



Shape Up Your Home for Energy Savings


# Improving Energy Efficiency in Existing Homes using On-bill Financing

Jay Kirby

Vice President of Public Affairs  
Santee Electric Cooperative  
Kingstree, SC

[jkirby@santee.org](mailto:jkirby@santee.org)



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%



Your Touchstone Energy® Partner 



# 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 18<sup>th</sup>
- Restarted the program on June 15<sup>th</sup>
  - 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

# Improving Energy Efficiency in Existing Homes using On-bill Financing

**Jay Kirby**

Vice President of Public Affairs  
Santee Electric Cooperative  
Kingstree, SC

[jkirby@santee.org](mailto:jkirby@santee.org)



Your Touchstone Energy® Partner 