



# Identifying Small & Large Multifamily Differences

Trade Ally Forum  
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# Today's Learning Objectives

Define the types of multifamily properties

Describe the benefits of energy efficiency in the multifamily space

Identify specific incentives available for small and large multifamily

Explain how incentives are different between small and large multifamily

# Existing Multifamily Program

# Small Multifamily Transition

Starting January 1, 2026 the Residential program will support projects in townhomes, duplexes, triplexes and fourplexes.

- **Residential will support** structures with four units or less, including townhomes (regardless of ownership type and number of units), duplexes, triplexes and fourplexes, including properties and affordable housing made up of multiple small buildings in that range.
- **Existing Buildings Multifamily will support** common areas and community spaces, regardless of building size and ownership structure. Multifamily will continue to support small multifamily units in Campus Living and Assisted Living market types.
- **Insider Article** to detail incentive changes, submission process and any requirement change.

# What qualifies as a multifamily property?

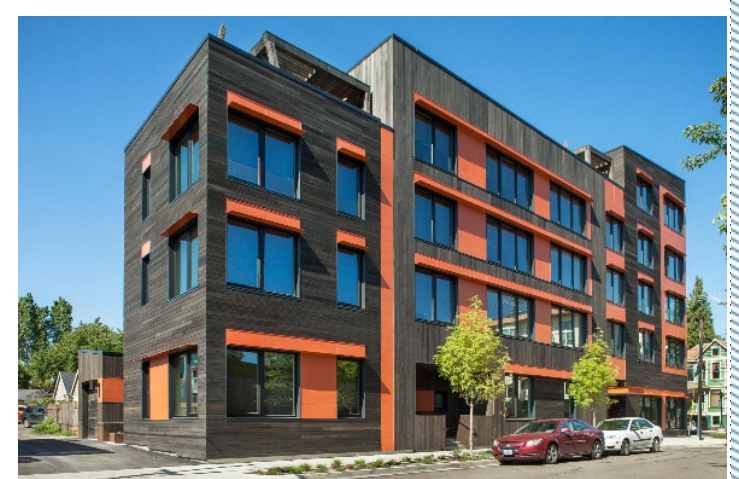
**An attached residence of two or more units**

## **Large Multifamily:**

- Stacked apartments with five or more units
- Affordable housing properties
- Assisted living properties
- Campus living properties
- Common areas managed by Homeowner Association (HOA)

## **Small Multifamily:**

- Duplex, triplex, fourplex properties
- Side-by-side units, such as townhomes
- Attached residences including attached Accessory Dwelling Unit (ADU)





# Side-by-side vs. Stacked Multifamily

- **Side-by-Side:** Units connected by a wall to another unit, such as townhomes, rowhouses, or a five plex with no stacked units.



**Stacked:** Units built on top of each other, such as two-story apartments or large condo buildings.





# Keep Oregon Weird





# Why is this important?





# Benefits of energy efficiency for multifamily properties



# Decision makers

- Multifamily property owners, owner-occupants and renters
- Property management firms
- Homeowners with attached ADUs
- Universities and colleges
- Assisted living property owners
- State and county agencies
- Condo HOAs
- Residential HOAs and manufactured home parks with clubhouses and common areas



# Benefits for property owners

- Increased property value
- Reduced operating costs
- Quick return-on-investment
- Extended equipment life
- Higher tenant retention rates
- Decreased maintenance needs
- Improved sustainability







# Benefits for tenants

- Decreased energy bills
- Increased comfort
- Improved indoor air quality
- Reduced carbon footprint
- Improved community resilience



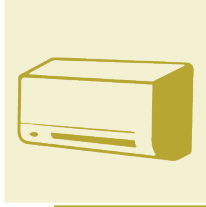
# Incentives offered by Multifamily Program

# HVAC - Key differences



## Small MF

- Ducted Heat Pump
- Gas Furnace (Savings Within Reach)



## Both

- PTHP\*
- Ductless Heat Pump
- Extended Capacity Heat Pump
- Smart Thermostat
- Steam Trap\*



## Large MF

- Condensing Gas Furnace

*Items with an \* will only be offered by the large multifamily program in 2026*



# Cedar Crest and Upland Terrace

Two 1970's apartment buildings were dealing with aging equipment that needed to be upgraded.

- Installed 69 ductless heat pumps
- \$81,700 total project costs
- \$55,200 in Energy Trust cash incentives
- \$11,500 in estimated annual energy cost savings
- 99,000 annual kWh savings

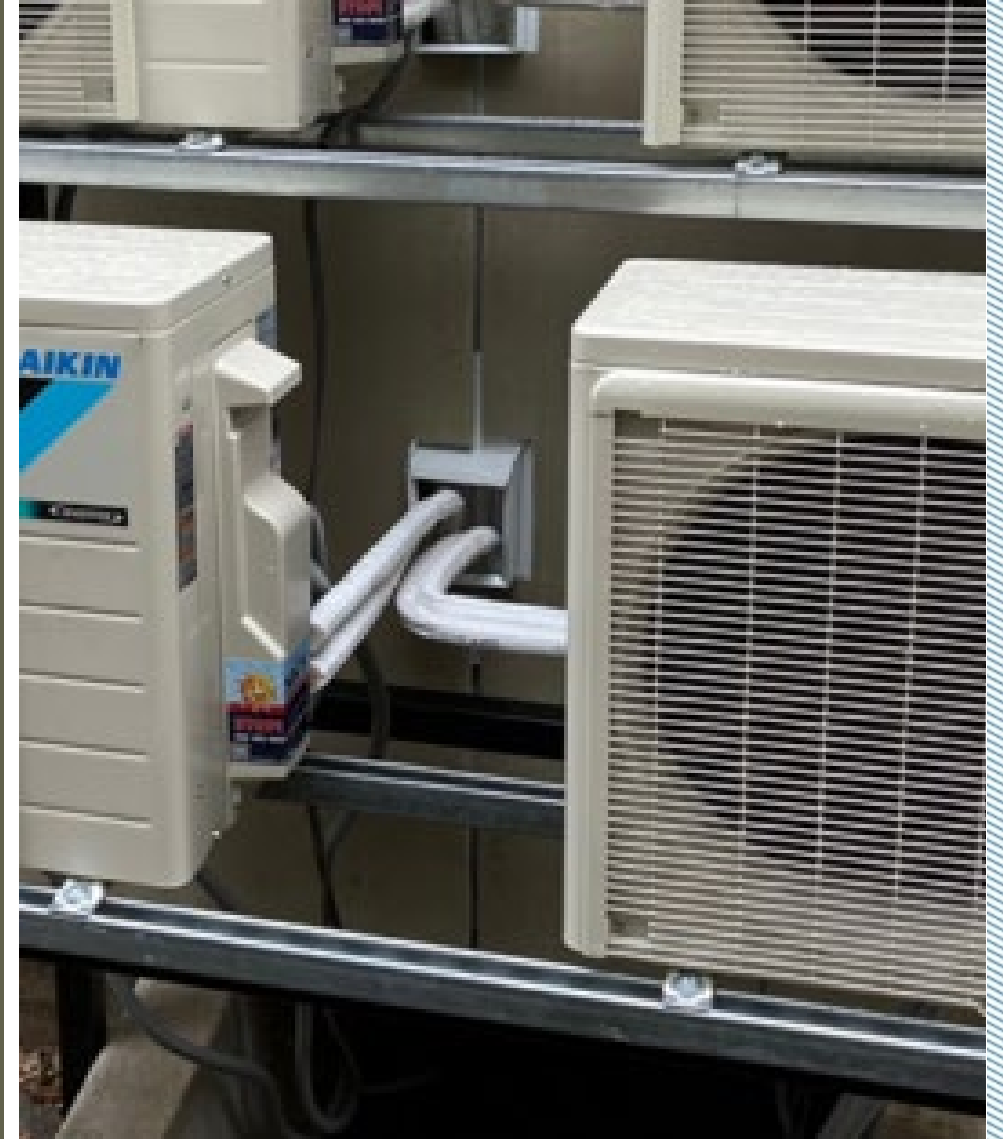


**“It’s really easy, much easier than you think it is, and everyone at Energy Trust is incredibly helpful and will make it work for you.”**

Josh Sargent, portfolio manager focused on capital improvements, Apartments Northwest

# Chris Shaw, fourplex owner

- Installed 4 ductless heat pumps
- \$7,200 in Energy Trust cash incentives
- \$900 in estimated annual energy cost savings
- 5,800 kWh saved annually



**“Energy Trust was always very responsive; emails were answered right away; we got the pay-out as soon as we submitted the final bill. I would encourage anyone to do it,”**

Chris Shaw, property owner



# Weatherization - Key differences



## Small MF

- Attic/Ceiling Insulation- \$1.25
- Floor Insulation- \$0.75
- Wall Insulation- \$1.50
- Window/Sliding Glass Door- \$1.00 to \$1.50



## Both

- Most are the same incentives, just different values



## Large MF

- Attic/Ceiling Insulation- \$0.25
- Floor Insulation- \$1.90
- Wall Insulation- \$0.50
- Window/Sliding Glass Door- \$4.00 to \$12.00
- Pipe Insulation- Boiler and DHW Pipes

# Arthur Donaghey, duplex owner

Arthur Donaghey's 1980's era duplexes were experiencing inconsistent heating and cooling, and he wanted to improve conditions for his tenants.

- Installed new floor and attic insulation
- \$8,400 total project costs
- \$8,000 in Energy Trust cash incentives
- \$512 in estimated annual energy cost savings
- 4,300 annual kWh savings



**“Thanks to Energy Trust, we were able to blow insulation into the attics and install underfloor insulation for our tenants.”**

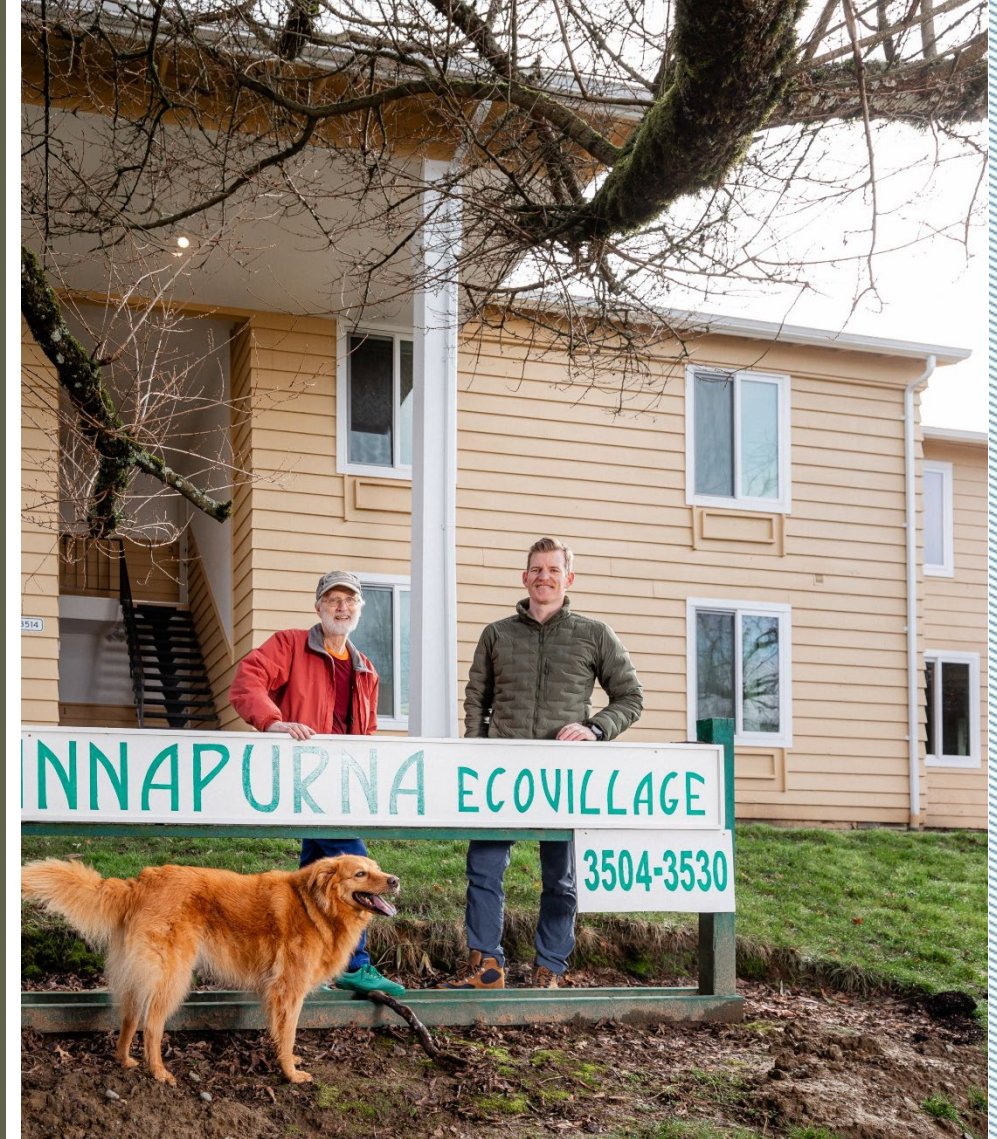
Arthur Donaghey, duplex owner



# Annapurna Ecovillage

The eco-friendly apartment complex fosters community through shared activities that benefit the environment including urban gardening, composting and resource sharing.

- Installed 229 new windows
- \$135,400 total project costs
- \$70,300 in Energy Trust cash incentives
- \$25,600 in estimated annual energy cost savings
- 158,300 annual kWh savings



**“We consider this just the beginning. We’d also like to do heat pumps for all the units and increase the thermal envelope. We still have a long way to go with Energy Trust.”**

Ole Errson, co-founder, Annapurna Ecovillage

# Additional Incentives



## Small MF

- Residential Gas Tankless Water Heater



## Both

- Energy Star Refrigerator
- Commercial Washer
- Commercial Condensing Tank WH
- Commercial Swimming Pool Heater
- Commercial Pool Cover



## Large MF

- Domestic Hot Water Recirculation Pump Controls
- Condensing tankless water heater





## Custom incentives: Large Multifamily Offering

Energy Trust also offers cash incentives for unique systems or larger, more complex projects.

Cash incentives for qualified custom energy projects are calculated based on estimated annual energy savings at **\$0.45 per annual kWh** and **\$5 per annual therm** up to 90% of eligible project costs.

Project examples include:

- Direct digital controls
- Heat recovery systems
- Rooftop units
- Boilers with economizers
- Pool heaters
- Retrocommissioning

# Enhanced Incentives and Special Offers



# Strategic Energy Management (SEM)

SEM is a series of workshops that teach property staff and residents to evaluate their energy use.

Here is how SEM works:

- **Build an internal energy team**
- **Make a plan**
- **Engage your residents**
- **Monitor progress**
- **Repeat**
- **Earn cash incentives**





# Neighborworks Umpqua

Neighborworks Umpqua provides affordable housing and financial support to the people of Coos, Curry, Douglas and Josephine counties.

Through Multifamily Strategic Energy Management (SEM), they identified energy-efficiency opportunities that deliver big savings.

- \$48,000 in SEM milestone-based cash incentives
- \$10,900 in estimated annual energy cost savings
- 58,000 annual kWh savings
- 1,200 annual therms savings



**“We’re now in our third year of SEM participation, and it couldn’t be better. The education, training, and ongoing activities ensure that even as staff changes, we remain on track with our energy efficiency goals.”**

Meredith Howell, resource development officer, NeighborWorks Umpqua



# Farmworker Housing

Farmworker Housing provides affordable housing and financial support to over 450 families in Woodburn, Salem and Stayton.

Through Multifamily Strategic Energy Management (SEM), they identified energy-efficiency opportunities that deliver big savings.

- \$22,800 in SEM milestone-based cash incentives
- \$33,000 in estimated annual energy cost savings



**“With support from Energy Trust, we were able to make these upgrades without overburdening our budget.”**

Christian Meneses-Zurita, senior asset manager, Farmworker Housing



# Affordable Multifamily - Enhanced Offers

## Community Partner Offering

- A set of increased incentives that participating organizations can access for their clients

## No-cost Heat Pump Offering

- Enhanced incentives that are 2-3x higher than the standard incentive offerings.
- These incentives are intended to cover between 70-100% of installation costs for low-income households and priority communities.





# Property types

Residential	Small Multifamily	Large Multifamily
Detached single-family homes	Side-by-side (townhomes, rowhouses)	Apartments or condos in stacked structures with five or more units
		
Manufactured homes	Duplexes, triplexes, fourplexes	Assisted living, campus living, etc.
		





# Thank you!

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