



On-Bill Loan Repayment: Oregon, Washington and Savings Within Reach

Agenda

- On-Bill Loan Repayment overview
- Lenders: Craft3 and Puget Sound Cooperative Credit Union (PSCCU)
- Enrollment process and workflows
- How to enroll

On-Bill Loan Repayment Overview

Advantages of On-Bill Loan Repayment



Inclusive

Higher approval rates than traditional lenders; interest rates do not increase for lower credit scores



Convenient

No additional bills to manage



Big savings, small bill

Energy savings may offset loan payments meaning little to no increase in bills



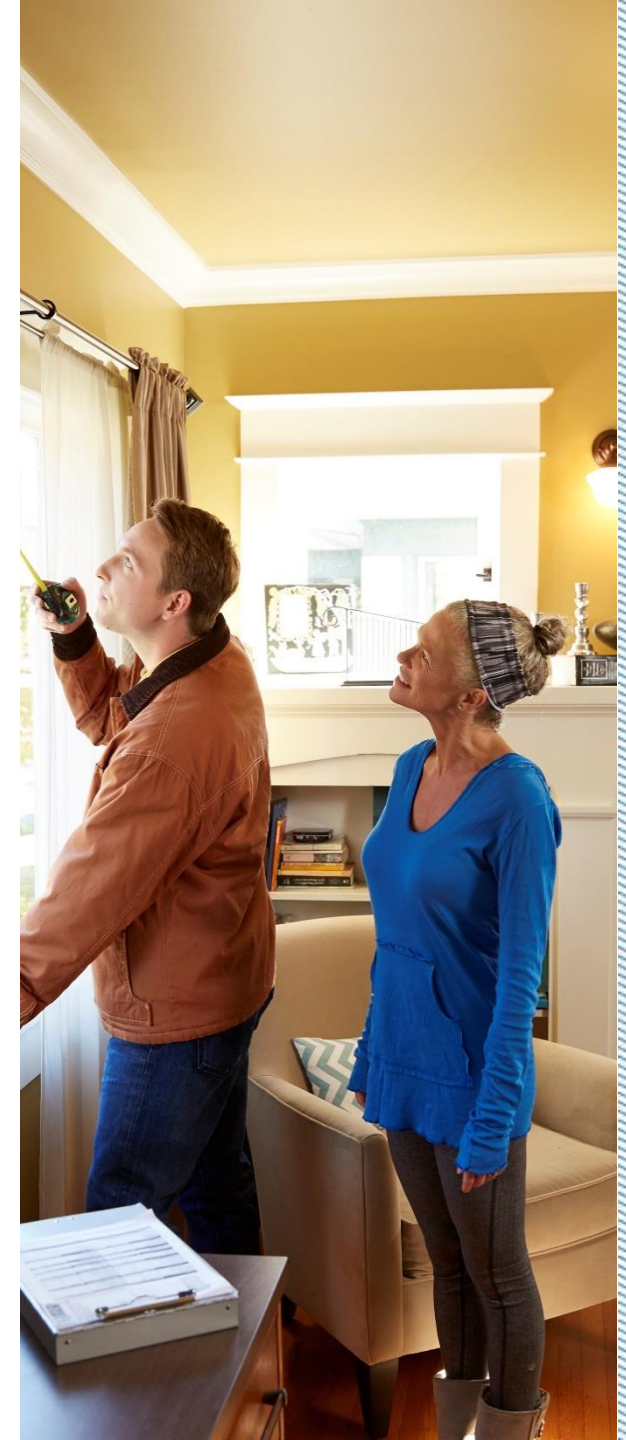
Craft3 and PSCCU are experienced lenders in the Pacific Northwest

What is On-Bill Loan Repayment?

- A loan for incentive-eligible projects
- Payments are made via utility bill

Customer Benefits

- Incentives reduce upfront project costs
- Energy cost savings help offset the loan payment, so customers may see little to no increase in their energy bill



On-Bill Loan Repayment Offers

Offer	State	Participating Utilities
Savings Within Reach (income qualified)	OR	PGE Pacific Power NW Natural Avista
Standard track (Oregon)	OR	PGE Pacific Power NW Natural Avista
Standard track (Washington)	WA	NW Natural

Eligible Housing Types

Offer	Multifamily Residence	Home Retrofit
Savings Within Reach	Attached side-by-side unit, such as a townhome, duplex, triplex or fourplex	<ul style="list-style-type: none">• Single-family home• Manufactured home
Standard track (Oregon)	Attached side-by-side unit, such as a townhome, duplex, triplex or fourplex	
Standard track (Washington)	Attached side-by-side unit, such as a townhome, duplex, triplex or fourplex	

Energy Trust Instant Incentives

- Discounted from customer's invoice
- Paid directly to the trade ally by Energy Trust
- Cannot exceed cost of materials and installation
- Lender (Craft3 or PSCCU) pays remaining invoice total to trade ally



Lenders:

Craft3 & Puget Sound Cooperative Credit Union (PSCCU)

Working Together: Energy Trust, Craft3 and PSCCU

- Energy Trust works with regional nonprofit lenders, Craft3 and PSCCU, to offer On-Bill Loan Repayment options
- Qualifying customers may apply for a loan with affordable rates for energy-efficient home improvements that are eligible for Energy Trust incentives





Regional nonprofit lender providing equitable, affordable loans to a variety of households, including those unable to obtain traditional financing

On-Bill Loan Repayment lender since 2014

Nearly 6,000 on-bill home energy loans in the Pacific Northwest (\$60 million)

Trusted Partner of PGE, Pacific Power, NW Natural, many community organizations





Supporting Spanish-speaking Customers





Since 1934, PSCCU has proudly served Washington and our neighbors throughout the PNW. PSCCU is member owned financial cooperative that strives to be the Region's Green Credit Union.

- Zero-down loans
- Low fixed rates, flexible terms, and no pre-payment penalties
- Easy online application and signing process
- Loan repayment directly on the Avista bill
- Submit bid (contractor) and application (customer) to PSCCU
- Review by PSCCU, approval decision and notification (normally within 1 – 2 days)
- Project complete and final funds dispersed

psccu.org | askus@psccu.org | 425-283-5151 or 800-273-1550

Oregon Avista Service Areas



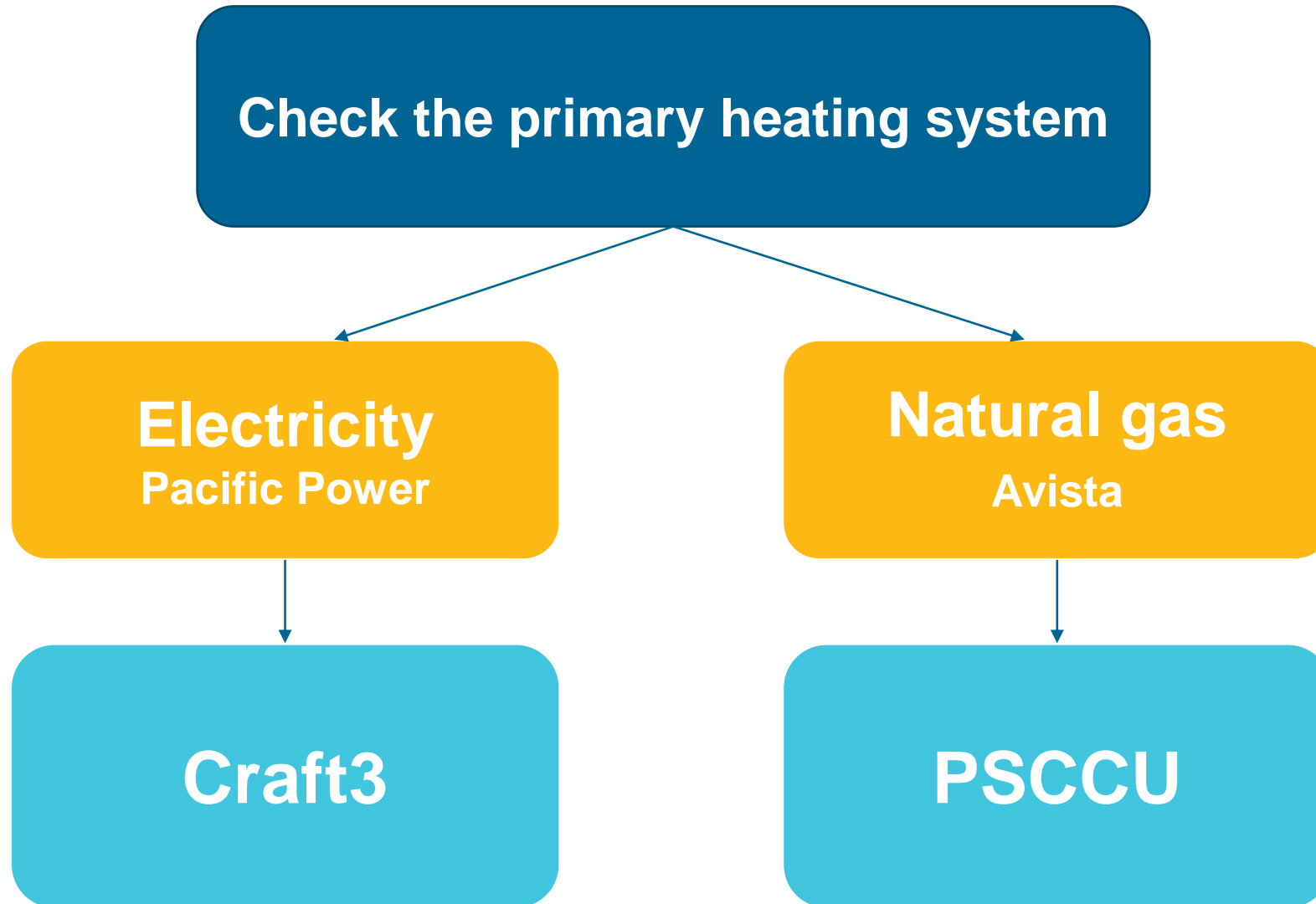
Savings Within Reach and Oregon On-Bill Participating Utilities

- PGE
- Pacific Power
- NW Natural
- Avista

Process for Determining Lender

Lender	Utilities (primary heat source)	Submission Process
Craft3	PGE Pacific Power NW Natural	Submit to Craft3 for: 1. Project prequalification 2. Loan application (customer)
PSCCU	Avista	Submit to PSCCU for: 1. Project prequalification 2. Loan application (customer)

How to Choose Your Lender in Avista Territory



On-Bill Loan Repayment Participation and Workflow

Trade Ally Participation Requirements

1

**Active Home
Retrofit or
multifamily
trade ally**

2

**Be in good
standing**

3

**Attend
orientation**

4

**Submit
enrollment
agreement**

Enrollment Process

- Enroll as a trade ally, if you are not already enrolled
- Notify your account manager if you are interested in enrolling in one or more of the OBR offerings
- Attend a training, provided by your account manager
- Sign a participation agreement

Questions?

Contact

- Craft3
 - 1.888.231.2170 ext. 225
 - homeenergy@craft3.org
 - Craft3.org/HomeEnergy
- PSCCU
 - 1.800.273.1550
 - askus@psccu.org
 - psccu.org/energy-smart
- Energy Trust
 - 1.866.365.3526
 - onbill@energytrust.org





Thank you

Andrew Shepard
onbill@energytrust.org
1.866.365.3526