

Starting a BPA Energy Efficiency Income Qualified Utility Program

Presented by the BPA Income Qualified Team

July 17, 2025



What are we covering in this webinar?

Utility Program Background

Steps to Creating an Income Qualified Program

Popular Measures & Offerings

Available Resources

Utility Examples

Closing Considerations

Who will benefit most from this webinar?

New or existing utility staff and implementers who work with utility programs, which may include CAPs, nonprofits, state agency staff, tribes, and other implementers.

What are BPA's Income Qualified Utility Programs?





BPA Energy Efficiency Income Qualified Programs

Public interest funding aimed at improving access to energy efficiency programs across the Northwest at low or no cost to qualifying residents.

All participants must provide proof or a self-attestation of income to the program implementers to participate.

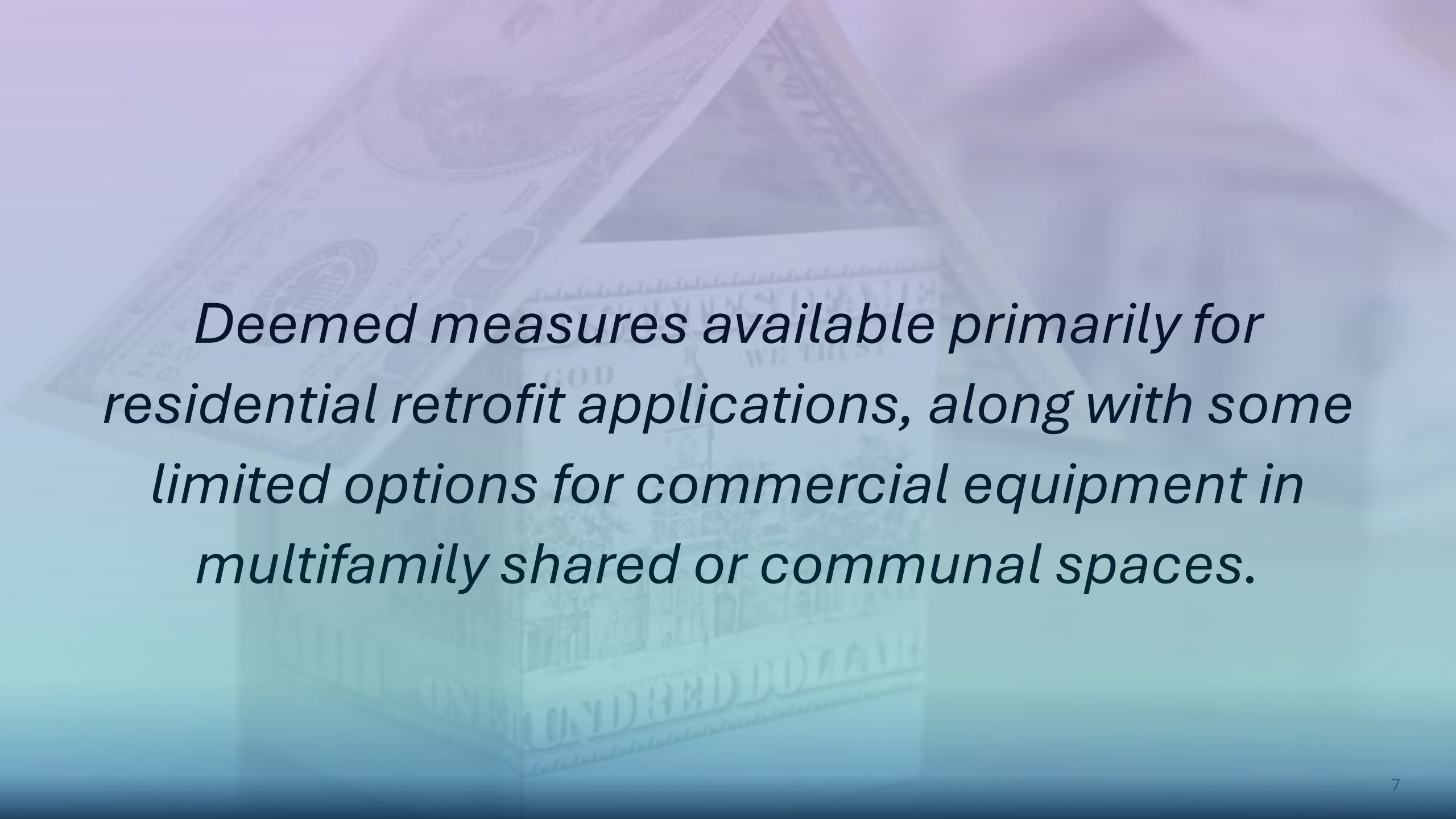
Program Benefits

Making energy efficiency upgrades can:

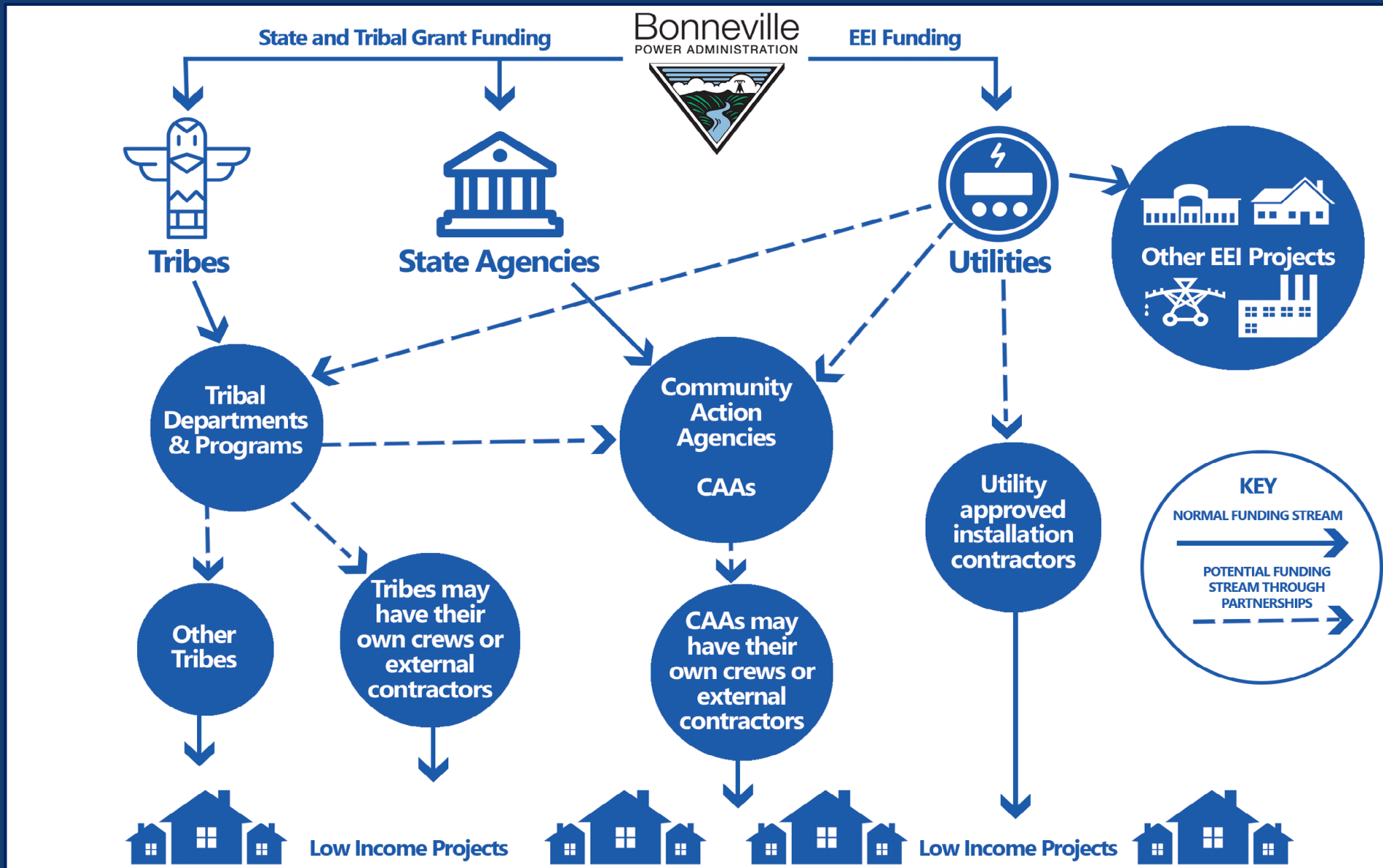
- ✓ Reduce energy bills and energy burden
- ✓ Fix health and safety issues
- ✓ Reduce home fires
- ✓ Improve indoor air quality
- ✓ Reduce environmental related illnesses
- ✓ Help residents stay in their home
- ✓ Make homes more comfortable and livable for future generations
- ✓ Great way to use excess EEI budget
- ✓ And more...



*Picture courtesy of the
Lower Elwha
S'KallamTribe*

The background of the slide features a composite image. On the left, there are several US dollar bills, including a \$100 bill, which are slightly out of focus. On the right, there is a faint, light-colored image of a classical building facade with columns and a pediment. The overall color palette is a mix of light blue, green, and purple, creating a soft, professional look.

Deemed measures available primarily for residential retrofit applications, along with some limited options for commercial equipment in multifamily shared or communal spaces.



Community Action Agencies

- Nonprofit, private and public organizations
- Can combine funding sources, each with different rules
- Often have waiting lists
- In-house contractors or contract out the work
- Are often behold to complicated implementation requirements
- Leveraged by states, utilities, and some tribes for:
 - Home energy audits
 - Income Verification
 - Oversees subcontractors
 - Other direct install opportunities
 - Collects & coordinates documentation



Income Qualified Utility Programs Since 2018...



PARTNERSHIP

Total of 65 utilities have offered income qualified measures since 2018. An average of 42 utilities participate every year.*



INVESTMENT

Additional EEI funds are available for repair costs.



FLEXIBLE IMPLEMENTATION

Iterative discussions with implementers to support their implementation.
Hands-on support always available.

**There were more utilities that submitted income qualified projects in 2024 than there ever have been since 2018.*

Income Qualified Utility Programs Since 2018...



Over **6,200** new
efficient HVAC
units and Heat
Pump Water
waters installed.



Over **134,000 sq.**
ft. of windows
replaced.



Over **5.4 million**
sq. ft. of insulation
replaced and area
air sealed.

Tips: Building an Income Qualified Utility Program

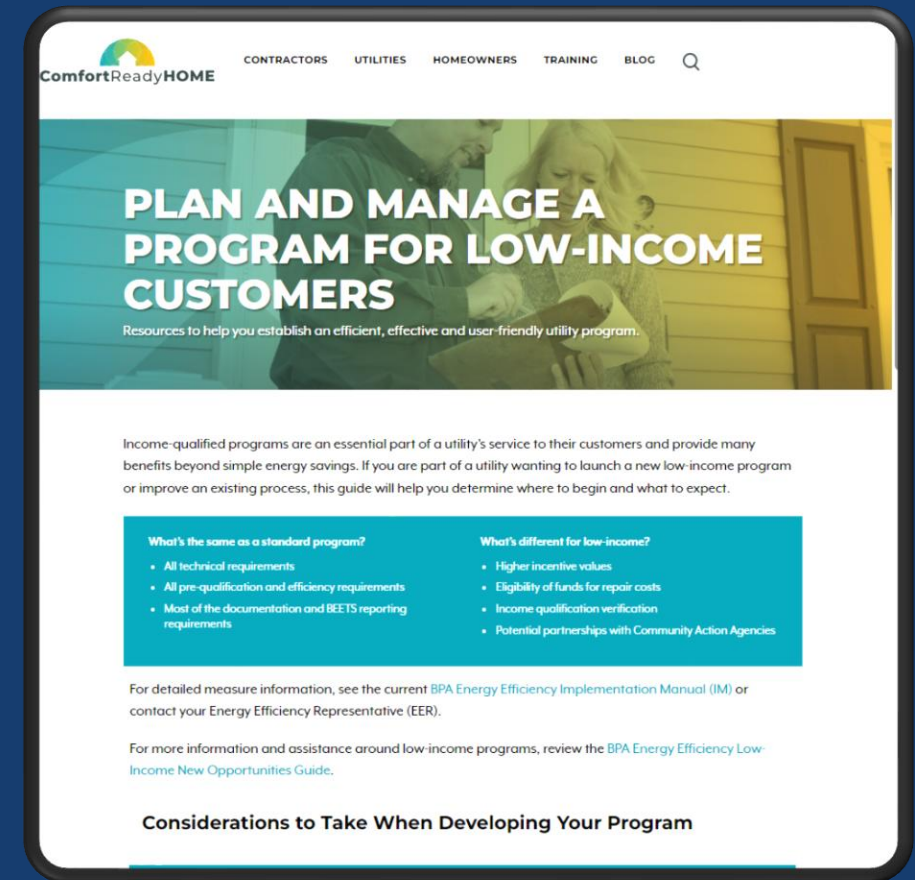


Comfort Ready Home Checklist

Online checklist is available to support utilities who want to start their own income qualified programs!

- Advice on performing income qualification
- Advice on navigating EEI budgets
- Tips on working with Community Action Agencies
- And more

<https://comfortreadyhome.com/income-qualified/>



When Building a Program: Budget

✓ Determine Your Budget

- How much can you spend from your EEI budget?
- Can you self-fund full projects or the difference between cost and what the incentive covers?
- How much staff time can you spare?

When Starting a Program: Income Qualification

✓ Determine a Plan for Income Verification

- Income documentation needs to be reviewed by the implementer, but not submitted to BPA for review

✓ What to consider:

- There are multiple income qualification guidelines. Does your state set an income qualification guideline?
- If you're working with a tribe, do they set a guideline?
- Can you accept a self-attestation of income?

Optional and customizable
income qualification form
available for any utility to use
to implement the program.

INCOME VERIFICATION

A household may qualify for incentives if it meets at least one of the following criteria listed in Table 1 below. You may provide proof of income, either by providing verifiable documentation to your utility or Community Action Agency or by signing a self-attestation that your household meets at least one income qualification criteria.

Gross income includes all wages, tips, rental income, public assistance, social security or pensions, income from self-employment, alimony, interest, or any other sources of income defined by the IRS income tax return.

Table 1: Qualifying Income Criteria

Total Number of People in the Household, Including Yourself	Household's Annual Income	Gross
You may qualify for incentives if you meet at least one of the following income criteria or receive assistance from any of the programs below:		
<input type="checkbox"/>	Gross income falls within 200% of the federal poverty line (see Table 2)	
<input type="checkbox"/>	Gross income meets your state's income guidelines (if different)	
<input type="checkbox"/>	Gross income meets your tribe's income guidelines (if different)	
<input type="checkbox"/>	LIHEAP	
<input type="checkbox"/>	HUD	
<input type="checkbox"/>	NAHASDA	
<input type="checkbox"/>	Section 8	
<input type="checkbox"/>	TANF	
<input type="checkbox"/>	Supplemental Social Security	

Proof of Income Option 1: Income Verification with Documentation

Submit documentation to entity verifying income or to confirm eligibility. Check with resident's utility to determine if other income documentation is necessary.

Eligible Income Sources	Documentation Submitted to Utility (Only one document necessary)	Utility Verified Documentation (Note: Utility is not required to collect or maintain documentation after verification.)
Community Action Agency Certification	<input type="checkbox"/>	<input type="checkbox"/>
Pay stub	<input type="checkbox"/>	<input type="checkbox"/>
IRS form 1040	<input type="checkbox"/>	<input type="checkbox"/>
LIHEAP certification	<input type="checkbox"/>	<input type="checkbox"/>
HUD eligibility	<input type="checkbox"/>	<input type="checkbox"/>
NAHASDA eligibility	<input type="checkbox"/>	<input type="checkbox"/>
Section 8 eligibility	<input type="checkbox"/>	<input type="checkbox"/>
TANF eligibility	<input type="checkbox"/>	<input type="checkbox"/>
Supplemental Social Security	<input type="checkbox"/>	<input type="checkbox"/>
Proof of current assistance from state health and human services agency	<input type="checkbox"/>	<input type="checkbox"/>
Social Security Income	<input type="checkbox"/>	<input type="checkbox"/>
GA	<input type="checkbox"/>	<input type="checkbox"/>
VA	<input type="checkbox"/>	<input type="checkbox"/>
Unemployment	<input type="checkbox"/>	<input type="checkbox"/>

Table 2: Income Qualifications
Based on 200% of 2025 Federal Poverty Level

1 person	\$31,300
2 people	\$42,300
3 people	\$53,300
4 people	\$64,300
5 people	\$75,300
6 people	\$86,300
7 people	\$97,300
8 people	\$108,300
9 or more	Add \$11,000 each

Attestation of Income

Some eligibility if you have not provided documentation of income from eligible owner or ☐ Tenant (check one) of the single-family home, manufactured home, or energy efficient upgrades.

electric utility. I am aware that this utility and Community Action Agencies in my level of assistance, but it requires I prove I meet certain income qualification

annual household income does not exceed the maximum income for my eligible income threshold above or as stated by my state or tribe.

Income-Qualified Programs listed below:

Further understand false, misleading or incomplete information may be income-qualified incentive. If my utility finds that any information utility reserves the right to require reimbursement of any incentives to request additional documentation or proof of income to verify

re-qualified incentive program.

Date

When Starting a Program: Community Needs

- ✓ Assess what measures and incentives are needed in your community!
 - Review BPA's IM for available measures and payment levels
 - Determine housing types are most prevalent
 - Determine average cost of equipment
 - Search for a contractor willing to do the work, which a [Comfort Ready Home](#) field specialist can help with
 - Determine if you want the resident to pay for any of the measure

When Starting a Program: Potential Partnership

- ✓ Consider if you can collaborate with a Community Action Agency
 - Applicant screening
 - Income verification
 - Energy assistance
 - Project management
 - Bundling local, state, and federal funding sources
 - Recruiting contractors

When Starting a Program: Potential Partnership

- ✓ Consider what contractors you have available
 - Applicant screening
 - Income verification
 - Energy assistance
 - Project management
 - Bundling local, state, and federal funding sources
 - Recruiting contractors

When Starting a Program: Marketing & Outreach

✓ Marketing and Outreach

- Prioritize outreach to households that need support
- Research households who qualify for LIHEAP, HUD, NAHASDA or other federal programs
- Dedicate a simple page on your website to the program focused on participant benefits
- Advertise on social media to increase reach
- Create marketing collateral such as bill stuffers and flyers that can be distributed in mailers or at events

BPA Marketing Resources

- ✓ Flyers
- ✓ Posters
- ✓ Website Enhancements
- ✓ Bill Stuffers
- ✓ Webinars
- ✓ Short Videos
- ✓ Information Handouts
- ✓ And more can be customized!



When Starting a Program: Reporting & Documentation

There are few differences in reporting in BEETS between Income Qualified measures and non-Income Qualified measures. Aside from these additional data points, reporting in BEETS is the same.

✓ BEETS UES Upload

- ☐ Income Qualified measure costs (*Required*)
- ☐ Income Qualified repair costs (*Required; enter \$0 if none are claimed*)
- ☐ Other measure-specific details as necessary

Measure Offerings

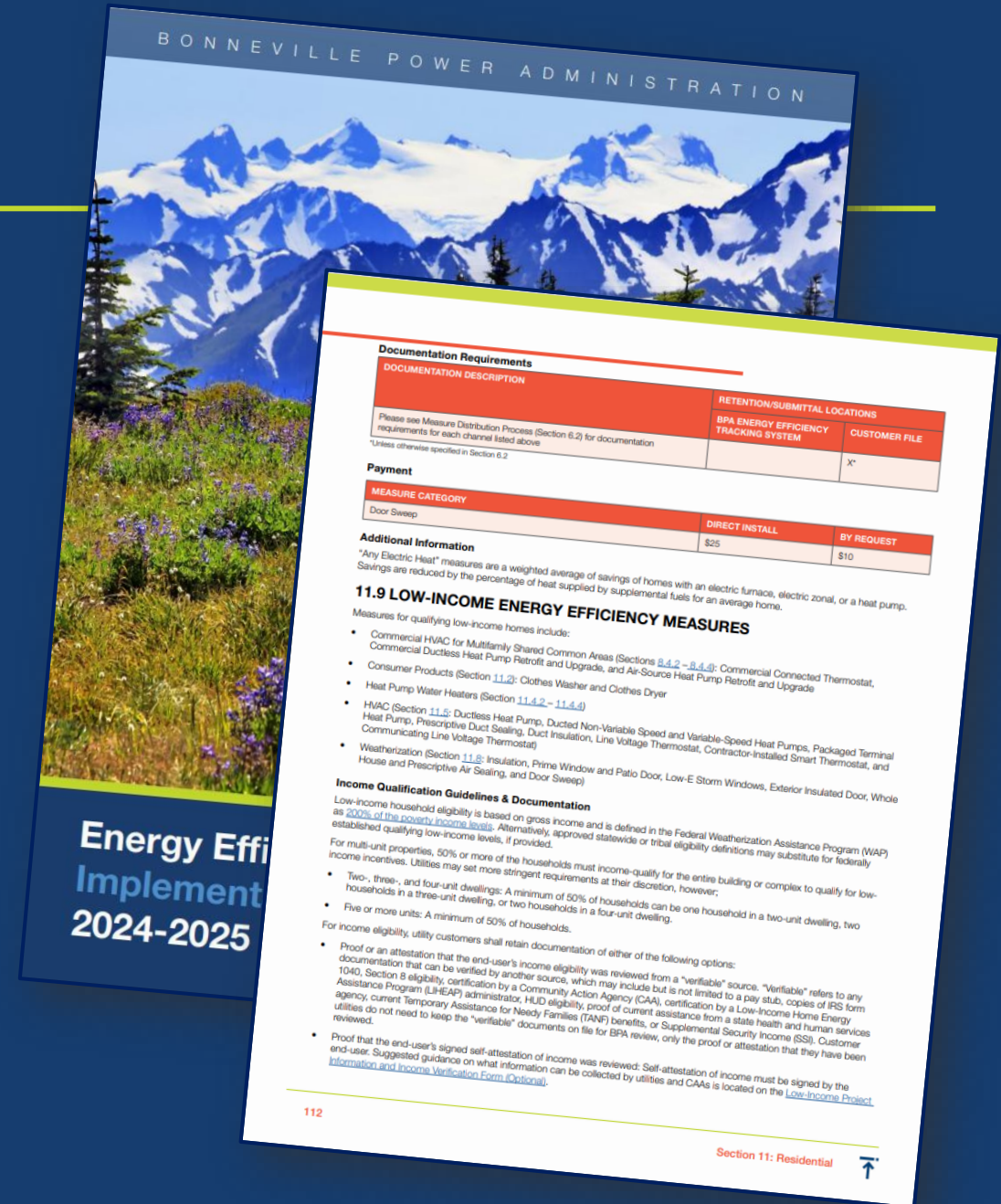


NOT JUST WEATHERIZATION



Measure Incentives

- Subject to rules in the Implementation Manual (section 11.9)
- Find incentive payment amounts, examples of qualifying repair costs, and measure implementation requirements.
- Interested utilities should contact their BPA Energy Efficiency Representative.



Implementation Manual

- ✓ Most deemed measures paid dollar-for-dollar up to a payment cost cap while some are paid dollar-for-dollar fully without a cost cap
- ✓ Measures available for all existing housing types, but not every measure is available for every housing type
- ✓ *These include administrative costs!*



Related Repair Costs

Must be related to the installed measure to ensure efficacy.

- ✓ Repair cost reference document with examples located in the IM Document Library
- ✓ Budget:
 - ✓ Repair costs come out of the utility's EEI budget
 - ✓ Payment is at the utility's discretion
 - ✓ Cost may be covered up to a certain percentage (%) based on reported measure cost
- ✓ Reporting: Enter separate invoice line item in BEETS




Resources for Learning

Excellent resource for utilities and homeowners to learn about different energy efficiency measure types and what the general benefits are.

<https://comfortreadyhome.com/homeowners/>

RESOURCES FOR HOMEOWNERS



What would you like to improve about your home?

Utility Bills Indoor Air Quality Comfort Noise Reduction Environmental Footprint

Download Homeowner Graphic PDF:

English Español

Popular Measures To Start With



Appliances: Clothes Washers & Dryers

Washers and dryers are everyday household appliances that are easy to overlook. Replacing them with an energy efficient model can greatly improve quality of life.

Incentives:

- *Energy Star Clothes Washers: Up to \$800 / washer*
- *Energy Star Clothes Dryers: Up to \$800 / dryer*

Note that dual washer and dryer combo units are currently reimbursed up to a total of \$1,600.

Ductless Heat Pumps

As more cooling is needed in the Northwest and as heating units age out, ductless heat pumps are an easy way to replace zonal heating systems or homes with failing ducts.

Incentive: Up to \$6,000 / ductless heat pump

Heat Pump Water Heaters

- Multiple types of heat pump water heaters available in all housing types.
- Given the appropriate install location and a contractor who has experience, these are simple systems to install.
- *Incentives:*
 - *Split system: Up to \$2,200*
 - *Unitary: Up to \$2,800 for 40 gallon and \$3,000 for 50 gallon*

Weatherization

Often overlooked repairs that can mean a huge difference for a household. Weatherizing a home can create a tighter home and improve not only comfort and efficiency but indoor air quality.

Incentives include but aren't limited to:

- *Insulation, Air Sealing, and Duct Insulation: Covered dollar-for-dollar*
- *Exterior Insulated doors: Up to \$700 / door*
- *Prime Windows & Patio Doors: Up to \$45 / sq. ft.*
- *Low-E storm windows: Up to \$10 / sq. ft.*
- *Door Sweeps: Up to \$35 / sweep*

Utility Perspectives





FLATHEAD ELECTRIC
— **COOPERATIVE** —
Community. Innovation. Reliability.

Flathead Electric Income Eligible Program

Teri Raymone-Kelly

Why income eligible rebates?

Very simply, we were having issues spending our money for the rate period.

- Why?
 - Over time, rebate payments such as heat pumps were reduced.
 - Other rebate amounts such as windows, were not adjusted to meet the rising costs of installation.

What did we do to promote our program?



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We have done minimal marketing. Why?

- Because we would be overwhelmed with requests.
- As word has gotten out, the grapevine has been very busy. We began to offer income eligible measures in September 2024 through summer of 2025 and have completed:
 - 203 washer and dryer rebates
 - 42 window and door rebates
 - 7 insulation rebates
 - 39 heat pump rebates
 - 2 multi-family heat pump rebates
 - 3 pending multi-family heat pumps

Contractors

FEC has a fairly robust list of contractors that are qualified for installing.

- Worked/trained our contractors to ensure they will complete the paperwork in a timely fashion
- Direct billing to FEC so members don't have to come up with the money and then get reimbursed. If they had the money, they would have done the work.



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- We are happy to share our paperwork
- Teri Rayome-Kelly 406-751-1834

Hermiston Energy Services Income Qualified Program

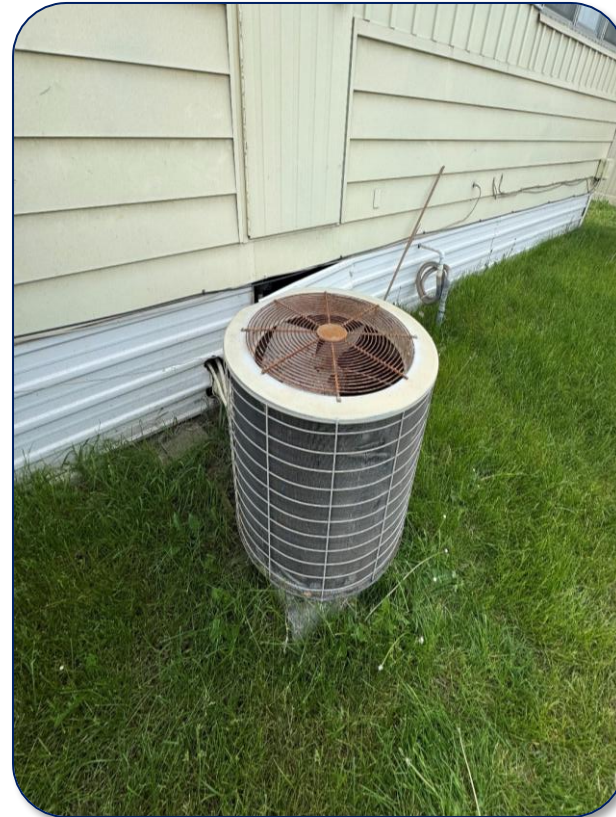
Jackie Caldera

Understand Community Needs

- Attended Regional Low Income EE Workgroup in Pasco.
- Partner with other utilities and community groups
- Identified BPA, ODOE or other funding source requirements.
- Identify barriers like point-based program disqualifications

Define Program Criteria

- BPA-qualified variable-speed heat pump paired with advanced smart thermostat
- Must Own Home
- Modified BPA's Low- Income Project Information + Income Verification form
- Required pre-approved audit & post inspection



Before



After

Engage Capable Contractors



- Find installers experienced in public energy programs
- Set expectations around upfront costs and payment timeline
- Define agreed-upon financial limits for cost-sharing

Compare Installation Scenarios and Adjust

- Requested example bids (manufactured vs. single-family homes, different sizes)
- Negotiated with installer
- Adapt to each home's needs using installers knowledge



Ready, Set, Go.....!



- Communicate consistently with contractors
- Follow Up
- Report in BEETS

NEED HELP? Ask your BPA EER.
They are an AMAZING resource!

Closing Considerations



DO	DON'T
<i>Utility?</i> Let your BPA EER know you're interested building a program and ask for resources.	Go It Alone
Attend the next Income Qualified Workgroup	Assume one size fits all
Reach out to other utilities for advice and support	Advertise your offering right away
Determine applicable income guidelines	Retain Income Qualification Documentation
Asses what other resources are in the region and what's working	Ignore reading the Implementation Manual
Assess what your community needs	
Look at what is working in your area	
<i>Implementer?</i> Reach out to your utility and let them know you want to help.	

For additional assistance or discussion,
please contact your BPA Energy Efficiency
Representative (EER)

OR

Utility's Point of Contact



*Thank you for your time and interest
in Income Qualified utility programs!*

