



## Audio instructions

# Welcome to BPA's Webex Meeting!

Note: Your audio is muted and video turned off upon entry.

Audio connection **Preferred choice**

Use computer audio

Call me at 🇺🇸 +1

Call in

Don't connect to audio

Note: The incoming call may be listed as **POTENTIAL SPAM**.

Second choice: In the example above, instead select **Call in** and use your phone to call into the webinar. A window will pop-up with your meeting **Call in** information.

Call In

Call in from another application

- Call**  
US Toll  
**+1-415-XXX-XXX**  
[Show all global call-in numbers](#)
- Enter**  
Access code **XXX XXX XXXX #**  
Attendee ID **XXXXXX #**

BONNEVILLE

Viewing BPA Computer's ap... INISTRATION

**PRESENTATION**

ENERGY EFFICIENCY

Mute Start video Share

Participants Chat

Use to mute and unmute

Use to express emotion

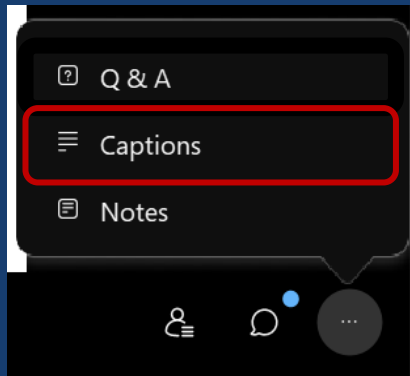
Use to view participant list and chat panel

Last choice: **Use Computer for Audio**. Connect a headset to your computer for best results.

# WebEx Accessibility Options

## To enable Closed Captions

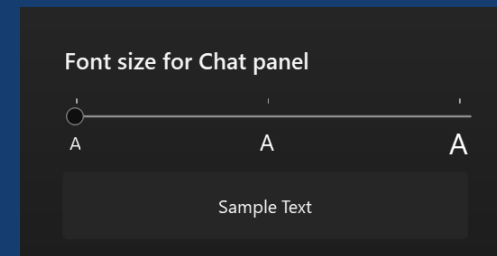
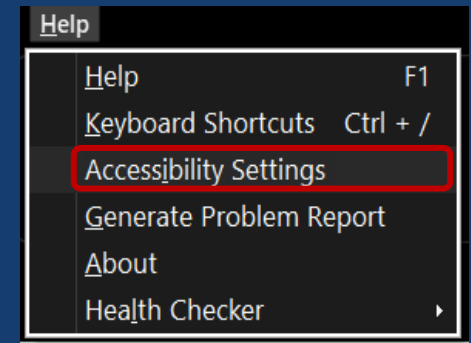
- **Option 1:** Select CC icon in the bottom left-hand corner of the WebEx screen.
- **Option 2:** Select the ellipses on the bottom right-hand side of the WebEx screen and select “Captions”.



***Note:** CC is set by individual users who want to use them. CC text doesn't always match exactly.*

## To Change Font Size

1. In the “**Help**” menu, select “**Accessibility Settings**”.
2. Move the circle on the slider to the desired font size.



# Low Income Regional Workgroup

January 23, 2025



The image features a scenic landscape with a body of water, mountains, and tall grass in the foreground. A white text box is overlaid on the right side of the image, containing the text "Logistics & Safety".

# **Logistics & Safety**



# Building Logistics

- Restrooms and Water Fountains: Take a right out of the room then an immediate left.
- Hot water dispenser for tea and ice by the restrooms.
- Refreshments outside the room.
- If needing to leave the building, outside door closest to restroom auto-locks on exit.

# Evacuation

- **Attending in Person?**
  - Exit right out of the room and take an immediate right.
  - Evacuate to the nearby public library.
- **Attending at home?**
  - Please find your work area's nearest evacuation point.
  - No need to notify us if you need to evacuate, unless you need help.

# Today's Agenda

9:00am	Welcome & Introductions	
9:15am	Name Change Roll-Out	
9:25am	Comfort Ready Home: Contractor Outreach	Cyrus Collins (Comfort Ready Home)
9:50am	<i>BREAK</i>	
10:00am	Income Qualification Guidance: Presentations & Open Discussion	Amy Burke (BPA), Jeff Feinburg (SnoPUD), Thomas Elzinga (Central Electric)
11:00am	<i>LUNCH</i>	
12:00pm	Savings to Investment Ration (SIR): Presentations & Breakouts	Ken Robinette (South Central CAP), Jesse Bennett (King CO Housing Authority)
1:15pm	<i>BREAK</i>	
1:25pm	Loan Programs	Jen Langdon (Cowlitz PUD), Haley Puntney (Inland Power)
2:00pm	Open Discussion & Share Out	
2:25pm	Closing	

A scenic landscape featuring a river in the foreground, tall grasses, and mountains in the background under a clear sky. The image is partially obscured by a white rectangular box containing text.

# **Welcome & Introductions by State**



# Roll Call By State

*Please say or type in your name,  
organization and position*

- *Wyoming, Nevada, Utah, California*
- *Idaho*
- *Montana*
- *Oregon*
- *Washington*
- *Regional and National*
- *BPA*



# Workgroup Information

Listed on the [BPA Low-Income Webpage](#):

- ✓ *Workgroup Charter with Steering Committee Members*
- ✓ *Current & Past Meeting Materials*
- ✓ **(In Green)** *Workgroup Discussion Topic Reference List*

## BPA Low Income Energy Efficiency (LIEE) Workgroup

For utilities, states, federally-recognized tribes, and Community Action Agencies (CAA or CAP), BPA coordinates a regional Low-Income Energy Efficiency Workgroup.

The mission of this group is to share information and develop best practices to improve access to energy efficiency projects for qualifying residents across the Pacific Northwest. All meetings are public and BPA welcomes anyone interested in supporting the workgroup, including but not limited to all BPA-served public utilities, low-income advocacy groups, community action partnerships (CAPs), tribal governments and staff, state energy offices, and other interested parties.

### LIEE Workgroup Resources

Workgroup Charter	+
Discussion Topic Reference List	+
Presentation and Webinars Events Page	+
Meeting Materials Archive	+
Past Presentations	+

# Workgroup Reference List

[Click Here for Reference List!](#)

- ✓ Not ordered by priority
- ✓ No guarantee of immediate discussion
- ✓ Central spot for workgroup members, steering committee, BPA staff, and others to reference when guiding future discussions
- ✓ Will be updated as needed

The thumbnail shows a document titled "Discussion Topic Reference List: BPA Northwest Low-Income Energy Efficiency Workgroup (Amended July 2024)". The document is organized into sections: "Workforce", "Administrative", "Funding", "Measure Oppor", and "Programs". The "Discussion Topic Reference List" section is highlighted, containing sub-sections for "General" and "Collaboration & Partnerships", each with a list of topics.

**Discussion Topic Reference List:**  
BPA Northwest Low-Income Energy Efficiency Workgroup  
(Amended July 2024)

**Background**

This reference document is a list of topics that participants have expressed interest in discussing in the Low-Income Workgroup at some point. This list is not organized in any particular order. In the interest of transparency, the BPA Low-Income team felt it was necessary to have a repository of topics that are critical to people and organizations implementing Low-Income programming around the region.

The selected Low-Income Workgroup Steering Committee is tasked with helping to prioritize this long list of discussions topics along with feedback from the wider Workgroup. This list will be added to periodically as well as used as a reference when considering future discussions.

For Reference, this Workgroup's mission, background, objectives, and implementation structure are all included in the this group's "[Structure and Organizing Principles](#)".


**Discussion Topic Reference List**

**General**

- Energy Burden/Equity
- Outreach Strategies
- Health & Safety
- Client Education
- DOE WAP Updates
- HUD Code Updates
- Income Levels
- Manufacturer and Labor Liability Challenges
- Membership Challenges
- Point of Purchase Incentive Options
- Improved Implementation for Property Owners and Tenants
- How to Navigate Rising costs
- Agreeing Upon Criteria for Income Qualification (e.g. SMI, AMI, and Other Guidelines)
- Power Plan Updates
- Residential Building Stock Assessment (RBSA) Overview
- BPA Evaluation and Research Updates
- BPA 101: The Life of a BPA Energy Efficiency Measure
- Implications of Potential Added Electric Load and Costs when Fuel Switching

**Collaboration & Partnerships**

- Utility and CAP Partnership Development
- Contractor and CAP Partnership Development
- Collaboration of Program Sharing
- Contractor Dispute Resolution
- Integrating EE programs with Other Assistance Programs

A scenic landscape featuring a body of water in the middle ground, with mountains in the background and tall grass in the foreground. The scene is bathed in warm, golden light, suggesting a sunset or sunrise. The right side of the image is partially obscured by a dark blue background.

# **BPA**

## **Low-Income Name Change**

*Amy Burke, BPA*

# Considering a New Name

## ➤ “Low Income” :

- Outdated
- Holds negative connotations and stigma
- Out of line with comparable programs in NW
- May impede program participation

## ➤ Requests for a name change:

- BPA staff, utility staff, LIEE workgroup attendees, LIEE Process Evaluation feedback

# Updating the Program Name!

*Receiving an overwhelming majority of votes in the August 2024 Low Income Workgroup.....*

## Income Qualified



# What Will Change and When?

## Effective October 2025

- UES RefNo Names
- Implementation Manual
- State and Tribal Grants Content
- BPA Website URL and Content
- Marketing materials, including optional forms and field guides
- This Workgroup Title

## Next Steps

- 6-Month Change Notice in April 2025
- Material Updates Live in October 2025



# **Comfort Ready Home: Contractor Outreach**

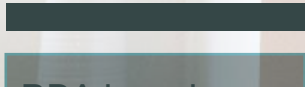
*Cyrus Collins, Evergreen Consulting*



# ComfortReady HOME

Real Comfort. Real Savings. Real Smart.

# Program Overview



BPA Low-Income Workgroup  
January 23, 2025





# ComfortReady HOME



Homeowners



Contractors



Utilities

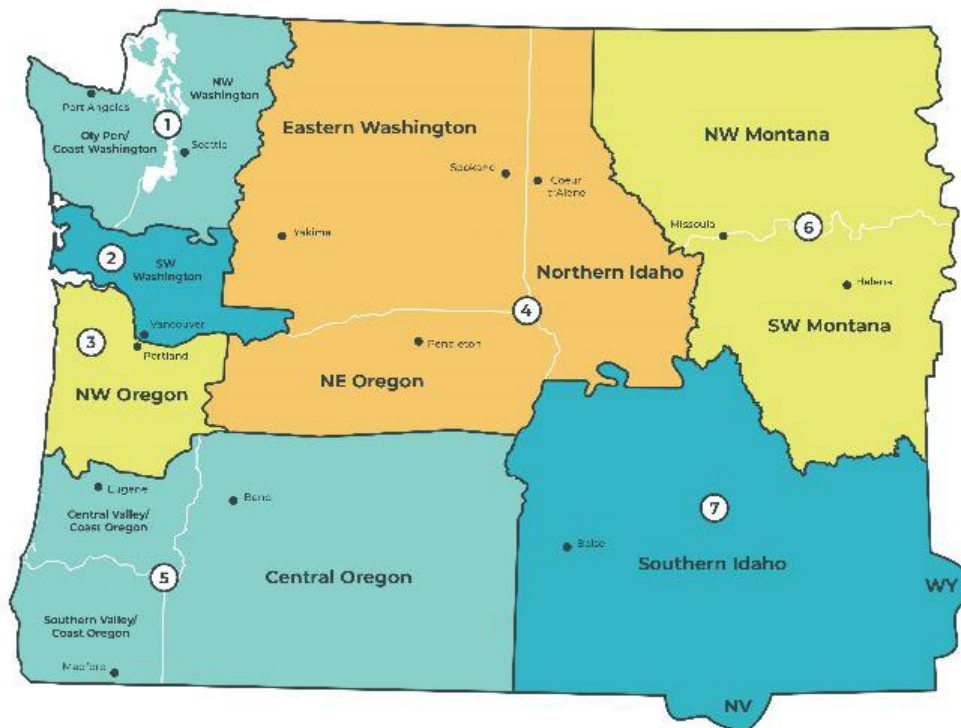






**ComfortReady**  
**HOME**

# Comfort Ready Home | Field Team



**Miesha Yagle**  
NW Washington  
Olympic Peninsula



**Nick Phillips**  
SW Washington



**John DeLage**



**Aaron Lazelle**  
NE Washington  
Northern Idaho



**Mike Stothers**  
Central Oregon  
Southern Oregon  
Northern California



**Scott Mayfield**  
Montana



**Dean Paler**  
Southern Idaho  
Nevada  
Wyoming



**John Heflin**  
Outreach Specialist



**Mike Hughes**  
Field Services Manager



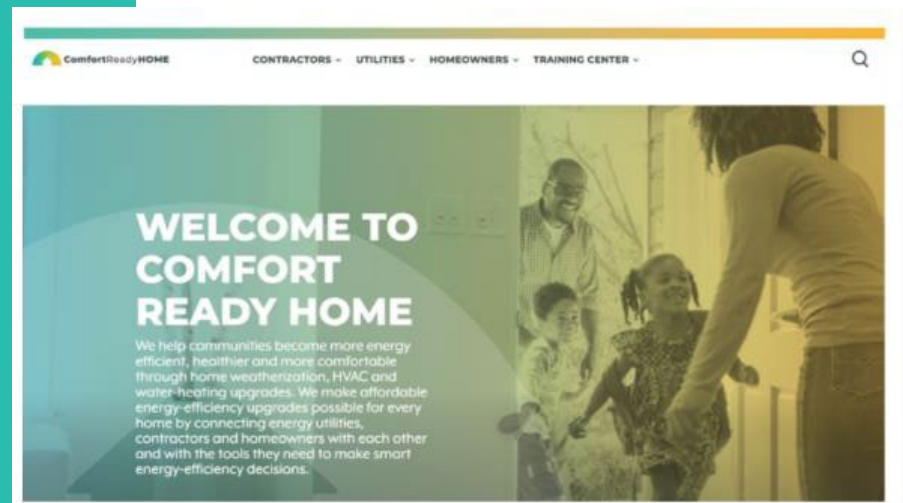
**Cyrus Collins**  
Program Manager



# ComfortReadyHome.com

A full-service website for contractors, utilities and homeowners in the region.

- Homeowner education
- Contractor Search
- Training Center
- Utility Resources





# Take Advantage of the Contractor Search

## CONTRACTOR FINDER

Get quotes or schedule service with trusted weatherization, water heating and HVAC professionals.

Enter your ZIP Code to see a list of installers near you.

Zip:



**Missoula Electric Cooperative**  
Northwest Montana

## HEAT PUMP WATER HEATER

Showing 1 to 2 of 2  →

**Andersons Heating, Air Conditioning and Plumbing Inc**  
Northwest Montana, Southwest Montana  
(406) 728-8048  →

We at Anderson's specialize in energy efficient heating and cooling.  
Geothermal Heat Pumps, Air Source Heat Pumps and Mini Split [More Details](#)

Services Offered: Air Sealing Services, Ducted Heat Pumps, Ductless Heat Pumps, HPWH, Plumbing Services, PTCS Air Source Heat Pumps, PTCS Duct Sealing, Residential HVAC Installation

**Temp Right Services**  
Northwest Montana, Southwest Montana  
4067281111  →

[More Details](#)

Services Offered: Air Sealing Services, Building maintenance, Ducted Heat Pumps, Ductless Heat Pumps, HPWH, Plumbing Services, PTCS Air Source Heat Pumps, PTCS Duct Sealing, Residential HVAC Installation



# Join Today

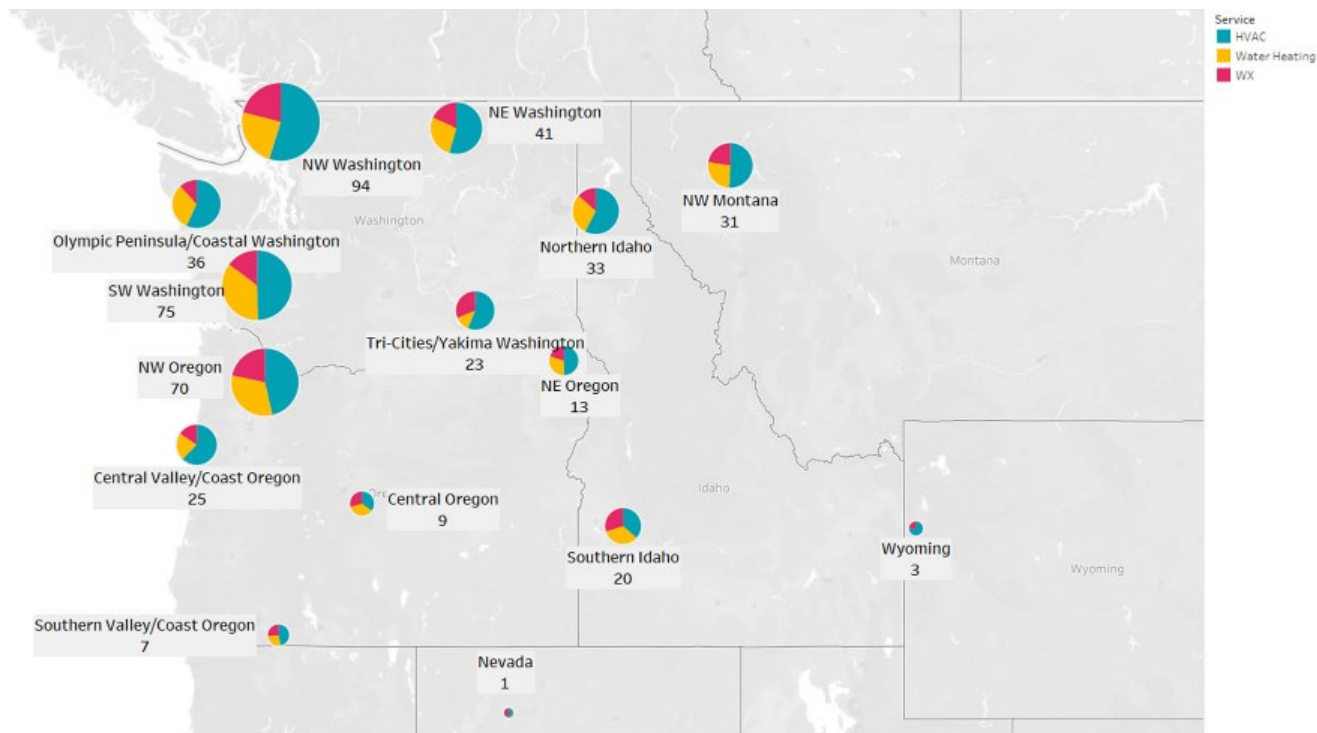
[ComfortReadyHome.com/Join](https://comfortreadyhome.com/Join)

The screenshot shows the website's landing page. At the top, there is a navigation bar with the ComfortReadyHOME logo on the left and menu items for CONTRACTORS, UTILITIES, HOMEOWNERS, and TRAINING CENTER. A search icon is on the right. Below the navigation is a large hero image with a teal and yellow color scheme, featuring a circular fan and a person working. The text 'JOIN COMFORT READY HOME' is overlaid on the fan. Below the hero image, there is a text block that reads: 'Joining Comfort Ready Home makes good business sense. As a Comfort Ready Home trade ally, you'll get access to homeowners in your area looking to make weatherization, HVAC and water heating upgrades — plus the tools, training and support to perform energy efficient installations with confidence.' Below this text is a red 'APPLY NOW' button. To the right of the text is a small image of two men in plaid shirts looking at a tablet on a construction site.



# Contractor Network

## Contractor Participation by Subregion



<https://comfortreadyhome.com/contractor-search/>





**ComfortReady  
HOME**

## On-Site Workshops

Small group contractor trainings.

Responsive to Utility and Contractor needs.

- Heat Pump Water Heaters.
- Home as a System.
- Wall Insulation.
- Heat Pump Best Practices.







# On Demand Training

**Become an expert.  
Earn free CEUs today!**

CCB, BPI and AIA Continuing Education Credits available.

Choose from .25, .50, 1-unit CEU courses.



## Learning Center

- Cold Climate Heat Pumps
- Manufactured Home Insulation
- Site Built Wall Insulation

- Insulating Sloped Ceilings
- Attic Insulation
- Floor Insulation

**SIMPLE AND EFFECTIVE FLOOR INSULATION**

up to **1.0** CEUs



CCB Credit



Simple and Effective Floor Insulation

**HEAT PUMP WATER HEATER OPPORTUNITIES AND INSTALLATION CONSIDERATIONS**

up to **1.0** CEUs



CCB Credit



Heat Pump Water Heater Opportunities + Installation Considerations (CRH-EiQ215)

**MAKING THE MOST OF HVAC OPPORTUNITIES**

up to **1.0** CEUs



CCB Credit



Making the Most of HVAC Opportunities



ComfortReady  
HOME

# Training YouTube

**Comfort Ready Home**  
34 subscribers

SUBSCRIBED

HOME **VIDEOS** PLAYLISTS CHANNELS ABOUT

Uploads ≡ SORT BY

<p><b>SETTING UP A BLOWER DOOR</b> 4:57</p>	<p><b>TESTING VENTILATION SYSTEMS</b> 4:09</p>	<p><b>TESTING A HOME FOR AIR LEAKAGE</b> 3:48</p>	<p><b>Energy Efficiency Sales: How to Ruin a Sale</b> 1:38</p>	<p><b>Energy Efficiency Sales: Walkthrough</b> 1:19</p>
<p><b>Blower Door Test: Setting up to Depressurize a Home</b> 53 views • 3 weeks ago</p>	<p><b>Indoor Air Quality: Calculating and Testing...</b> 52 views • 1 month ago</p>	<p><b>Testing a Home for Air Leakage</b> 147 views • 3 months ago</p>	<p><b>Energy Efficiency Sales: How to Ruin a Sale</b> 37 views • 7 months ago</p>	<p><b>Energy Efficiency Sales: Walkthrough</b> 20 views • 7 months ago</p>
<p><b>Energy Efficiency Sales: Ask/Observe Stage</b> 2:11</p>	<p><b>Energy Efficiency Sales: Agree Stage</b> 2:27</p>	<p><b>How Ventilation and Filtration Make a Healthy Home</b> 2:17</p>	<p><b>Weatherize Your Home to Keep Unhealthy Air Out</b> 1:36</p>	<p><b>Protecting Your Home from Wildfire Smoke</b> 2:27</p>
<p><b>Energy Efficiency Sales: Ask/Observe Stage</b> 26 views • 7 months ago</p>	<p><b>Energy Efficiency Sales: Agree Stage</b> 21 views • 7 months ago</p>	<p><b>How Ventilation and Filtration Make a Healthy Home</b> 150 views • 1 year ago</p>	<p><b>Weatherize Your Home to Keep Unhealthy Air Out</b> 183 views • 1 year ago</p>	<p><b>Protecting Your Home from Wildfire Smoke</b> 567 views • 1 year ago</p>



ComfortReady  
HOME

# Marketing Toolkit



## Simple and Effective Air Sealing

Did you know that air leaks and improperly installed insulation can waste 20% or more of your home's heat? But only air sealing is an important and cost-effective way to save energy and reduce your energy bills.

Effective air sealing blocks unwanted air flow into your home that can undermine your HVAC system. This will keep you with a quieter, more comfortable home that wastes less.

**Cost, Payback and Incentives**  
The typical air sealing program for a home costs \$200 - \$700. You can receive a 10% Energy Star® rebate for most air sealing programs.

An investment of just \$200 can be well worth it. It can cut your annual utility bill and help you save thousands of dollars over the life of your home.

Depending on factors such as the size of your home and the type of heating system you use, typically 2 to 10 years.

Typical Cost	Payback Period
\$200 - \$700	2 to 10 years

- Customer Benefits**
- More efficient heating and cooling.
  - Improved indoor air quality.
  - Fewer drafts, less moisture and reduces pest entry.
  - Lower energy expenses, programs and rebates.
  - Reduce pollutants entering from outside.
  - Reduce noise from the surrounding environment.

## Calentadores de agua de alta eficiencia

Los calentadores de agua eficientes ofrecen ahorros que pueden llegar a 20% de los costos de energía al calentar el agua en su hogar. Los calentadores de agua eficientes también ofrecen un mayor ahorro de energía que los calentadores de agua convencionales.

La eficiencia energética de los calentadores de agua eficientes puede ayudar a reducir los costos de energía de su hogar y mejorar el confort de su hogar.

Los calentadores de agua eficientes ofrecen un mayor ahorro de energía que los calentadores de agua convencionales.

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## Precios, recuperación de inversión

El costo promedio de un calentador de agua eficiente es de \$1,000 a \$1,400, con un ahorro de energía que puede llegar a 20% de los costos de energía al calentar el agua en su hogar.

El ahorro de energía puede ayudar a reducir los costos de energía de su hogar y mejorar el confort de su hogar.

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**ComfortReady  
HOME**

# Homeowner Education

## Home Comfort Upgrades



Energy-efficiency upgrades can make your home more comfortable while lowering your monthly utility bills. There are options for every home and budget, from simple projects to comprehensive whole-home solutions.

Check out some of the most effective energy-efficiency upgrades below, then visit [ComfortReadyHome.com/Homeowners](http://ComfortReadyHome.com/Homeowners) to learn more, find contractors near you and connect with your utility for incentives.



**1 AIR SEALING** blocks uncontrolled air flow into and out of your home, leaving you with a quieter, healthier,

**5 SMART THERMOSTATS** are an easy, affordable and convenient way to control your heating and cooling

## Many upgrades pair well and complement each other.

When investing in your home's energy efficiency, it's worth considering which upgrades work well together to maximize comfort while delivering the best value. Ask your contractor about combining different upgrades and check with your utility for available incentives.



### AIR SEALING

**Pairs well with:** Insulation; Duct sealing; Air source heat pumps; Ductless heat pumps; Windows and doors; Ventilation

**Good for:** Indoor Air Quality; Utility Bills; Comfort; Environmental Footprint; Noise Reduction



### DUCT SEALING

**Pairs well with:** Air sealing; Air source heat pumps

**Good for:** Indoor Air Quality; Utility Bills; Comfort; Environmental Footprint; Noise Reduction



### INSULATION

**Pairs well with:** Air sealing; Ventilation; Ductless heat pumps; Air source heat pumps; Windows and doors

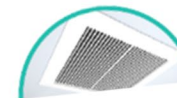
**Good for:** Indoor Air Quality; Utility Bills; Comfort; Environmental Footprint; Noise Reduction



### HEAT PUMPS

**Pairs well with:** Air sealing; Insulation; Duct sealing; Smart thermostats

**Good for:** Utility Bills; Comfort; Environmental Footprint



# Low-Income Program Support

← → ↻ [comfortreadyhome.com/low-income/](https://comfortreadyhome.com/low-income/)

🔍 ☆ 🗂️ ↓



## PLAN AND MANAGE A PROGRAM FOR LOW-INCOME CUSTOMERS

Resources to help you establish an efficient, effective and user-friendly utility program.

---

# Low-Income Program Support

## Low-Income Support Available through Comfort Ready Home

Your Field Specialist can support you with a number of tools for your low-income program:

- ✓ Finding a qualified contractor to offer installation and paperwork support for low-income projects
- ✓ Coordinating with your local CAA to support your projects
- ✓ Building Spanish-language materials for your program
- ✓ Creating forms or marketing materials for your program
- ✓ Customizing the [Low-Income Project Information Form and Income Verification Form \(Optional\)](#)
- ✓ Finding additional resources such as grants or financing programs that might help your program
- ✓ Multifamily custom project support
- ✓ Community event support





# Low-Income Program Support

## Option 2: Self-Attestation

As of October 1, 2023, BPA allows utility customers to accept a signed self-attestation of income status to qualify for low-income incentives. Utilities are not required to provide the income level to BPA during oversight, just that they have been reviewed and approved.

For self-attestation, utilities can use the [Low-Income Project Information Form](#) and [Income Verification Form \(Optional\)](#) or draft your own version. Contact your Field Specialist for assistance creating a customized form.

[Fillable Form](#)

[Income Form - Only](#)

[Editable Template](#)

Work with a Community Action Agency

Measures and Incentives

Marketing and Outreach

Reporting and Documentation



Please return this form to:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## Income Verification Form (Optional)

For residential applications. This data collection tool is optional.

Check with Peninsula Light to determine eligibility, technical, documentation, and submission requirements. A purchase receipt, invoice, project and equipment information, and a review of income documentation may be required by the resident's utility and must be promptly submitted following project completion. All projects must be installed and completed according to the technical requirements outlined by the local utility.

### CUSTOMER INFORMATION

Applicant Name	<input type="text"/>	Site ID <i>(Added by utility)</i>	<input type="text"/>
Utility Account Number	<input type="text"/>	Phone	<input type="text"/>
Installation Street Address	<input type="text"/>	City, State, Zip	<input type="text"/>
Applicant Mailing Address <i>(if different)</i>	<input type="text"/>	City, State, Zip <i>(if different)</i>	<input type="text"/>
Applicant Email	<input type="text"/>	Occupancy Type	<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Rental
Landlord Name <i>(if applicable)</i>	<input type="text"/>	Landlord Phone <i>(if applicable)</i>	<input type="text"/>



# Thank You!

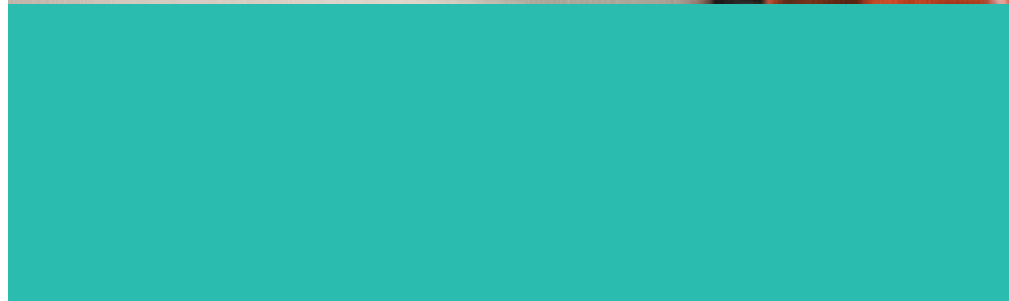
Please contact your  
Energy Efficiency Representative  
or

Cyrus Collins

*Program Manager*

[cyrus.collins@evergreen-efficiency.com](mailto:cyrus.collins@evergreen-efficiency.com)

(503) 705-7039





***Short Break***



# Income Qualification Guidance

*Amy Burke, BPA*

*Jeff Feinberg, Snohomish PUD*

*Thomas Elzinga, Central Electric*

# BPA Income Qualification Guidance

## ***Caveat!***

*BPA establishes minimum requirements for its energy efficiency measures. Customer utilities, states, and tribes implementing BPA funding have final say on what income qualification guidelines they accept, what measures they offer, and what incentive level they offer.*



# BPA Income Qualification Guidance

All content found in the [BPA Implementation Manual](#) starting on page 112.





# So Many Options!

FPL? SMI? AMI? LIHEAP? HUD?

TANF? NAHASDA? SSSI?

*Which one can I use??*

# So Many Options!

*Based on Gross Income...*

- 200% of Federal Poverty Line OR
- “Approved” statewide or tribal eligibility definitions

# Acceptable Income Criteria

Applicants may qualify for incentives if they meet at least one of the following income criteria or receive assistance from any of the programs below:

- Gross income falls within 200% of the federal poverty line
- Gross income meets your state's income guidelines
- Gross income meets your tribe's income guidelines
- LIHEAP
- HUD
- NAHASDA
- Section 8
- TANF
- Supplemental Social Security Income

# What Needs Approval?

BPA does not need to review and approve established state-wide or tribal guidelines for low income.

# Do Income Qualifications Expire per BPA?

BPA relies on program implementers to establish their own policy on the timing of when residents need to be re-qualified. BPA does not dictate what that timeline should be.

# Documentation Requirements

*“Proof or an attestation that the consumer’s income eligibility was reviewed from a ‘verifiable’ source.”*

- Documentation that “verifiable” source was reviewed and approved
- Utilities do not need to submit income documents with sensitive PII to BPA for review
- Some utilities will review and approve income documentation in person to check the box



# Self-Attestation of Income

- Income qualification option
- Meant to help streamline the process if approved by the program implementer
- All self-attestation forms must be signed
- Proof that the signed self-attestation form was reviewed must be noted for BPA, not the specific form

# Optional Income Qualification Form

[Click here for this form](#)

(stored in the [IM Document Library](#))

- Can be customized with your utility's or program's acceptable income guidelines, logo, and contact information
- Includes options for multiple approved income guidelines

**INCOME ELIGIBILITY**

A household may qualify for incentives if it meets at least one of the following criteria listed in Table 1 below. You may provide proof of income, either by providing verifiable documentation to your utility or Community Action Agency or by signing a self-attestation that your household meets at least one income qualification criteria.

Gross income includes all wages, tips, rental income, public assistance, social security or pensions, income from self-employment, alimony, interest, or any other sources of income defined by the IRS income tax return.

*Note to utilities: If needed, contact your EER to customize this income portion for your program.*

**Table 1: Qualifying Income Criteria**

Total Number of People in the Household, Including Yourself		Household's Gross Annual Income	
You may qualify for incentives if you meet at least one of the following income criteria or receive assistance from any of the programs below:			
<input type="checkbox"/>	Gross income falls within 200% of the federal poverty line (see Table 2)		
<input type="checkbox"/>	Gross income meets your state's income guidelines (if different)		
<input type="checkbox"/>	Gross income meets your tribe's income guidelines (if different)		
<input type="checkbox"/>	LIHEAP		
<input type="checkbox"/>	HUD		
<input type="checkbox"/>	NAHASDA		
<input type="checkbox"/>	Section 8		
<input type="checkbox"/>	TANF		
<input type="checkbox"/>	Supplemental Social Security		

**Table 2: Income Qualifications Based on 200% of 2024 Federal Poverty Level**

1 person	\$30,120
2 people	\$40,880
3 people	\$51,640
4 people	\$62,400
5 people	\$73,160
6 people	\$83,920
7 people	\$94,680
8 people	\$105,440
9 or more	Add \$10,760 each

**Proof of Income Option 1: Income Verification with Documentation**

Submit documentation to entity verifying income or to confirm eligibility. Check with resident's utility to determine if other income documentation is necessary.

Eligible Income Sources	Documentation Submitted to Utility (Only one document necessary)	Utility Verified Documentation (Note: Utility is not required to collect or maintain documentation after verification.)
Community Action Agency Certification	<input type="checkbox"/>	<input type="checkbox"/>
Pay stub	<input type="checkbox"/>	<input type="checkbox"/>
IRS form 1040	<input type="checkbox"/>	<input type="checkbox"/>
LIHEAP certification	<input type="checkbox"/>	<input type="checkbox"/>
HUD eligibility	<input type="checkbox"/>	<input type="checkbox"/>
NAHASDA eligibility	<input type="checkbox"/>	<input type="checkbox"/>
Section 8 eligibility	<input type="checkbox"/>	<input type="checkbox"/>
TANF eligibility	<input type="checkbox"/>	<input type="checkbox"/>
Supplemental Social Security	<input type="checkbox"/>	<input type="checkbox"/>
Proof of current assistance from state health and human services agency	<input type="checkbox"/>	<input type="checkbox"/>
Social Security Income	<input type="checkbox"/>	<input type="checkbox"/>
GA	<input type="checkbox"/>	<input type="checkbox"/>
VA	<input type="checkbox"/>	<input type="checkbox"/>
Unemployment	<input type="checkbox"/>	<input type="checkbox"/>

BPA Low-Income Project Information Form – Last Updated October 2024

# Self-Attestation of Income

[Click here for this form](#)

(stored in the [IM Document Library](#))

- Includes guidance on what information can be reviewed and collected by utilities and CAAs
- Can be customized for your utility or program

**Option 2: Self-Attestation of Income**  
Complete the self-attestation to confirm income eligibility if you have not provided documentation of income from eligible sources listed in Option 1.

I, \_\_\_\_\_, am a  Homeowner or  Tenant (check one) of the single-family home, manufactured home, or multifamily unit that will receive or have received energy efficient upgrades.

I am a customer of \_\_\_\_\_ area can provide energy efficient upgrades at a high-level of assistance, but it requires I prove I meet certain income qualification guidelines. (check one) I am aware that this utility and Community Action Agencies in my area can provide energy efficient upgrades at a high-level of assistance, but it requires I prove I meet certain income qualification guidelines. (check one)

I do hereby declare that my gross household income does not exceed the maximum income for my household size as indicated in the eligible income thresholds above.

OR, I benefit from any of the Eligible Income-Qualified Programs listed below.

- Community Action Agency Certification
- Section 8 eligibility
- LIHEAP certification
- HUD Housing
- Supplemental Social Security Income
- TANF
- NAHASDA

I certify that the information presented is true and accurate. I further understand false, misleading or incomplete information may render me (the Applicant) ineligible to receive my utility's higher income-qualified incentive. If my utility finds that any information provided in connection with this application is false, then my utility reserves the right to require reimbursement of any incentives provided to which I am not entitled. My utility reserves the right to request additional documentation or proof of income to verify income qualification and to verify benefits.

**Applicant Signature**  
My signature below certifies that I am eligible for this utility income-qualified incentive program.


Print Name \_\_\_\_\_ Date \_\_\_\_\_

Low-Income Project Information and Verification Form (Optional) - Last Updated January 2024

# Income Qualifying Multifamily

- Flexibility added in 2015 to streamline income-qualifying process for entire multifamily buildings.
- 50 percent or more of the households must income-qualify for the entire building or complex to income qualify.
- Individual condos in a multifamily building can still be served.
- Includes additional shared spaces within the complex.

# *Questions or Concerns?*



# Energy Assistance Update

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Jeff Feinberg, Senior Manager  
Energy Services

Snohomish County PUD

1/23/25





# Energy assistance update

## Agenda:

- Context: Energy Assistance Reporting 2022/2023
- Energy Assistance Program Goals and Development
  - Phase 1: Refine
  - Phase 2: Data Informed Programming
  - Phase 3: Tactical Marketing and Outreach

# Evolving our approach(es)

Transition from billing assistance, to energy assistance and energy burden reduction as the key metric

**Phase 1:** Refine the current programs to increase participation and access to vulnerable customer base

**Phase 2:** Leverage data and insights to design targeted programs at the nexus of Energy Efficiency and Billing Assistance tailored to the customer need

**Phase 3:** Market and outreach at a micro level to ensure customers are participating in the most value-rich program

# Phase 1: Refine

## Tiered Income Qualified Discount program

Discount tier is based on published **Federal Poverty Levels**:

- 0-100% FPL = 50% discount
- 101-200% FPL = 25% discount

An estimated 30,000+ Snohomish County households live under the 200% poverty level

We currently have 13,000 customers enrolled in our IQD Program

## Paperwork... and more paperwork!

- We were evaluating every income document submitted with an application to determine customer eligibility. **Very** time consuming.

## Lost in the paperwork

- Applications include a box for customers who would like to be considered for future Income Qualified EE / Conservation Assistance programs

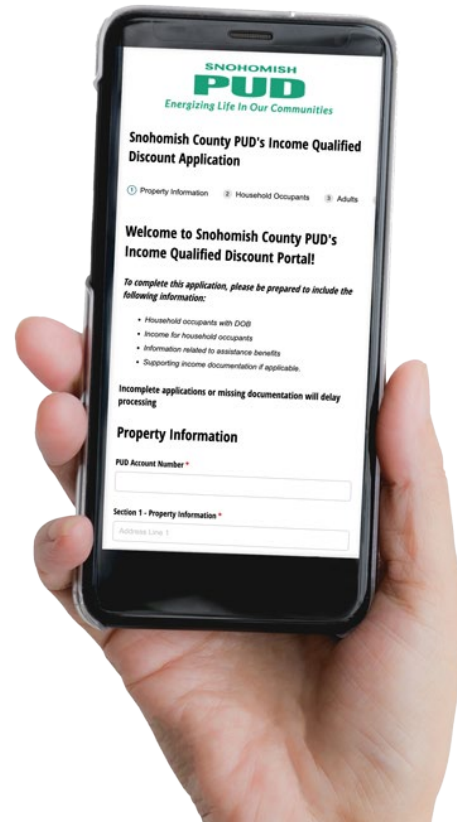
# Phase 1: Refine

Leveraging agency partners to reduce redundant verification and build collaboration

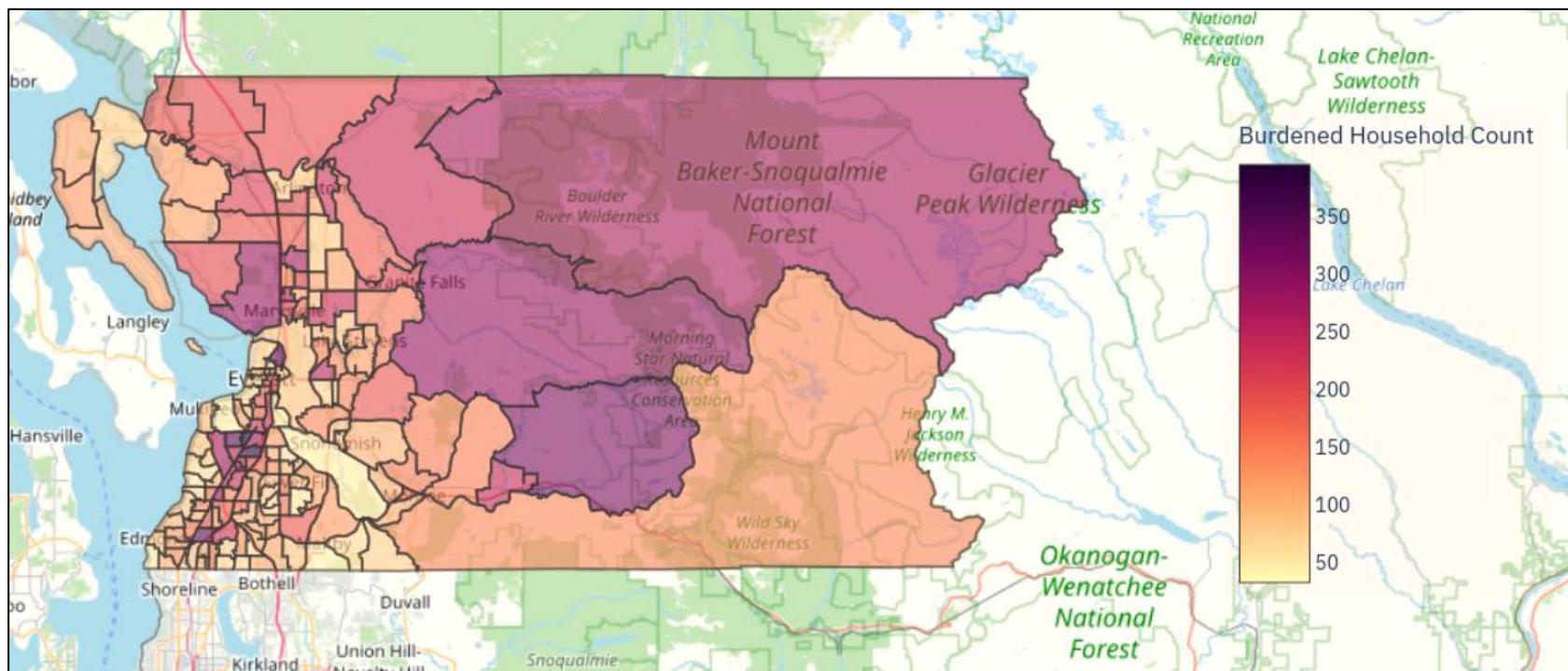
<p><b>Project PRIDE</b> (Grants to customers, Funds from PUD donations)</p>	<p>PP verifies income</p> <p>Ledger for payment includes columns with verified HH size / income.</p> <p>Application for PP includes 'OK to release' info</p>
<p><b>DSHS</b> (Dept. of Social and Health Services)</p>	<p>Extensive interview process for access and sharing agreement put in place</p> <p>Limited access, but enough to meet our needs</p> <p>Customers provides client ID or SS# to verify information on BVS</p>
<p><b>NSLP</b> (National School Lunch Program )</p>	<p>Federally mandated and monitored by the state</p> <p>CEP School criteria identified</p> <p>Reduced our requirements to meet different information provided by the 15 school districts in our territory</p>
<p><b>Tribal TANF</b> (Specific TANF program moderated by Tribe)</p>	<p>Funds received by Tribal members and already vetted as Low Income</p> <p>Sharing agreement on file with Tribe</p> <p>Encrypted excel spreadsheet provided by Tribe when move-ins occur</p>

# Phase 1: Refine: Online application

- Application launched 5/1
- Since launch 327 apps processed versus paper alone
- 188% increase from same month last year
- CSRs/customers can complete app in real time and upload when needed from phone/device



# Phase 2: Data-informed programming

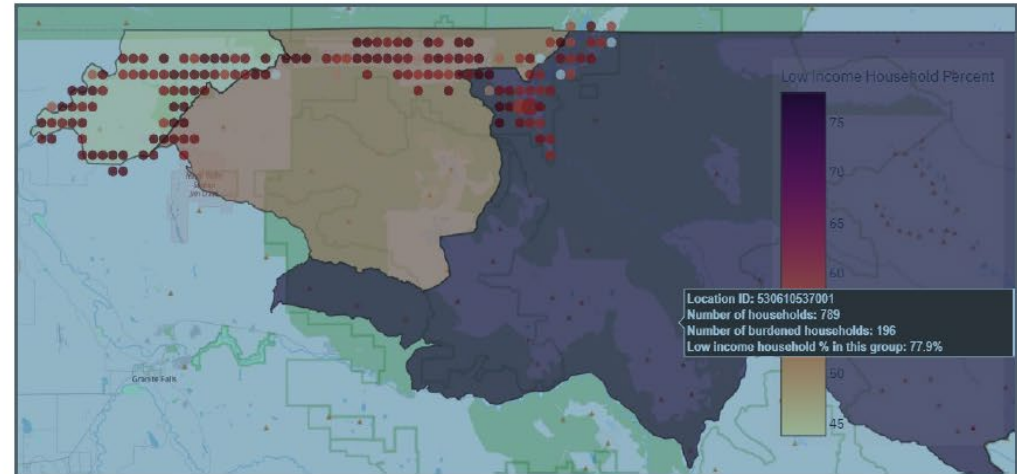
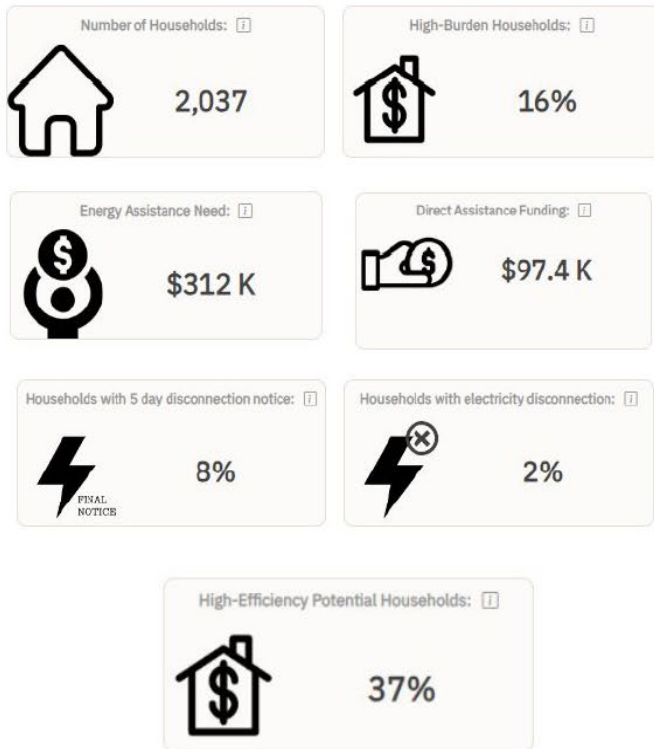


- Energy Burden accounts for socioeconomics and consumption
- Energy Burden is rural and urban
- A toolbox of programs will be required to meet goal



# Phase 2: Data-informed programming

530610535061, 530610537001, 530610537002



- Rural community
- Predominantly low-income
- Underserved by discounts/LIHEAP
- Mix of owner occupied single family and manufactured homes

# Phase 3: Marketing, outreach

## Income-Qualified PUD Bill Discounts

You may be eligible for a 25% or 50% discount off your PUD bill, based on your income level. Visit [snopud.com/discounts](http://snopud.com/discounts) to learn more and see if you qualify.

Learn More  
Reduce  
Help You  
Power  
Talk

Bill stuffers and print materials



Customer Service: Training to educate, assist and create safe space for customers



Educate case managers and advocates on conservation measures and programs offered



Partner directly with schools



Public events and direct community outreach



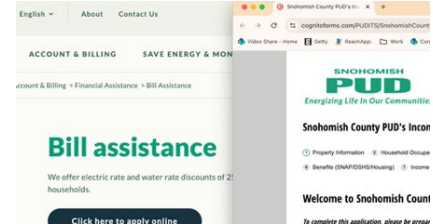
Social media

homish  
:(PUD)  
ualified

Check your eligibility and sign up here:


snopud.com/discounts

QR Codes



Website

# Questions?



**Thomas Elzinga,  
Central Electric  
Cooperative**

A scenic landscape featuring a body of water in the middle ground, with mountains in the background under a clear sky. In the foreground, there are tall, thin grasses. The image is partially obscured by a white rectangular box containing text and a dark blue background on the right side.

**Thomas Elzinga,**  
*Central Electric  
Cooperative*





# Open Discussion

*Facilitator:  
Jesse Largent, BPA*



# Open Discussion

- Broadly, what have your experiences been income qualifying your residents?
- What have been your biggest barriers to income qualification and how have you overcome them?
- Have you found any ways to streamline your income qualification process that might be useful for others?

# Open Discussion

- What issues do you regularly run up against regarding income qualification, such as households falling just outside of the criteria?
- Do you have a moderate income program or is that something that your organization has discussed?
- In what ways might a moderate income program impact your programming, for better or worse?

# Open Discussion

- Are there specific challenges with income qualifying mobile home parks and how can we overcome them?
- Is there anything other organizations you work with do to make income qualification easier for you?
- Is there anything BPA can do to make the income qualification process easier for you?

***Lunch!***

***Will see you back online  
around 12:00pm...***



The background of the slide features a scenic view of a river flowing through a valley, with mountains in the distance under a clear sky. In the foreground, there are tall, golden-brown grasses. A large white rectangular box is centered on the slide, containing the title and speaker information in teal text.

# **Savings-to-Investment Ratios & Deemed Measures**

*Kenneth Robinette, South Central CAP  
Jesse Bennett, King County Housing Authority*

**Context for this  
Discussion  
&  
Long-Term Goals**



# BPA's Perspective:

## BPA's Deemed Measures do not blend well with the SIR & DOE Priority Lists

- *Is that true? If yes, why not?*
- *What are the SIR and DOE Priority Lists?*
- *What states allow the use of Priority Lists?*
- *What limitations are CAAs beholden to by the SIR that impact how they can use BPA utility deemed measures?*
- *Are there examples of BPA utilities working well with their CAAs to blend these options?*
- *What can BPA do to make this easier?*



***South Central Community  
Action Partnership  
Established 1967  
War on Poverty***

# ***WEATHERIZATION-AUDITOR 101***

Savings to Investment Ratio

“SIR”

Simple Heat Savings  
Calculation

&

Simple Payback

# Basic Heat Savings Calculations

## CONDUCTIVE HEAT SAVINGS SYMBOLS

$\Delta$	=	DIFFERENCE (DELTA)
A	=	AREA
U	=	U-VALUE
HDD	=	HEATING DEGREE DAYS
C	=	CORRECTION FACTOR
P	=	PRICE OF FUEL
S	=	SEASONAL EFFICIENCY (HEATING SOURCE)
V	=	VALUE OF FUEL

## FORMULA FOR CONDUCTIVE HEAT SAVINGS

$$\text{\$} = \frac{\Delta U \times A \times \text{HDD} \times C \times P}{S \times V}$$

FUEL PRICES (IDAHO POWER)

**Electric KWH = .1124**



# Basic Heat Savings Calculation

## Attic Insulation 2000 sqft- Burley Idaho

### Forced Air Electric Furnace 100% efficient

*Attic – Existing*       $R-11 = U\text{-Value } .091$

*Proposed*       $R-48 = U\text{-Value } .020$

**1 Divided by R-Value = U-Value**       $\$ = \frac{\Delta U \times A \times HDD \times C \times P}{S \times V}$

$\Delta U = .071$

$S = 100\% \text{ or } 1$

Area = 2000

$V = 3413 \text{ (BTU/KHW)}$

$HDD = 6865 - \text{Design Temp} = 8$

$P = .1124$

$C\text{-Factor} = 17 \text{ (HDD + Design Temp / 2 = C-Factor)}$

$$\frac{0.071 \times 2000 \times 6865 \times 17 \times .1124}{1 \times 3413} = \frac{1,862,705}{3413}$$

**\$545.77 = 1<sup>st</sup> Yr. Savings**

# Simple Payback Calculation

- C = Cost of Measure (includes Labor/Overhead Costs)**  
**S = 1<sup>ST</sup> year Savings (Calculated - Conductive Heat Savings Formula)**  
**P = Payback in Years**

$$C/S = P$$

**Material – 80 Bags insulation @ \$10.50 = 840.00**

**Labor – 5 hrs. x \$25 per hr. x 3 Techs. = \$476 w/fringe**

**Overhead = \$450.00**

**Total Cost - \$1,766.00**

$$\mathbf{\$1,766.00 / \$545.77 = 3.24 \text{ Yr. Payback}}$$



# Basic Heat Savings Calculation

## With Heat Pump System 140% efficient

**Attic – Existing**      *R-11 = U-Value .091*

**Proposed**      *R-48 = U-Value .020*

$$\$ = \frac{\Delta U \times A \times HDD \times C \times P}{S \times V}$$

**1 Divided by R-Value = U-Value**

$$\Delta U = .071$$

$$S = 140\% - 1.4$$

$$\text{Area} = 2000$$

$$V = 3413 \text{ (BTU/KHW)}$$

$$\text{HDD} = 6865 - \text{Design Temp} = 8$$

$$P = .1124$$

$$\text{C-Factor} = 17 \text{ (HDD} + \text{Design Temp} / 2 = \text{C-Factor)}$$

$$\frac{0.071 \times 2000 \times 6865 \times 17 \times .1124}{1.4 \times 3413} = \frac{1,862,705}{4,778}$$

**\$389.85 = 1<sup>st</sup> Yr. Savings**

# Simple Payback Calculation

- C** = Cost of Measure (includes Labor/Overhead Costs)  
**S** = 1<sup>ST</sup> year Savings (Calculated - Conductive Heat Savings Formula)  
**P** = Payback in Years

$$C/S = P$$

$$\$1,766.00 / \$389.85 = 4.53 \text{ Yr. Payback}$$

## ***Total SIR Factors***

***When adding additional measures  
It will effect original savings as will:***

- ***Energy Cost (KWH)***
- ***Material Cost/ Labor Cost***
- ***Incidental Repair, Health & Safety Cost***
- ***Overhead Cost- Rent/Lease, Travel, Insurance etc..***
  - ***Administration***



# *Thank You*





**Jesse Bennett,**  
*King County Housing  
Authority*



**Breakout Sessions:**  
Savings-to-Investment Ratio  
& Deemed Measures

# Instructions for Breakouts

- › Breakouts end at 1:00pm to wrap-up.
- › Four virtual breakout discussion rooms and one in-person discussion.
- › Virtual attendees will self-select into your applicable breakout room number based the first letter in your organization's name.
- › All in-person attendees will gather in the conference room.
- › Each group will self-select a note taker to provide a summary of the discussion when returning to the larger group.



# Discussion Questions

- › Have you had any experiences working with a Community Action Agency (CAA) or a BPA utility and running into challenges because the BPA deemed and SIR or DOE Priority List measures don't align? If yes,
  - › Can you give us more detail?
  - › What issues specific come up when trying to blend these two things (ex. If a utility installs a heat pump, the resident doesn't qualify for a new water heater)?
  - › What can BPA consider changing in its measure set to make it easier to blend BPA deemed and SIR and/or DOE priority list measures?
- › What examples or ideas do you have for workarounds to help blend these different measure types more effectively?
- › What other challenges have there been when partnering either with a CAA or BPA utility and what can BPA do to help that partnership?
- › What else do you want to learn about other potential partner organizations and what their opportunities and limitations are to help you do your work better?

# Virtual Room Numbers & Facilitators

<b>WebEx Room</b>	<b>Breakout Session</b>	<b>Facilitator</b>
Room 1	Organization Names A-D	Melissa Podeszwa
Room 2	Organization Names E-I	Lindsey Hobbs
Room 3	Organization Names H-Q:	Amy Burke
Room 4	Organization Names R-Z	Jesse Largent
All In-Person Attendees		Phillip Kelsven



# **Breakout Sessions:**

## Summary Share Outs

# Virtual Room Numbers & Facilitators

<b>WebEx Room</b>	<b>Breakout Session</b>	<b>Facilitator</b>
Room 1	Organization Names A-D	Melissa Podeszwa
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Room 3	Organization Names H-Q:	Amy Burke
Room 4	Organization Names R-Z	Jesse Largent
All In-Person Attendees		Phillip Kelsven



***Short Break***



**Open  
Discussion**





# Next Steps & Closing

# Meeting Recap

- ✓ Take away tasks to be addressed in future meetings
- ✓ Priority and time sensitive topics for our next meeting

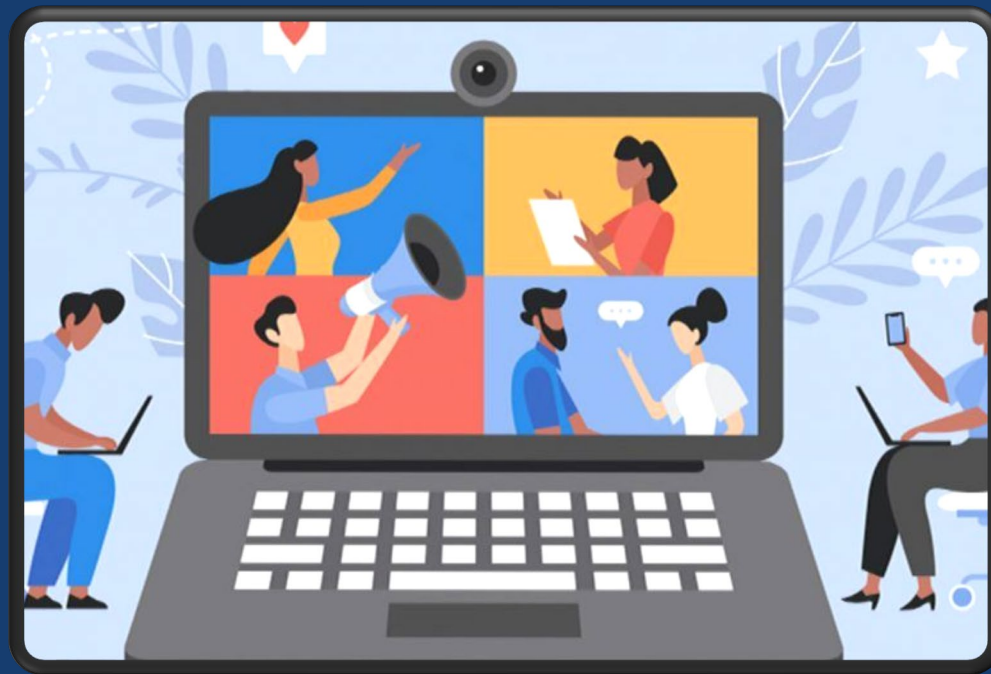
# Steering Committee Opening!

Seeking a **Federal (Non-BPA)** perspective for participation on this Workgroup's Steering Committee!

- Will be reaching out to previously interested folks.
- Small, balanced voluntary committee made up of utilities, CAPs, and other interested parties.
- Tasks include but aren't limited to *providing input on agenda items, prioritizing discussions, identifying speakers and meeting locations.*
- Additional information in the [Low-Income Workgroup Operating Principles](#)

# Virtual Networking Ideas

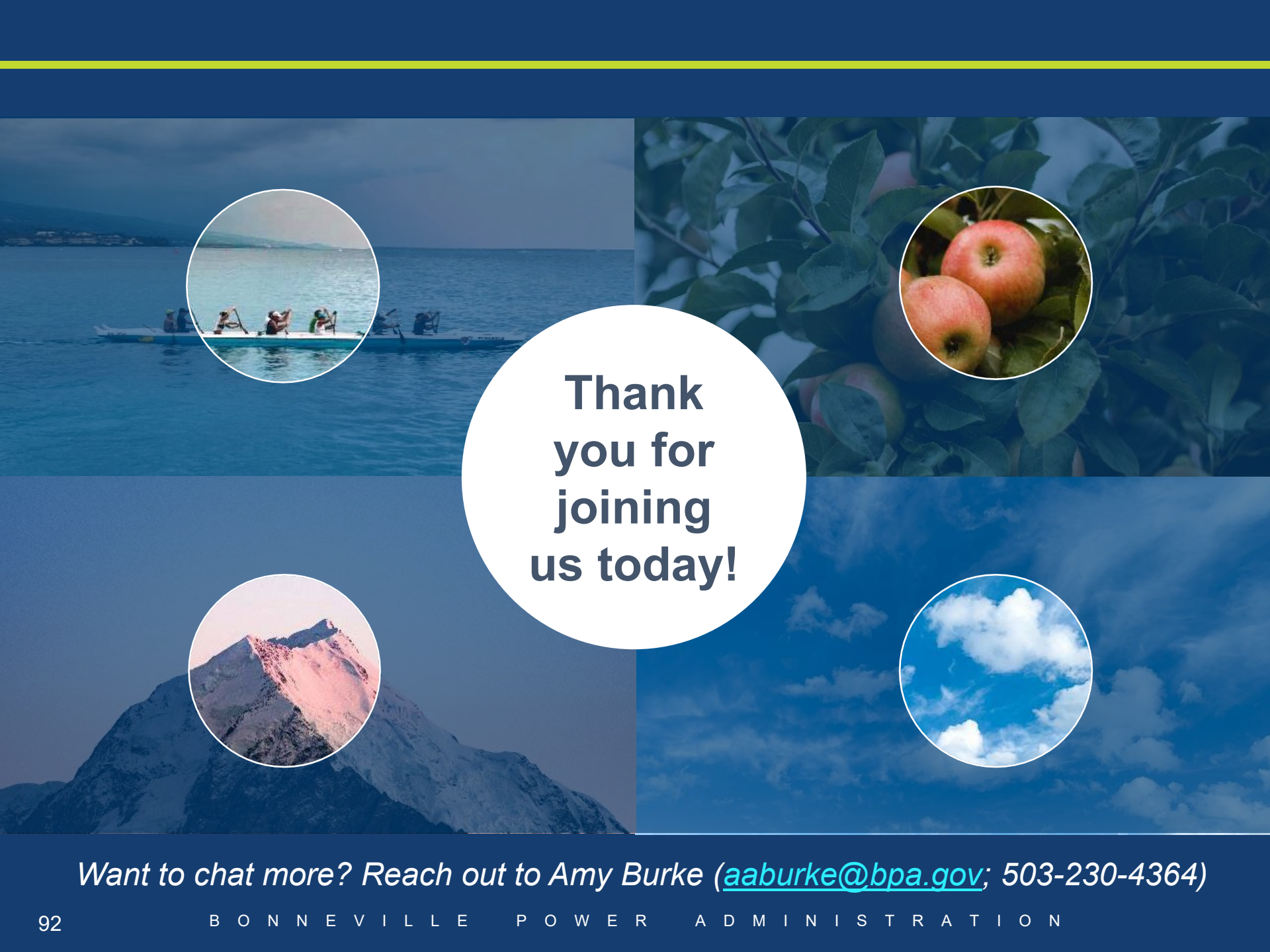
*Developing ideas for facilitating  
virtual networking!*



# Next Low Income Workgroup...

*Coincide it with the Energy  
Efficiency Exchange in  
May 2025 in Portland, OR!*





**Thank  
you for  
joining  
us today!**

*Want to chat more? Reach out to Amy Burke ([aaburke@bpa.gov](mailto:aaburke@bpa.gov); 503-230-4364)*