866** if you have any questions.

By submitting the Tier 2 income eligibility application, the applicant(s) hereby certifies that he/she has read, agrees to and has met all terms and conditions and Focus on Energy qualifications as outlined in the application and guidelines.

- The Tier 2 is not responsible for items (i.e., income eligibility applications, supporting documentation, incentive checks) lost or damaged in the mail.
- The applicant may be required to provide proof of any information on this application and that giving false information will invalidate this application, require the return of any incentives received and could possibly subject the applicant to criminal prosecution.
- Applicant submitting an application who has not received approval for the Tier 2 assumes all risk, as he/she may not be approved for participation in Tier 2 and is therefore ineligible for Focus on Energy incentives listed on the application.
- Income eligibility approval does not guarantee payment of an incentive. Applicants must meet all requirements to be eligible for Focus on Energy incentives.
- All installations are subject to verification inspection by Focus on Energy to ensure the measures were installed properly. Residents must allow, if requested, a Focus on Energy representative reasonable access to the home to verify installed measures.
- The applicant can receive one incentive for each piece of heating equipment installed. Similarly, incentives can only be paid to one person or entity (i.e., either the resident or Trade Ally contractor, not both).
- The applicant further certifies that all of the information contained in the Tier 2 income eligibility application and supporting documentation is complete, true and correct, and all household income has been fully disclosed.

Section 6: Trade Ally - Contractor Information

If known, enter the contact information of the contractor you are working with or plan to have install your qualifying improvements and/or equipment. Check the box to allow Focus on Energy to share your eligibility status with your Trade Ally contractor. We would share only your status of 'Eligible' or 'Denied' and a copy of your eligibility letter (if needed) with your Trade Ally contractor for the purpose of expediting incentive processing.

Section 7: Signatures

Review your application. Make a copy of your completed application and supporting documents for future reference. Sign and date the application.

Application submittal - Return signed, completed form and supporting documentation to:

Mail: Focus on Energy Income Eligibility, 3113 W. Beltline Hwy., Suite 100, Madison, WI 53713

Email: homerewards@focusonenergy.com **Questions:** 855.339.8866

What's Next?

- Income eligibility applications will be processed and you will be notified within three business days of receipt if your application is incomplete, denied or eligible, and the next steps to take.
- Income eligibility expires one year after approval notification, or the date on your approval letter. If you do not participate in the Tier 2 prior to your income eligibility expiration, you must reapply using a current income eligibility application.
- Income eligibility does not guarantee an incentive; incentives and benefits are subject to change without notice. You will be eligible for the incentive amounts available at the time you have work completed or HVAC equipment installed.

APPENDIX A - Direct Option Approved Assistance Programs

We update this list regularly, so visit focusenergy.com/Tier2 for the current list of approved programs. If you are enrolled in a similar program that is not listed here or online, and aligns with the income limits outlined in this document, please contact us at homerewards@focusenergy.com.

Direct Option Approved Assistance Programs		
Assistance Program	Description	Accepted Income Support Documents
SNAP/FoodShare	FoodShare Wisconsin is Wisconsin's version of the Supplemental Nutrition Assistance Program (SNAP). The United States Department of Agriculture's (USDA) SNAP, formerly known as the Food Stamp Program, provides food benefits, access to a healthy diet, and education on food preparation and nutrition to low-income households. Recipients spend their benefits (provided on an electronic card that is used like an ATM card) to buy eligible food in authorized retail food stores.	Acceptance from online account
W2-TANF	Wisconsin's Temporary Assistance for Needy Families Program - Wisconsin Works is a program that provides employment preparation services, case management and cash assistance to eligible families.	Award notification
Supplemental Security Income (SSI)	Income paid by Federal Social Security (U.S. Treasury) and the State of Wisconsin for the elderly/disabled. Please note – this is not the same as Social Security (SSA) payments.	Award letter or most recent bank statement
WI Energy Assistance/Home Energy Plus+	The Wisconsin Home Energy Assistance Program (WHEAP) provides assistance for heating costs, electric costs, and energy crisis situations. The program provides assistance to households across the state to help lower the burden incurred with monthly energy costs.	Award letter
Homestead Tax Credit	Wisconsin's Homestead Tax Credit is designed to help Wisconsin taxpayers with property taxes or rent.	All pages of tax form
Wisconsin Head Start	Head Start is a Federal program for preschool children from low-income families.	Award letter
WIC (Women, Infants, and Children)	The Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) is a nutrition program for pregnant women, infants, women who are breastfeeding, postpartum women, and children younger than five.	Acceptance from online account

APPENDIX B - Income Types, Descriptions and Acceptable Support Documents for Express and Non-Express Options.

Income Types, Descriptions and Acceptable Support Documents			
Code	Income Type	Income Type Description	Accepted Income Support Documents
A	Alimony Received	Payment(s) received from a former spouse.	<ul style="list-style-type: none"> • Check stubs • Copy of agreement/divorce papers (include only the section where the amount to be paid is stated)
CS	Child Support	Child support money received is counted towards your income. Child support money paid is deducted from your income.	<ul style="list-style-type: none"> • Statement from child support office • Check stubs • Order from the court • Bank statements
C-Supp	SSI Caretaker Supplement	Payments received from Social Security for taking care of disabled.	<ul style="list-style-type: none"> • Award letter • Tax Form 1099
DL/DS	Disability Long Term or Short Term	Payments made by an employer or insurance company for a disability or medical condition (long term or short term).	<ul style="list-style-type: none"> • Award letter • Check stub/payment receipt • Tax Form 1099
D	Dividends/Interest/Royalties*	Money that is received/earned in any of the 12 months prior to application in excess of \$120 and a household member has access to withdraw the money without penalty. (Examples of interest that might be accessible: IRA's, CD's, etc.)	<ul style="list-style-type: none"> • Check stub/payment receipt • Tax Form 1099 • Copy of recent taxes • Statements from companies paying dividends
F	Farm Income*	Net income earned from farming; zero out losses.	<ul style="list-style-type: none"> • 1040 Schedule 1 and Schedule F • 12 months of income and expenses

G	Gambling/Lottery/Bingo	All income received from gambling, lottery, or bingo activities. Do not deduct losses.	<ul style="list-style-type: none"> • Tax Form 1040 Schedule 1 • Form W-2G
LC	Land Contract Payment**	Provide only the interest received from the land contract payment.	<ul style="list-style-type: none"> • Use the amortization chart from the agreement, or the amount from the 1099 listed on the most recent tax form divided by 12
O	Other	Any other income received that is not listed in the table. Enter the type of income in the source field. Please attach a separate sheet describing the income.	<ul style="list-style-type: none"> • Award letter • Statement showing the amount of income received • Check stub/payment receipt
P	Pensions, Annuities and IRAs	These payments are scheduled and paid on a regular basis. For pension or annuities paid on a monthly basis enter the amount paid each month. For those paid on a quarterly or other basis, enter the average monthly amount. We take the gross amount and do not deduct Medicare.	<ul style="list-style-type: none"> • Pension check stubs • Statements attached to the pension checks • Tax Form 1099 • Award letter or statement of benefits
R	Rental Income*	Net income received from rental purposes.	<ul style="list-style-type: none"> • 1040 Schedule 1 and Schedule E • 12 months of income and expenses (rental receipts) • Copy of lease (if annual documents unavailable)
SE	Self-Employment*	The annual income from self-employment reported on the self-owned business's tax forms. The net annual amount is divided by 12 to get a monthly amount.	<ul style="list-style-type: none"> • 1040 Schedule 1 and Schedule C • 12 months of income and expenses • Self-Employment Income Report Form (SEIRF). Available at focusonenergy.com/Tier2.
SS	Social Security	Gross income received from Social Security because you or your spouse is retired. Medicare Part B (Medicare medical insurance) will not be included in your gross income.	<ul style="list-style-type: none"> • Award Letter • Tax Form 1099
SSDI	Social Security Disability Income	Income received from Social Security for long-term disability. This amount includes the Social Security survivor's benefits and ancillary benefits paid to children because of a deceased or disabled parent.	<ul style="list-style-type: none"> • Award Letter • Tax Form 1099
TR	Tribal per Capita*	Tribal per capita gross amounts received in the 12 months prior to application or during the previous tax year, less the first \$2,000 received by the applicant in the same 12 months or the same tax year.	<ul style="list-style-type: none"> • Distribution notice
UC	Unemployment Compensation***	Payments received as part of unemployment benefits.	<ul style="list-style-type: none"> • Unemployment Office Statement • Check stub/payment receipt • 1099-G
V	Veterans Benefits	Income from VA Compensation, VA Pension, Retired Military Compensation, or Dependency and Indemnity Compensation (DIC).	<ul style="list-style-type: none"> • Statement of benefits letter • Income Amount Statement
W	Wages and Tips***	All gross wages and tip income received in the one month prior to the application month. If the primary source of income for an individual is considered seasonal, see *** note below chart for documents needed.	<ul style="list-style-type: none"> • Pay stubs • Pay statements • NOTE: If paid bi-weekly attach, 2-3 pay statements. If paid weekly, attach 4-5 pay statements • W-2
WZ	Workers Compensation	Money received as an insurance benefit paid to an employee to replace wage income lost due to an injury in a work related incident. NOTE: Wage income for individuals under the age of 18 and those that are 18 and older currently enrolled in high school is not entered as counted household income.	<ul style="list-style-type: none"> • W-2 • Pay statements or stubs • NOTE: If paid bi-weekly attach, 2-3 statements. If paid weekly, attach 4-5 pay statements
Z	Zero Income For Household	For cases when a household is reporting zero income. Required explanation of how household is meeting basic living expenses.	<ul style="list-style-type: none"> • Zero Income Form. Available at focusonenergy.com/Tier2.

* This income type is based on the average of the prior 12 months of income. A copy of tax records and IRS Form 1099 must be provided.

** Only the interest income received is counted. A copy of the amortization schedule or the IRS Form 1099 issued for tax purposes must be provided.

*** If the household member is a seasonal employee (a person whose main source of income is earned in less than 12 months of a calendar year), the annual income must be provided for both wages and unemployment compensation received in the prior tax year. Copies of IRS Form 1040, IRS Form W-2, and IRS Form 1099 must be provided. Additional income information may be requested, call 855.339.8866 if you have questions.