



Implementing Energy Efficiency Programs in Rural America

Briefing Series: Rural Communities, Climate, and COVID-19 Recovery

June 16, 2020

Materials will be available at: www.eesi.org/061620rural

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EESI

Environmental and
Energy Study Institute

- Founded in **1984** by a **bipartisan** Congressional caucus.
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- We provide **fact-based information** on **energy** and **environmental** policy for Congress and other policymakers.
- We focus on **win-win solutions** to make our energy, buildings, and transportation sectors **sustainable** and **resilient**.

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Improving Energy Efficiency in Existing Homes using On-bill Financing

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Your Touchstone Energy® Partner 

HELP MY HOUSE BASICS

1. Convenient

- On-bill repayment (2010 S.C. law)
- Improves comfort and energy savings

2. Consistent Quality

- Trained, qualified BPI contractors
- Co-op manages QA, QC

3. Affordable Financing

- Low-interest loan tied to the meter; Transfers if home sells
- No money down, no credit checks required



FAST-PAYBACK IMPROVEMENTS



- Seal and insulate home & duct work
- Replace electric furnaces w/heat pumps
- Repair or replace older heat pumps

Origins: The HMMH Pilot (2011)



- Research effort by Central Electric Power, our G&T
- Testing the program model
- 8 of 20 S.C. co-ops, including Santee
- 125 homes

RESULTS: AVERAGE HMMH PILOT HOME

- Reduced energy use by more than 30%
- Saved participants more than \$200/yr. *after* loan payments
- Immediately more comfortable
- Had a happy homeowner (Participant survey, 2012)
 - 96% as satisfied or more satisfied with co-op
 - 90% say comfort has improved in home
 - 90% satisfied with post-retrofit electric bills

SEC'S HELP MY HOUSE PROGRAM

- 289 homes weatherized
- Used SEC Funds & REDLG-funding
- \$2.8 million in loans made
- Average loan amount = \$9,900
- Loan default rate = 0%



HELP MY HOUSE IN 2020

- Santee one of 7 S.C. co-ops awarded the first Rural Energy Savings Program loan (RUS)
 - RESP modeled in part on Help My House
- \$13 million total; \$2.5 million for Santee
- Selling carbon offsets to **Duke University**



HMH DURING COVID-19

- Had to shut the program down March 18th
- Restarted the program on June 15th
 - With limited services
 - Focusing on HVAC and duct work
 - Delaying testing until safe
- Currently have 47 homes on a waiting list
- Our contractors are ready to go!



Shape Up Your Home for Energy Savings


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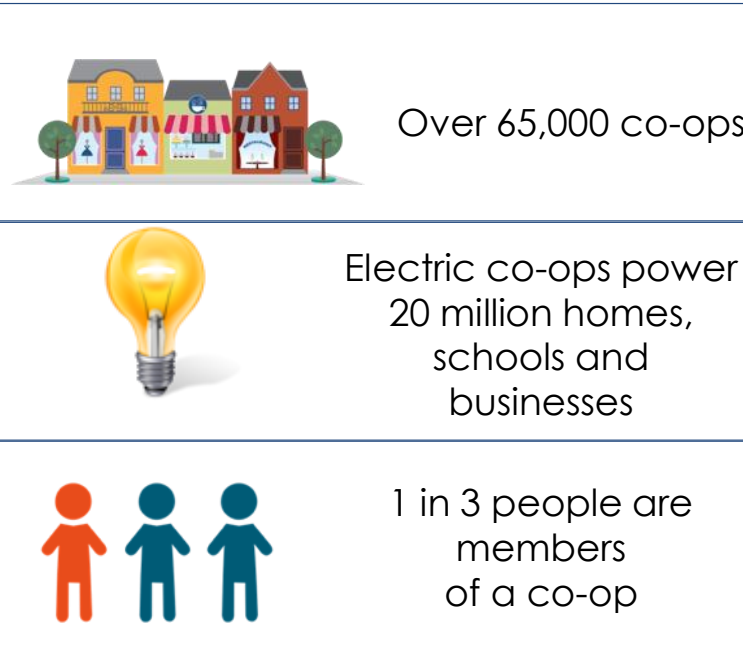
The National Cooperative Business Association CLUSA International

Established in 1916, **NCBA CLUSA** is the **oldest** and **largest** U.S. national association for cooperatives—representing all co-op sectors:

	<u>Sectors</u>	<u>Examples</u>
	Housing Retail	Child Care & Preschool
	Electric Worker	Credit Unions Financial Services
	Purchasing Credit Union Agriculture	Food Co-op Breweries Healthcare

Cooperatives today...

- U.S. co-ops provide nearly **2 million jobs** and create more than **\$75 billion in annual wages** with a **revenue of \$650 billion**.
- Food co-ops **reinvest in their communities** an average of **14% more** than conventional grocers.
- Nearly a million of the nation's farmers belong to a co-op, accounting for **55% of total US agriculture sales**.
- There are **3 million co-ops globally**. Their members account for **12% of the world's population**.



Benefits of Cooperative Ownership

- Meeting a need that private markets and government services are not meeting
- Higher survival rates and greater commitment to community
 - Spurs further local economic development and growth
- Gives people who use and benefit from the good or service to have a voice and reap the profits it creates



Co-ops invest in their members & community

- Rural Energy Savings Program
 - Pilot program in 2010
 - Reauthorized in 2018 Farm bill
 - 20-year loans at zero percent interest rates
 - Energy efficient improvements; can be paid back through on-bill financing



Co-ops helping a post-COVID economy

- Opportunity to re-build a more stable and sustainable economy
 - Co-ops as a succession plan for existing businesses
 - Housing
 - Bridging the rural divide
 - Energy
 - Broadband





EESI

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