



Trade Ally Forums

Fall 2023

Agenda

8:00 – 8:30

Breakfast & Vendor Networking

8:30 – 8:40

Welcome and Vendor Introductions

8:40 – 9:00

Energy Trust Update from Director of Energy Programs

9:00 – 9:15

Energy Efficiency Financing - On-Bill Repayment by Craft3

9:15 – 9:30

Break & Vendor Networking

Agenda (continued)

9:30 – 10:30

Breakout Session A (pick one)

Mt. Hood	Mt. Hood B	Mt. Hood C	St. Helens D
Residential and Multifamily Program Updates (offered both sessions)	ODOE Heat Pump Program Update	New Construction Code Changes	Solar Program Updates (Part 1)
Marshall Johnson and Heath Heiberg will present information around incentive levels, program trends, and resources to support trade ally participation with these programs.	The Oregon Department of Energy's two state heat pump incentive programs are underway. Come learn about fund availability and eligibility for both homeowners and owners of rental dwellings and expected outcomes for the coming months.	Greg Lasher explains the current choices builders can make to comply with the new Oregon energy code (2023 ORSC) that goes into effect April 1, 2024, and suggest changes builders can make now to prepare for future code updates.	Kyle Holmes and Lori Lull will present on Energy Trust Solar Program including Battery Incentive Launch, Business Development Fund Changes and the focus of Energy Trust Solar Program in the future.

Agenda (continued)

10:45 – 11:45

Breakout session B (pick one)

Mt. Hood A	Mt. Hood B	Mt. Hood C	St. Helens D
Residential and Multifamily Program Updates (offered both sessions)	Encouraging Trade Ally and Community Based Organization Partnerships	Heat Pump Installation 101 Training (1-hour CCB CEU eligible)	Solar Program Updates (Part 2)
Marshall Johnson and Heath Heiberg will present information around incentive levels, program trends, and resources to support trade ally participation with these programs.	Isaiah Kamrar will share benefits of collaboration and mutual success in this informative breakout session designed for Community-Based Organizations (CBOs) and trade allies. Our featured speaker, Julie Williams, will also introduce a valuable contractor project funding opportunity.	Mark Jerome This course is designed for stakeholders in the residential energy efficiency space who would like to learn more about how heat pumps work and why there is such an emphasis on this technology.	Angela Crowley-Koch of OSSIA will present on solar legislative updates and the state of the market. Patricia Phillips of ODOE will present on the ODOE rebate program.

11:45 – 12:00

Vendor Networking and Raffle Prizes



Nest Pro





EVERGREEN
ECONOMICS





Building for the Future

Tracy Scott, Director of Energy Programs
October 19, 2023



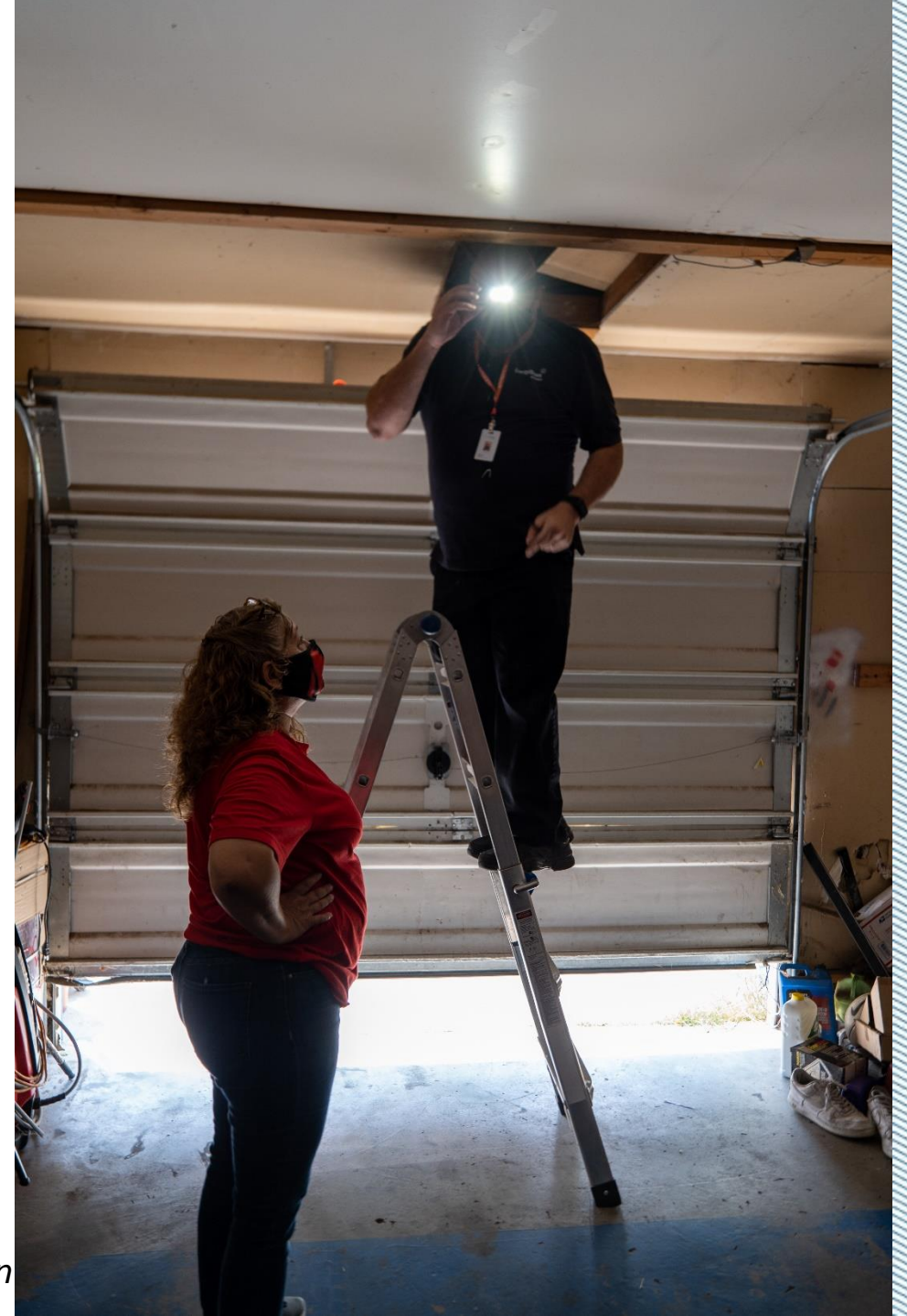
Market Dynamics

- State climate policies are driving-the need for more energy efficiency
- New funding opportunities expected in 2025, some in 2024
 - Inflation Reduction Act
 - Portland Clean Energy Benefits Fund
 - State programs
- Market needs support to maximize new opportunities and deliver funds to customers

New Ways to Support the Market

- Energy Trust is positioned to prepare the market for more clean energy projects
- Investing in infrastructure to support
 - Trade Ally Network
 - Workforce development
 - Community-based organizations
- Thinking big and exploring new ways of working

Photo: EUVALCREE home energy evaluation





Higher Residential Incentives

- Launched this month for residential HVAC incentives
- These are long-term increases, not temporary bonuses
- Increases for standard incentives, income-qualified offers and regional promotions

Photo: Turtle Cove



More Targeted Offers

- Launching smaller, customized offers
 - Remove participation barriers for customers
 - Create compelling offers to motivate customers that are on the fence
- Efforts can target specific regions, technologies or communities
- Leveraging multiple funding sources and co-funding

Photo: El Mofles

Supporting Your Business

- Increased flexibility with Business Development Funds has increased uptake and overall benefit
 - Solar trade ally installer network is now aligning with these changes
- Expanding workforce development
 - Training and education
 - Curriculum development
 - Support for job placement
- Sign up to share your input on how we can better support your business





Tracy Scott, Director of Programs
Tracy.scott@energytrust.org



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



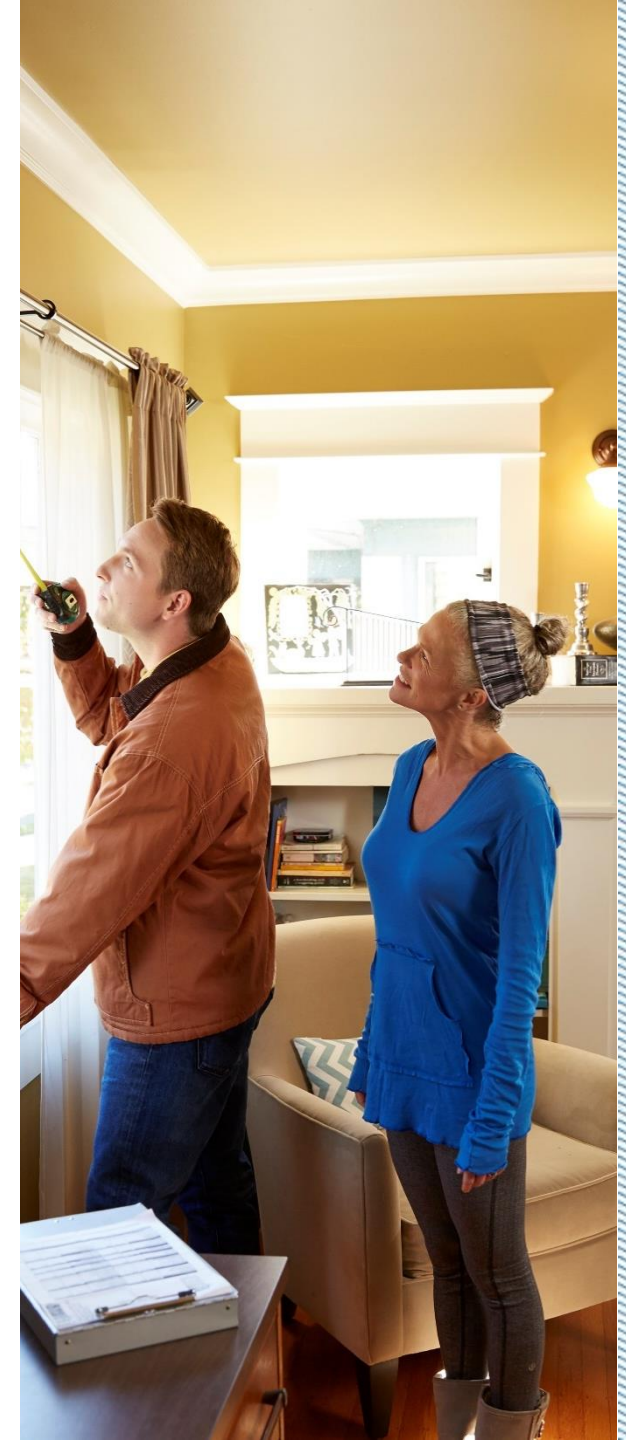
Craft3 and PSCCU are experienced lenders in the Pacific Northwest

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



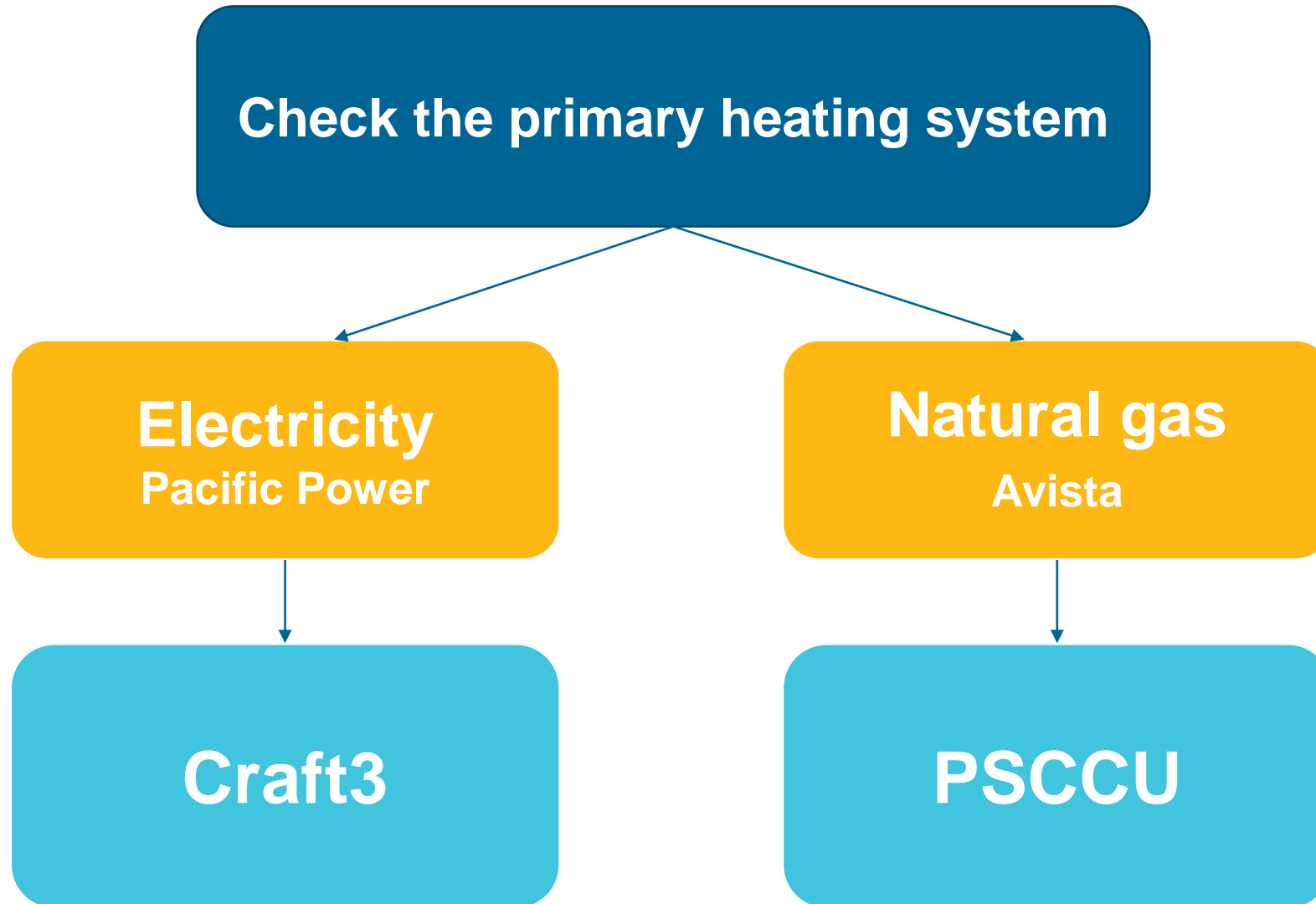
Savings Within Reach and Oregon On-Bill Participating Utilities

- 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

Breakout information

9:30 – 10:30 **Breakout Session A (pick one)**

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