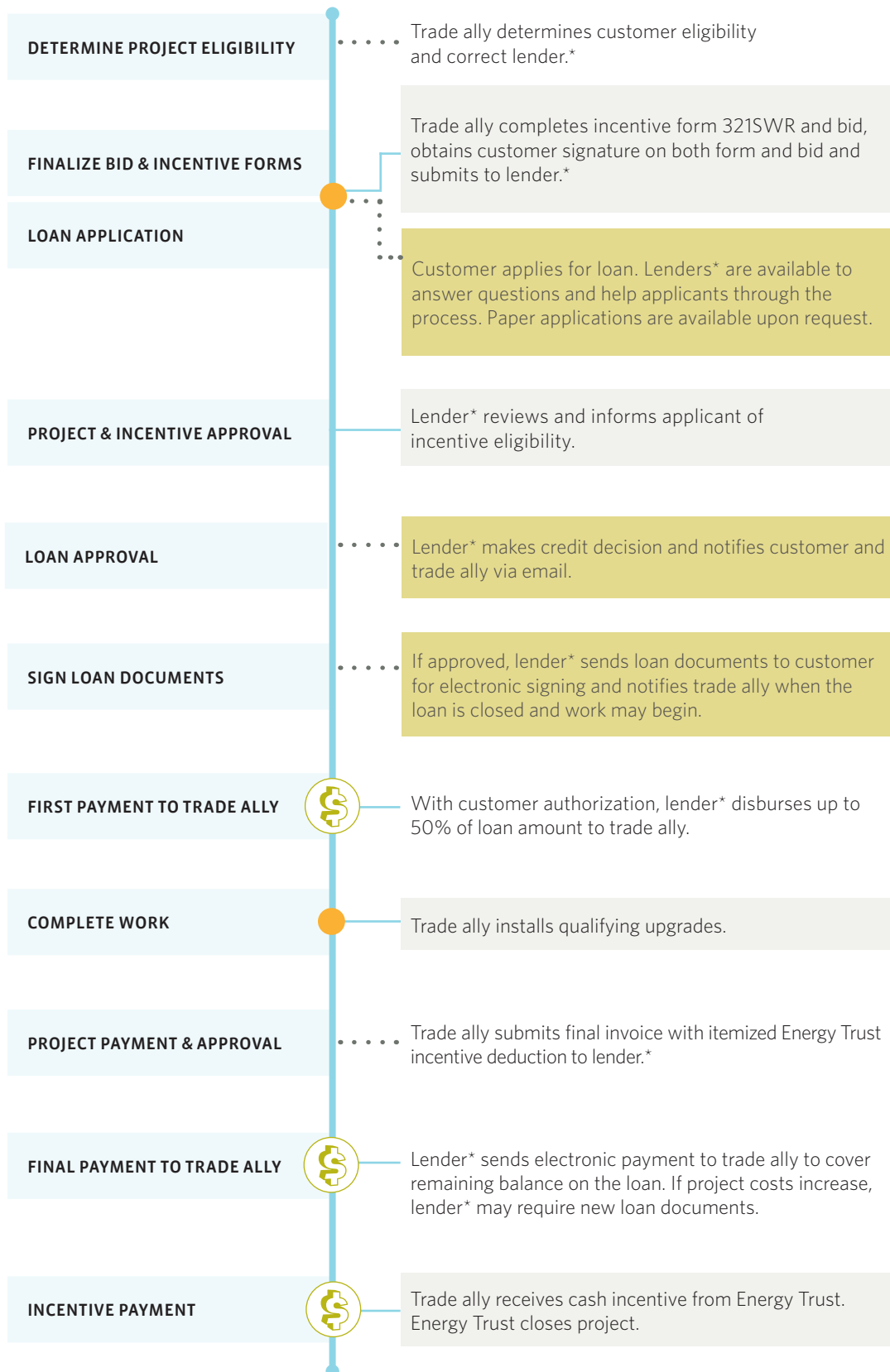


# SAVINGS WITHIN REACH ON-BILL LOAN REPAYMENT WORKFLOW



## LEGEND

- Incentive received
- Project milestone
- ..... Documentation
- Incentive-related activities
- Loan-related activities

## \*LENDERS:

### Craft3

Apply at:  
[www.craft3.org/  
homeowner-loans/  
home-energy](http://www.craft3.org/homeowner-loans/home-energy)

Send invoices to:  
[homeenergy@craft3.org](mailto:homeenergy@craft3.org)  
1.888.231.2170 ext. 225

### Puget Sound Cooperative Credit Union (PSCCU)

For customers whose homes are primarily heated by gas provided by Avista.

Apply at:  
[www.pscu.org/  
energysmart.aspx](http://www.pscu.org/energysmart.aspx)

Send invoices to:  
[askus@pscuccu.org](mailto:askus@pscuccu.org)  
1.800.273.1550



# Install energy-saving upgrades for your customers with easy, affordable financing from Craft3 and PSCCU

## How does On-Bill Loan Repayment benefit my customers?

With no out-of-pocket expenses and low monthly payments, On-Bill loans are designed to make energy efficiency more attainable. Your customers may be eligible even if they have less than perfect credit, as these loans use flexible credit criteria based on a customer's utility payment history. With On-Bill Loan Repayment, loan payments are included as a line item on the utility statement, so customers don't have to worry about keeping track of additional bill payments.

## How can I help customers through the loan process?

Encourage your customers to apply for an On-Bill Repayment Financing loan at the same time you submit their incentive application and supporting documentation to the lender.\* Online applications receive a quicker decision, but paper applications are available upon request. Lenders\* accept electronic signatures on all loan documents for faster processing.

## When will customers start seeing loan payments on their utility bills?

Customers can expect to begin loan payments one to two bill cycles after funds are distributed to trade allies.

## What happens if a customer sells their house?

Borrowers typically pay off their loans in the home refinance or sale process, but there are other options. Refinancing options include subordinating the loan to the new lender. In a home sale, they may be able to transfer the loan to the next homeowner with approval (fees may apply). Lenders\* can support borrowers through this process. Contact lenders\* with any questions.

## Loan Terms

Savings Within Reach On-Bill Loan Repayment is available to residential customers of Portland General Electric, Pacific Power, NW Natural and Avista. Project eligibility is determined by Energy Trust of Oregon. Loan terms are available for owner-occupied single-family homes and multifamily residences that are either attached side-by-side units like a rowhome, or are a unit within a duplex, triplex or fourplex. Please note that stacked structures with five or more units are eligible for the ductless heat pump incentive only. Manufactured homes with land ownership are eligible. Not all applicants will qualify. Both Craft3 (NMLS ID#390159) and PSCCU (NMLS ID#619183) are equal opportunity lenders. To learn more about loan terms and to apply online, visit [www.craft3.org/homeowner-loans/home-energy](http://www.craft3.org/homeowner-loans/home-energy) or [www.pscu.org/energysmart.aspx](http://www.pscu.org/energysmart.aspx).

## CONTACT US

**Craft3**  
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1.800.273.1550  
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**Energy Trust**  
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1.866.311.1822 option 9  
[www.energytrust.org/financing](http://www.energytrust.org/financing)