

- **Achievements:** Great news that BPA's energy savings goals were achieved in the last rate period due to collective effort, including by folks in the Workgroup, with an emphasis on weatherization and HVAC offerings. *Dan thanked the workgroup attendees on behalf of BPA's executive team!*

BPA Updates

- **April Implementation Manual:**
 - **Name Change:** Organization-wide change from "Energy Efficiency" to "Energy Conservation" to align with the Northwest Power Act. Resources and URLs are being updated; contact BPA if unable to find bookmarked resources. "Energy efficiency" will still be used for equipment ratings.
 - **Audit Update Resources (Utility-Only Programs):** Updates to utility programs based on internal audit feedback were the biggest change in the April IM update. [UES cost documentation FAQ](#) (including IQ-related questions like labor/repair costs), [user guides for bulk upload into Box](#), [training video for signing up for Box](#), [training videos for uploading cost documentation into Box](#), and a [webinar link for audit-related changes](#) were provided.
- **Resources Coming Soon:**
 - **IQ Program Guides:** New Income Qualified program guides are being developed, one for utility programs (publishing next month) and one providing an overview of the grant program (publishing by summer). These program guides are intended to be a helpful resource for newcomers and existing participants. Links will be included in the weekly announcements after publication.
 - **Workgroup Networking Matrix:** An Excel-based tool is being created to improve collaboration and networking among Workgroup attendees. There will be questions in a follow-up survey to help populate it.
- **Market Cost Data:** A process is being developed to review submitted cost data to adjust future payment levels, ensuring alignment with real-time market conditions.
- **UES List Updates (Utility-Only Programs):** Working on revising/clarifying how income qualified payment levels are listed in the UES measure list for insulation & air sealing; updates pending.
- **Tribal Grant Program:** [Application process](#) has been improved for ease of navigation and budget information submission. Funds are still available through the end of the fiscal year.
- **New Measure Approaches:** Early-stage discussions on new measure development. BPA is seeking Washington-based utilities interested in discussing new construction measures.
- **RTF Calendar:** [Link provided for the RTF calendar](#) and measure discussions; suggested reaching out to BPA or Energy Conservation Account Executive (ECAE) with new measure ideas or community needs.

Loan Programs Discussion (*Facilitator: Travis Hardy, Northern Wasco PUD*)

- **BPA's Role with Loan Programs:** BPA does not offer loan programs but supports this discussion among Workgroup attendees developing solutions.
- **Purpose of Discussion:** To explore if loan programs (third-party or in-house on-bill financing) warrant deeper research and discussion, especially given rising HVAC upgrade costs.
- **Loan Programs Called out by Participants:**
 - **Cowlitz PUD:** Partners with a credit union, leveraging rebates to achieve 0% or near-0% APR. Loans range from \$2,000-\$12,000, up to 16 months. Promoted via newsletters, radio, newspapers, and home energy audits. Direct relationships with credit unions make a huge difference with lots of ability to cater to end users



and the use of QR code for ease. Contractors are educated about the program, which has been running since 2021.

- **Benton REA:** Offers an in-house program at 5% interest (recently increased from 3%) for up to \$25,000 over 10 years. Includes in-house credit checks and employment verification. Payments are integrated into monthly bills and no reported defaults. Requires a lien for loans over \$1,000. Available to all members, not just IQ customers. All work done “in house.”
- **Flathead Electric Cooperative:** Operates an in-house loan program: \$10,000 maximum, 3% interest, 5-year term.
- **City of Richland:** Provides loans at 3-4% interest up to \$25,000, supported by a \$2 million internal fund.
- **Springfield Utility Board:** Active loan program for efficiency initiatives, partnering with Pacific Federal Cascade Credit Union for 0% interest residential loans. Provides comprehensive documentation to contractors.
- **Klickitat PUD:** Has a successful loan program, expanded to include landlords for Income Qualified customers.
- **Eugene Water & Electric Board (EWEB):** Self-funded, in-house commercial and residential loan programs (0% interest for residential) with decades of operation.
- **Ashland:** Piloting an internally funded program (4-5% interest, \$5,000-\$30,000, up to 10 years) with the goal of scaling to a \$10 million USDA RESP Loan.
- **Inland Power & Light:** Utilizes USDA funds for its CARES program.
- **Others Mentioned:** NeighborImpact (home repair), McMinnville (believed to have a program), Milton-Freewater (in-house), Orcas Power and Light Company (USDA RESP).
- **Key Challenges & Insights for Loan Programs:**
 - **Contractor Buy-in:** A significant barrier is bank involvement, which often makes contractors more willing to participate.
 - **Administrative Burden:** Partnering with credit unions or financial institutions can significantly reduce the administrative load on utilities for underwriting, servicing, and collections.
 - **Default Risk & Ratepayer Funds:** Utilities using ratepayer dollars for loan programs face challenges with non-payment. Okanogan PUD discontinued its 0% interest loan program due to unrecoverable defaults and the burden of collections impacting ratepayer funds.
 - **Leveraging Incentives:** Some utilities use incentive money to reduce APR to 0% or near 0%, or to fund default money piles to mitigate risk.
 - **Reaching Low-Income Customers:** Washington State transitioned from a loan to a grant program due to unpopularity and a desire not to lock income qualified residents into a loan. They are considering a "middle income" rehab opportunity.
 - **Outreach & Engagement:** Effective program promotion includes newsletters, radio ads, newspaper placements, and direct communication during home energy audits.
 - **Program Flexibility:** Essential to adapt to local demographics, contractor availability, and community needs.
 - **Tenant/Property Owner Relationships:** Expanding programs to rentals and engaging landlords/property managers is crucial for broader impact.
- Inquiries about on-bill financing and its potential problems though Benton REA reported no problems with payments integrated into bills.



Finding the Right Balance in Utility Program Design (*Facilitator: Travis Hardy, Northern Wasco PUD*)

- **Background:** Built on discussions from the previous meeting about redesigning programs for success.
- **Northern Wasco PUD's Experience:** Successfully redesigned programs, leading to higher uptake and quality, faster payments, and more accurate budgets/forecasts. However, success varies across different sectors.
 - **Travis Hardy:** Noted that Northern Wasco PUD has a high number of HVAC contractors, which can make it challenging to maintain control over that market.
 - **Central Electric Cooperative (CEC):** Emphasized that understanding the specific demographics and contractor base of each area is key to finding the "secret sauce" for successful program design.
- **Successful Tactics:**
 - **Community Understanding:** Crucial to understand the details of the community being served.
 - **Contractor Engagement:** Contractors are highly valuable for community insights.
 - **Comfort Ready Homes (CRH):** Helpful for managing contractor lists and providing training, though there are some areas that are hard to find resources.
 - **Partnering with CAP Agencies:** Essential for vetting customers and providing additional funding (Okanogan PUD).
 - **Expanded Offerings:** Expanding IQ programs to include community solar generation (CEC).
 - **Landlord/Property Owner Engagement:** Working with property management companies and landlords to participate in loan programs and incentivizing rentals (KPUD).
 - **Community-Level Stakeholder Engagement:** Successful utility programs incorporate community-level advisory groups in the design process to build buy-in and relationships.
 - **Diverse Outreach:** Reaching out to community groups like the Elks Lodge or Senior Centers engages populations not typically reached online (Okanogan PUD). Note to be careful that some senior centers could be considered commercial facilities, so always check with the utility prior to starting work.
- **Challenges:**
 - **Customer Follow-Through:** Program design works until the customer doesn't follow through.
 - **Resource Strain:** Smaller PUDs struggle with the effort and follow-up required for successful programs.
 - **Mini-Split Costs:** Desire for higher incentives for mini-splits. Variances in pricing, with some areas seeing costs between \$8-12k while they can average around \$6k in others.
 - **HVAC contractor saturation** can lead to a loss of some control for utilities.



Outcomes from The Energy Project Summit (*Shaylee “Shay” Stokes, The Energy Project in Washington*)

- **Organization:** [The Energy Project](#) is based in Washington State.
- **Summit Overview:** Inaugural, meeting designed to align various organizations in Washington including utilities (investor-owned, public utility districts, municipal, co-ops) and agencies (Community Action Agencies, weatherization, energy assistance) and other agencies on common topics.
- **Cadence:** Intended to be annual. Considering when the next one will be.
- **Goals:**
 - **Linkage:** Wanted to link between utility and customer, and between energy assistance and weatherization.
 - **Partnerships:** Build better partnerships and understanding of best practices and common challenges.
 - **Face-to-Face Time:** Prioritized putting faces to names and identifying regional/local subject matter experts.
 - **Shared Values & Policy Wish Lists:** Align on shared values and policy goals and bring forward client/customer experiences.
- **Key Activities:** Virtual breakouts for engagement and a book giveaway of "Powerless" by Dr. Diana Hernandez (on energy insecurity) to keep events lively.
- **Success:** Considered successful, especially the breakout conversations. Planning another summit between September and November.
- **Policy Wish List Resulting from the Summit (*Shay shared in the chat*):**
 - **Flexibility:** For households slightly over income (e.g., factor in childcare, high housing costs).
 - **AMI Threshold:** Revisit 80% AMI threshold; many at this level are not energy burdened.
 - **Data Sharing & Categorical Eligibility:** Legislation requiring data sharing to facilitate categorical eligibility to reduce administrative burdens and client barriers.
 - **Disconnection Protections:** For low-income households.
 - **Funding for Maintenance:** Support in weatherization/energy efficiency budgets for maintenance needs.
 - **"No Wrong Door" Approach:** Consolidated enrollment options and diverse entry points into services (conceptually, not just policy).
 - **I-937:** Prevents incentivizing fuel switching, a barrier for some new programs.
 - **Home Repairs:** More funding for home repairs, especially those that can be done alongside weatherization (Home Repair Grant Program is limited).
 - **Tiered Assistance:** Addressing fixed, low, and moderate-income levels equitably.
 - **Veteran's Pensions:** Stop counting as income for assistance.
 - **CEEP Investment:** Substantial increase to the Community Energy Efficiency Program (for moderate income households).
 - **HOMES and HARP:** Fill moderate gaps.
 - **Prevailing Wage:** Policy development around prevailing wage residential rates and recognizing weatherization as a social service.
 - **Maintenance Support:** Need for education and practical support for maintenance of new equipment, especially for those with mobility issues, language barriers, or skill gaps.



Project Highlight: Minidoka Weatherization Project (*Ken Robinette, Home Energy Management*)

- **Presenter Background:** Ken Robinette has 45 years in community action, including 20 years as a weatherization program director. He is the director at Home Energy Management (HEM), which is owned by [South Central Community Action Partnership \(SCCAP\)](#).
- **Location:** South Central Idaho (Twin Falls area), covering 8 counties.
- **Project Overview:** Using funds from the BPA Direct Fund Demonstration grant and an administrative grant in the City of Minidoka, three homes a very rural community in southern Idaho were weatherized.
 - **City of Minidoka:** Established 1904, population 86. Primarily agriculture/railroad. No public services (gas stations, grocery stores, emergency services). This project was a significant community event.
 - **Timeline:** Project started late 2024. City of Minidoka had a grant from BPA with a looming deadline.
 - **Partners:** BPA (Portland and Boise offices), Idaho Department of Health and Welfare, City of Minidoka (elected officials and attorney), and Home Energy Management (HEM).
- **Challenges & Solutions:**
 - **Workforce Capacity:** South Central Community Action Partnership (SCCAP) had a long waiting list (3-7 years), so HEM (a fee-for-service company owned by SCCAP) took on the project due to its expedited timeline.
 - **Funding Requirements:** HEM needed a [System for Award Management \(SAM\) certification](#) to receive federal grants and they had to comply with both technical, income, reporting, and documentation requirements.
 - **Upfront Costs:** BPA provided a grant covering 15% administrative costs for marketing, outreach, client education, and home assessments.
 - **Local Coordination:** Kathy Yi from BPA's Boise office was crucial for on-the-ground work, setting up meetings with the city council and the local attorney.
 - **Scope of Work:** Developed for eligible dwellings, including non-electrically heated homes, based on income qualified residents. Initial goal was 6 projects at ~\$10,000/unit.
 - **Community Mistrust/Language Barrier:** Only 3 residences signed on initially due to suspicion ("too good to be true"). The community is primarily Hispanic, necessitating a translator. Outreach efforts included bilingual flyers in utility bills.
 - **Travel Time:** Projects were about an hour's drive each way, increasing costs and making it challenging to find certified/qualified contractors.
- **Completed Projects (3 projects completed within 30 days):**
 - **Home 1 (Owner-Occupied):** Former grocery store/bar converted to residence, propane heated. Measures: HPWH and Energy Star washer and dryer. Could not do all desired efficiency upgrades due to propane heating.
 - **Home 2 (Renter, Rock Home):** Built 1930s. Measures: Air source heat pump, new windows, insulated floor, water pipes, ducts, air sealing. Owner buy-in for costs exceeding the \$9,000 incentive for HVAC.
 - **Home 3 (Renter, Double Wide Manufactured Home):** Measures: Air source heat pump, windows, sliding glass door, air sealing, floor and duct insulation. Owner buy-in for costs exceeding the \$9,000 incentive for HVAC.
- **Total Cost:** \$48,543 for the three combined projects.



- **Invoicing & Documentation:** Required extensive documentation (AHRI, NEOA, HERS certifications, prescriptive duct sealing data, pictures, etc.). The process was new and required collaboration among multiple partners.
- **Success Factors:** Collaboration with Amy Burke, Rachelle Powers (BPA Portland), Kathy Yi (BPA Boise), a member of Efficiency Services Group, and the attorney in the City of Minidoka.
- **What Would Be Done Differently:** Ken felt they found a good formula. Continuous marketing throughout the project was key.
- **Future Impact:** Mayor has inquired about repeating the project. The goal is to capture more homes if DFD funding is available.

Program Impact Goals (*Facilitator: Lindsey Hobbs, BPA*)

- **Discussion Question:** For many of BPA's energy conservation programs, a primary definition of success is meeting energy savings goals. How do other Workgroup members define success in their own programs?
- **Key Definitions of Success:**
 - **State Requirements:** Many programs, like Kitsap PUD's, focuses on meeting state and/or CETA requirements for income qualified work to define success.
 - **Client-Centric Approach:** Focuses on maximizing assistance for clients, even mixing and matching solutions.
 - **Success with Spending Budgets:**
 - Focus on meeting savings goals, though budget cuts can often prevent achievement.
 - Spending grant funding amounts and measuring the number of jobs based on the current average costs per project, which have more than doubled.
 - Focus on number of homes served.
 - Amount of additional dollars that have come in.
 - Note that grants start at different times of the year for each agency (e.g., July or October).
 - **Beyond Quantification:**
 - There are attempts to quantify success, but many positive effects (e.g., client gratitude, housing preservation, reaching burdened communities) are hard to measure.
 - The "tears of joy and thanks" from clients are a significant, albeit unquantifiable, measure of success.
 - Ensuring all staff take all their vacation time and attend good trainings throughout the year is a measure of success.
 - **Weatherization Readiness Funds:** Community Services Consortium (CSC) noted the benefit of federal weatherization readiness funds for addressing deferred projects (e.g., roof repairs) before main weatherization work.
 - *Note: WA Commerce is discussing this topic as well. Traditionally, they've looked at number of homes served, but we're looking at broadening what success looks like. It could be energy savings, it could be reaching burdened communities, it could look like housing preservation, etc.*
- **Discussion Question:** How do organizations divide BPA funds, and does anyone set aside funds for IQ programs?
 - **Funding Inconsistencies:** Delays with federal dollars make planning difficult, highlighting the importance of incorporating utility dollars.



- **Maximizing Funds:** Yamhill Community Action Partnership (YCAP) leverages utility support free up Oregon Health and Community Services (OHCS) funds, serving more homes at no cost to the client.
- **Braiding/Blending Funds:** Washington State considers combining funding sources a success, allowing for broader project scope and inclusion of non-efficiency measures (e.g., healthy homes).
- **Budget Uncertainty:** Concerns about impending budget cuts for the next program year.

Closing & Next Steps

- **Future Meeting Highlights:** Loan programs, Rentals, community engagement, and multi-family housing were key discussion points.
- **Survey:** A follow-up survey with a list of potential topics will be sent out to gather input for the next workgroup meeting.
- **Event Shout Outs:**
 - [Energy Efficiency Exchange \(EFX\)](#) in Boise, ID from May 5 – 6, 2026
 - [Energy Out West Conference](#) in Phoenix, AZ from August 19th – 21st with over 1,200 energy professionals, including trainers, contractors, CAP agencies, DOE staff, state and city employees, federal employees, and more. Exceptional learning opportunity with a significant emphasis on building science and federal funding programs.

To let us know how we're doing and if there is any other discuss topics, meeting format, or resource you'd like to see, please complete the Income Qualified Energy Conservation Workgroup Survey:

<https://www.surveymonkey.com/r/iqec-workgroup>

