



Are You a Homeowner?

We Offer Low-Interest Energy Efficiency Loans!



Low-Interest Loans

Participation is quick & easy!

1

Complete a low-interest loan application and submit it along with proof of income to Energy Services for approval.

2

Obtain proposals from one or more City-authorized contractors. Once you have accepted a proposal and your loan is approved, notify the contractor that you will be going through the City's loan program, and ask them to send the proposal to our office.

3

Loan documents will be prepared by our office and an appointment scheduled with you to review and sign all the paperwork. Once the loan closes, we will notify the contractor to proceed followed by an inspection of the completed work.

To qualify, you must have:

- Electric service from the City of Richland
- Electric heating (no gas or oil)
- A good credit history including utility bill payments
- Proof of income
- No liens beyond the first mortgage or adequate equity if multiple mortgages

Loans for site built homes are approved up to 25k. Manufactured Homes are approved up to 5k. Energy efficiency improvements are a unique investment opportunity and your energy cost savings can help repay the loan. Eligible upgrades include HUAC, Insulation, Windows & Doors, and Heat Pump Water Heaters.

CONTACT US:

City of Richland Energy Services

625 Swift Boulevard, MS-21 | Richland, WA 99352
(509) 942-7431 | EnergyServices@ci.richland.wa.us





¿Es propietario de su vivienda?

¡Ofrecemos préstamos de eficiencia energética a bajo interés!



Préstamos a Bajo Interés

¿La participación es rápida y sencilla?

1

Rellene una solicitud de préstamo a bajo interés y presentarla junto con una prueba de ingresos a los Servicios Energéticos para su aprobación.

2

Obtenga propuestas de uno o varios contratistas autorizados por la Ciudad. Una vez que haya aceptado una propuesta y su préstamo haya sido aprobado, notifique al contratista que va a acogerse al programa de préstamos de la Ciudad y pídale que envíe la propuesta a nuestra oficina.

3

Los documentos del préstamo serán preparados por nuestra oficina y se programará una cita con usted para revisar y firmar todo el papeleo. Una vez que se cierre el préstamo, notificaremos al contratista para que proceda, seguido de una inspección de la obra terminada.

Para poder calificar a, debe tener:

- Servicio eléctrico de la ciudad de Richland
- Calefacción eléctrica (no gas ni aceite)
- Un buen historial crediticio que incluya el pago de facturas de servicios públicos
- Prueba de ingresos
- No hay gravámenes más allá de la primera hipoteca o la equidad adecuada si tiene múltiples hipotecas

Los préstamos para casas construidas se aprueban hasta 25k. Las casas prefabricadas se aprueban hasta 5k. Mejoras de eficiencia energética son una oportunidad única de inversión y su ahorro de costes de energía puede ayudar a pagar el préstamo. Mejoras elegibles incluyen calefacción, ventilación y aire acondicionado, aislamiento, ventanas y puertas, y calentadores de agua híbridos.

CONTÁCTENOS:

Servicios Energéticos de la Ciudad de Richland
625 Swift Blvd MS-21 | Richland, WA 99352
(509) 942-7431 | EnergyServices@ci.richland.wa.us





AUTHORIZED CONTRACTOR LIST

City of Richland Conservation Programs

EnergyServices@ci.richland.wa.us

(509) 942-7431

HVAC	Phone
Huminsky's Heating & Cooling	509-302-7363
Delta Heating & Cooling	509-943-1092
Dayco Heating & Air Conditioning	509-586-9464
Chinook Heating & Air, Inc.	509-736-1121
Campbell & Co.	509-545-9848
Bruce Inc.	509-734-0669
Bob Rhodes Heating & Air Conditioning	509-783-3291
Apollo Heating & Air Conditioning	509-586-1104
Americool Heating & A/C	509-396-9193
All Assured Electric	509-545-0103
A-One Refrigeration & Heating	509-586-7613
Total Quality Air LLC	509-205-1592
Total Energy Management	509-946-4500
Solstice Heating and Air	509-491-2060
Jacobs & Rhodes Heating & Air	509-783-3121

Hybrid Electric Water Heaters	
All Assured Electric	509-545-0103
Apollo Heating & Air Conditioning	509-586-1104
Campbell & Co.	509-545-9848
Total Energy Management	509-946-4500

Insulation	
Energy Pro Insulation, Inc.	509-873-4366
Smith Insulation, Inc.	509-586-0408
Intermountain West Insulation, Inc.	509-735-8411

Windows and Doors	
Perfection Glass	509-586-1177
Mark Vincent Construction	509-545-9694
Intermountain West Insulation, Inc.	509-735-8411
Glass Nook, Inc.	509-943-6746
Air-Tight Remodeling	509-440-2917
Silverbow Roofing, Inc.	509-586-1015
Smith Insulation, Inc.	509-586-0408
Tri-City Glass	509-586-0454
Robert's Construction	509-946-3364

The City does not recommend one Contractor over another, endorse, or recommend any materials or products. Authorized Contractors have a City business license, state contractor's license, a performance bond payable to the City, insurance, and a written agreement with the City. HVAC Contractors have at least one employee certified by the Refrigeration Service Engineer's Society. Contractors interested in becoming a City Authorized Contractor should contact the Energy Services office.

Updated 01.01.2024



RESIDENTIAL SERVICE REQUIREMENTS

Eligibility Criteria for HVAC

1. Participation is available for stick-built residential homes up to \$25,000 / 10-yr term and manufactured homes up to \$5000 / 5 Yr term.
2. New construction is not eligible.
3. Your home must currently be served electricity by the City of Richland and must have electric heating equipment capable of heating your home.

Eligibility Criteria for all other Energy Conservation Measures

1. Participation is available for stick-built residential homes up to \$25,000 / 10-yr term and manufactured homes up to \$5000 / 5 Yr term.
2. New construction is not eligible.
3. Your home must currently be served electricity by the City of Richland, have any type of permanently installed electrical heating equipment capable of heating your home.

Actions Related to Fraud

Federal law prohibits Authorized Contractor rebates, kickbacks and other free services provided in exchange for the right to perform federal contract work. Such law may apply to the contracts under which Contractors weatherize your home. Federal laws prohibiting and providing penalties for fraud also apply to this program.

Air Sealing

If air-sealing of ceiling, floor, or wall penetrations are completed, the installation of bathroom(s) and kitchen exhaust fans may be required when none exist. The cost of, including but not limited to, installing exhaust fans may not qualify for a loan. If the tested air leakage is reduced by 30% or more, installation of exhaust fans will be required when none exist.

Basement Wall Insulation and Window Availability

Basements heated by an electric heating system and by no other non-electric space heating equipment may qualify for wall insulation and window treatments. The Owner may not qualify for the loan if the definition of availability above is violated.

City Authorized Contractors

The City has established a list of independent contractors that participate in the Loan Program service. These contractors have a Contractor's license, a City business license, a performance bond payable to the City, insurance, and have signed an agreement with the City. Contractors have agreed to meet all codes, City material and installation specifications, and City requirements. Contractors are only allowed to install materials approved in advance by the City. The Contractor shall not bid on measures that are not available. The Contractors also warrant all work performed for a minimum of two years after City acceptance. The City cannot recommend one Contractor over another nor may the City endorse or recommend any materials or products.

Disclaimer of Liability

The Owner shall defend, indemnify and hold harmless the City of Richland, its officers, officials, employees, and volunteers harmless from any and all claims, injuries, damages, losses or suits including attorney fees arising out of or in connection with the performance of the Participation Agreement, except for injuries and damages caused by the sole negligence of the City of Richland.

Do-It-Yourself Information

The City does not extend the loan service to customers that want to purchase and install improvements themselves, a City Authorized Contractor shall be used.

Floor Insulation

If the construction of your home prohibits the installation of code required under floor ventilation, the Owner authorizes the installation of minimum ventilation. The Owner understands that minimum ventilation may cause structural defects and lead to increased moisture and radon gas levels. The Owner also understands that a minimum clearance of eighteen inches must exist between the lowest structural floor member and the floor of the crawlspace to allow for floor insulation. The cost of, including but not limited to, providing adequate clearance, removing existing combustible insulation materials located in the crawlspace, condensate pipe (and pump installation if required), repairing floor dry rot, does not qualify for a loan. Insect or pest damage and water pipe leaks must be repaired prior to the installation of affected weatherization measures. Correction of defects does not qualify for the loan.

Ceiling/Attic Insulation Availability

Ceilings that have less than R-38 insulation qualify for additional insulation. Roof/Ceiling combinations without ventilation cavities qualify for additional insulation if the existing R-value is less than R-30. Floors that have less than R-10 floor or perimeter insulation will qualify. Heating, ventilation, and air conditioning ductwork must have less than R-5 existing to be considered. Walls must have less than one inch of insulation and the wall cavity is at least three and one-half inches to qualify for the additional insulation. The Owner may not qualify for the loan if the definitions of availability above are violated.

Permitting Requirements

A City building permit and building inspection is required for HVAC & window installations within city limits. The Department of Labor and Industries, Electrical Inspection Division requires a permit when homes have upgrades or modifications to their electrical service panel, and after the installation of new exhaust fans (replacement exempt).

Wall Insulation

If insulation is blown into exterior walls, the Contractor will either drill directly through or remove and replace siding. Alternatively, the Contractor can drill directly through the interior wall finish. If basement walls, other unfinished walls, or floors over unheated garages are insulated, sheetrock and tape may be required. It is the Owner's responsibility to contact and be aware of City Building Safety & Inspection Division and Uniform Building Code requirements for light, ventilation, egress, etc. If exterior wall insulation is installed, siding shall be installed prior to City acceptance and be weather tight. The cost of, including but not limited to, siding, sheetrock and tape, texturizing, painting, electrical modifications, plumbing, light and ventilation per code.



RESIDENTIAL LOAN TERMS & FEES

AVAILABLE REPAYMENT PERIODS AND INTEREST RATES

Loan Term:	1	2	3	4	5	6	7	8	9	10
Customer Options:	Annual Percentage Rate (APR)									
HVAC, Hybrid Water Heater, Windows, & Insulation:	3.0	3.0	3.0	3.0	3.0	3.2	3.4	3.6	3.8	4.0
Maximum Loan Amount & terms for Manufactured Homes and unsecured loans:	\$5,000 and 5 Yr.									
Maximum Loan Amount and terms for standard loan:	\$25,000 and 10 Yr.									

LOAN FEES & DEFINITIONS

The City may obtain a credit report if the Owner has received a utility billing delinquency notice within the last 12 months, had utilities involuntarily disconnected, is a cash-only customer, responded "yes" to any question in section "C" above, or borrows more than \$20,000. The City may obtain a title report if there is a second mortgage on the property or if Owner requests to borrow more than \$20,000. **City fees are paid in full by the Owner.** The Owner has read, understood, and agreed to the Instructions, Service Requirements, and the Loan Terms and Fees. The Owner certifies the information provided on the application is complete, true, and correct.

RECORDING FEE - (on loans over \$5,000)	\$607.00
LOAN SERVICING FEE - (one-time fee)	45.00
CREDIT REPORT FEE - (if applicable, see below)	40.00
TITLE REPORT FEE (if applicable, see below)	230.00
CITY CANCELLATION FEE – Applicable if customer cancels loan after loan closing	Up to \$ 693.00
LATE FEE - The late fee is based on the aging and unpaid balance and assessed on the 11 th day past due date	\$24 each occurrence

CREDIT REPORT

The City may require a credit report if the Owner responded "Yes" to any questions in section "C" of the application. The City requires a credit report if the Owner has a second mortgage, home equity loan, or any other loan that is secured by their home or borrows \$20,000 or more under the Weatherwise service. The City may use the results of the credit report to approve or deny the Owner's application. In accordance with an agreement between the City and Credit Bureau, Owners may view but not receive a copy of their credit report. The Owner is responsible for full payment of the credit report.

TITLE REPORT

The City requires a title report if the Owner has a second mortgage, home equity loan, or any other loan that is secured by their home. The City requires a title and credit report if the Owner borrows \$20,000 or more under the Weatherwise service. The City may use the results of the Title report to approve or deny the Owner's application. The Owner is responsible for full payment of the title report.

PAYMENT

Payments are due on the day of month installments due as specified in the Weatherwise Statement. Repayment of the loan will begin no later than thirty (30) days following disbursement of loan proceeds. Loan payments are applied against the balance in the following order: late charges, accrued interest, and then principal. There is no prepayment penalty for early payoff. City service fees are non-refundable.

LATE CHARGES

Payments received more than ten (10) days after the due date will accrue interest on the unpaid balance of the loan at an annual rate of 12% from the date payment is due.

NO ASSUMPTION – DUE ON SALE

Persons buying the Owner's real estate cannot assume the loan balance on the original terms, and the remaining loan balance will be due prior to the sale. Any mortgage refinancing that would require subordination of the City's lien shall cause the loan to become due and payable.

PROOF OF INCOME

A recent payroll stub or W-2 form if self-employed is required as proof of income. No minimum income required.

SUBORDINATION

The City may require lenders beyond your first mortgage to accept a lien subordination agreement prior to participation in the Weatherwise service. The City's inability to obtain a Subordination Agreement may result in denial of the Owner's application.

DISCLOSURE

The loan and/or servicing (collecting your principal and interest payments) may be assigned, sold, or transferred to another party.

NOTICE

The City reserves the right to change terms, fees, and service requirements without notice. This is a limited offer and restrictions apply.

Approximate Monthly Payment Table

Term (Years)	1	2	3	4	5	6	7	8	9	10
Term (Months)	12	24	36	48	60	72	84	96	108	120
APR	3.00%	3.00%	3.00%	3.00%	3.00%	3.20%	3.40%	3.60%	3.80%	4.00%
Amount Financed	Approximate Monthly Payment									
\$500	\$42	\$21	\$15	\$11	\$9	\$8	\$7	\$6	\$5	\$5
\$750	\$64	\$32	\$22	\$17	\$13	\$11	\$10	\$9	\$8	\$8
\$1,000	\$85	\$43	\$29	\$22	\$18	\$15	\$13	\$12	\$11	\$10
\$1,250	\$106	\$54	\$36	\$28	\$22	\$19	\$17	\$15	\$14	\$13
\$1,500	\$127	\$64	\$44	\$33	\$27	\$23	\$20	\$18	\$16	\$15
\$1,750	\$148	\$75	\$51	\$39	\$21	\$27	\$23	\$21	\$19	\$18
\$2,000	\$169	\$86	\$58	\$44	\$36	\$31	\$27	\$24	\$22	\$20
\$2,250	\$191	\$97	\$65	\$50	\$40	\$34	\$30	\$27	\$25	\$23
\$2,500	\$212	\$107	\$73	\$55	\$45	\$38	\$33	\$30	\$27	\$25
\$2,750	\$233	\$118	\$80	\$61	\$49	\$42	\$37	\$33	\$30	\$28
\$3,000	\$254	\$129	\$87	\$66	\$54	\$46	\$40	\$36	\$33	\$30
\$3,250	\$275	\$140	\$95	\$72	\$58	\$50	\$44	\$39	\$36	\$33
\$3,500	\$296	\$150	\$102	\$77	\$63	\$53	\$47	\$42	\$38	\$35
\$3,750	\$318	\$161	\$109	\$83	\$67	\$57	\$50	\$45	\$41	\$38
\$4,000	\$339	\$172	\$116	\$89	\$72	\$61	\$54	\$48	\$44	\$40
\$4,250	\$360	\$183	\$124	\$94	\$76	\$65	\$57	\$51	\$47	\$43
\$4,500	\$381	\$193	\$131	\$100	\$81	\$69	\$60	\$54	\$49	\$46
\$4,750	\$402	\$204	\$138	\$105	\$85	\$73	\$64	\$57	\$52	\$48
\$5,000	\$423	\$215	\$145	\$111	\$90	\$76	\$67	\$60	\$55	\$51
\$5,250	\$445	\$226	\$153	\$116	\$94	\$80	\$70	\$63	\$57	\$53
\$5,500	\$466	\$236	\$160	\$122	\$99	\$84	\$74	\$66	\$60	\$56
\$5,750	\$487	\$247	\$167	\$127	\$103	\$88	\$77	\$69	\$63	\$58
\$6,000	\$508	\$258	\$174	\$133	\$108	\$92	\$80	\$72	\$66	\$61
\$6,250	\$529	\$269	\$182	\$138	\$112	\$96	\$84	\$75	\$68	\$63
\$6,500	\$551	\$279	\$189	\$144	\$117	\$99	\$87	\$78	\$71	\$66
\$6,750	\$572	\$290	\$196	\$149	\$121	\$103	\$90	\$81	\$74	\$68
\$7,000	\$593	\$301	\$204	\$155	\$126	\$107	\$94	\$84	\$77	\$71
\$7,250	\$614	\$312	\$211	\$160	\$130	\$111	\$97	\$87	\$79	\$73
\$7,500	\$635	\$322	\$218	\$166	\$135	\$115	\$100	\$90	\$82	\$76
\$7,750	\$656	\$333	\$225	\$172	\$139	\$118	\$104	\$93	\$85	\$78
\$8,000	\$678	\$344	\$233	\$177	\$144	\$122	\$107	\$96	\$88	\$81
\$8,250	\$699	\$355	\$240	\$183	\$148	\$126	\$111	\$99	\$90	\$84
\$8,500	\$720	\$365	\$247	\$188	\$153	\$130	\$114	\$102	\$93	\$86
\$8,750	\$741	\$376	\$254	\$194	\$157	\$134	\$117	\$105	\$96	\$89
\$9,000	\$762	\$387	\$262	\$199	\$162	\$138	\$121	\$108	\$99	\$91
\$9,250	\$783	\$398	\$269	\$205	\$166	\$141	\$124	\$111	\$101	\$94
\$9,500	\$805	\$408	\$276	\$210	\$171	\$145	\$127	\$114	\$104	\$96
\$9,750	\$826	\$419	\$284	\$216	\$175	\$149	\$131	\$117	\$107	\$99
\$10,000	\$847	\$430	\$291	\$221	\$180	\$153	\$134	\$120	\$109	\$101