



LOW-INTEREST FINANCING FOR EFFICIENCY UPGRADES FOR HOMEOWNERS



HOW TO APPLY

- 1** Make sure you're a homeowner in one of our member's service territory. Our program only available to members.
- 2** Submit project through the form at: www.tristate.coop/on-bill-repayment
- 3** We will review your project application for program eligibility. If approved, we connect you with a contractor within our program.
- 4** Your contractor submits a project proposal to our portal on your behalf, including desired measures and cost.
- 5** Once the project scope is approved, your contractor will begin work. No upfront payment is required.
- 6** Once work is completed, your repayment will appear on your monthly electric bill, no additional payment actions required.

ON-BILL REPAYMENT AN ELECTRIFY AND SAVE® PROGRAM

In the market for new insulation, windows and doors, water heaters, HVAC systems and other qualifying energy-efficient technology?

Take advantage of On-Bill Repayment program (OBR) for a simple and transparent financing option.

- + NO MONEY DOWN, NO CREDIT CHECK, NO LOANS**
Instead of a loan, payments are added to your monthly utility bill and can be repaid over one to ten years, with interest rates between 4% and 4.99%. Since there's no loan, your home upgrades won't affect your credit score or add to your debt.
- + SAVE ON HIGH EFFICIENCY UPGRADES**
Make your home more comfortable while reducing your long-term energy bills. Upgrades include new insulation, windows and doors, water heaters, electric HVAC systems, electric vehicle chargers and more. Depending on the efficiency upgrades, the utility bill may even be less!
- + FREE HOME ENERGY ASSESSMENTS**
Work with an assessor either virtually or in person to evaluate your home's energy use and identify areas where energy-saving improvements can be made. Through data-driven assessments we can identify what measures will have the most impact – from insulation to windows to HVAC.
- + WE SCREEN CONTRACTORS**
Our vetted and authorized network of qualified contractors are knowledgeable of program requirements and can perform installations of qualifying upgrades. Rest easy knowing our contractors will make decisions accounting for your project's overall energy efficiency and electrical needs

Looking to recommend a contractor of your own?
Have them apply here: www.cocleanenergyfund.com/contractor-network-center

Learn more or apply at www.tristate.coop/on-bill-repayment
Questions? Contact **Lyndsay McDonald**,
Lyndsay.McDonald@tristategt.org



HOW DOES MONTHLY REPAYMENT WORK?

Tri-State Generation and Transmission Association and the Collective Clean Energy Fund (CCEF), are offering an on-bill repayment (OBR) program to residents or business owners to install certain energy upgrades to their property at no upfront cost. These upgrades are repaid via a voluntary tariff on their monthly utility bill. The term “repayment” denotes that a third party, in this case CCEF, provides the upfront funding for the installation. In turn, customers are billed on a monthly basis to recover CCEF’s costs over an agreed-upon timeframe. In many cases the energy savings achieved through the newly installed measures is greater than the monthly repayment obligation, thereby saving customers money on their utility bill every month.

- + www.tristate.coop/on-bill-repayment
- + cocleanenergyfund.com/products/residential-products/on-bill/

OUR MISSION TO ELECTRIFY AND SAVE®

Tri-State Generation and Transmission Association, our not-for-profit members and 501(c)(3) nonprofit Collective Clean Energy Fund are committed to giving Coloradans access to energy efficient technologies and upgrades. Our OBR program addresses gaps in loan availability or approval, so consumers can access the funding they need to make clean energy improvements in their homes and businesses. We’re empowering consumers to reduce their emissions and energy costs. Together, we’ll Electrify and Save®.

UPGRADES INCLUDE BUT NOT LIMITED TO:

Air sealing and insulation
Air-source heat pumps for space heating and cooling, including dual-fuel systems, mini-splits, and air-to-water
Battery storage*
Demand response equipment, including programmable thermostats
Electric thermal storage units
Electric vehicle chargers
Electric water heaters
Electrical panel upgrades
Energy recovery ventilators (ERV) or heat recovery ventilators (HRV)
Evaporative cooling
Ground-source heat pumps
LED lighting (must be part of larger project)
Storm or replacement windows and doors
Whole-home or attic fans



To be eligible for on-bill repayment, upgrades must result in reduced utility costs, reduced greenhouse gas emissions, increased electrification, and/or increased renewable energy generation.

*Must be enrolled in Demand Response program. Contact us to learn more and determine eligibility.