



# Energy Services Energy Efficiency Loan Program

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Energy Efficiency Coordinator



# Loan Facts

- Low interest revolving loan fund for ALL income
- Residential/Small Commercial customers' qualifying conservation measures via low-interest loans
- In place since early 1990s
- Self-sustaining
- Maximum 10 years, 3% to 7% depending on term and measure; \$20K maximum loan amount
- No lien if under \$5K, this allows mobile homes to qualify or smaller balances for low income



# Loan Process

- Approved in house
- Closed in house
- Funded in house
- RES oversees project
- Pay contractor
- No pre-payment penalties
- Repeat customers and add ons



# Energy Efficiency & A Lot More

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WASHINGTON

Before



After





# Energy Efficiency & A Lot More

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WASHINGTON

Before



After





# Questions?



# More Information

- [www.ci.richland.wa.us/EnergyEfficiency](http://www.ci.richland.wa.us/EnergyEfficiency)
- Dawn Senger, Energy Efficiency Coordinator (509) 942-7436 or [dsenger@ci.richland.wa.us](mailto:dsenger@ci.richland.wa.us)
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# Energy Efficiency Loan Programs

Offering Programs to Help Members Save Energy and Save Money



# Energy Saver Loan Program

This program offers a low interest loan with flexible repayment options for upgrades such as **heat pumps, windows, insulation, duct sealing** and other **residential energy efficiency installations** that can have a significant impact on lowering a member's electric usage.



- UEC initially received a \$1.5 million loan from USDA Rural Energy Savings Program (RESP).
- We were able to help 157 members make energy saving upgrades to their homes.
- Due to the success of this program, UEC applied and has been awarded an additional \$2.5 million loan to continue to offer this program to members.

# How Does The Energy Saver Loan Program Work?



- Members can apply online
- Approval is based on payment history with UEC, not credit score
- Members can borrow up to \$25,000, with repayment terms up to 10 years
- The contractor is paid directly by UEC
- Upon completion of project, a \$200 application fee is added to loan amount and a lien will be placed against the property until the loan is repaid
- Repayment installments are added to member's monthly electric bill
- We have had ZERO defaults since starting this program in 2019

# Manufactured Home Replacement Program

This program combines a \$3 million USDA RESP loan obtained by UEC, State of Oregon Funding and BPA incentives to replace pre-1994 manufactured homes with new, energy-efficient manufactured homes.

- Primary loan is offered by UEC at a low interest rate.
- State of Oregon provides up to \$15,000 to decommission old home.
- Oregon Housing and Community Services offers a loan that is forgivable after 10 years of occupancy.
- BPA offers many measures that can be utilized by the member (examples: NEEM, Smart Thermostat, Heat Pump, etc.)



The purpose of this program is to help members who are not likely to replace their home without assistance and may be unlikely to qualify for other lending.

# Manufactured Home Replacement Program Criteria



- Recipient must be owner-occupier and receive power from UEC.
- For new manufactured homes purchases only.
- A pre-inspection of pre-1994 manufactured home to be replaced and a post-inspection of the newly installed home will be required.
- Household income may not exceed 100 percent of statewide median household income.
- Agree to take a homeowner/energy conservation course (available locally through CAPECO).
- If dwelling is sold before 10 years, balance must be repaid or loan assumed by eligible buyer with prior approval by OHCS.

If program criteria is met, the application is submitted for consideration to the State and to UEC's Board of Directors. If approved by both, the loan will be finalized, and the replacement will commence.

# Manufactured Home Replacement Program

The whole process from interest to completion takes roughly about a year.

Currently we have:

- 4 homes replaced
- 18 applicants working with UEC Business Resource Center to get qualified for replacement.



*Before*



*After*

# Thank You From



# Energy Efficiency Team!

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## Questions?

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info



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