



Bill Impact Estimate – Residential Customers

The following list identifies common energy efficiency upgrades as well as their estimated annual energy and bill savings. These estimates are for informational purposes only, actual savings may vary. The data provided below is a statewide average, and does not reflect your specific climate zone or specific utility provider.

While energy efficiency improvements made to your home are designed to reduce your energy costs, they may not always result in lower monthly energy costs over time based on additional factors (e.g. rates, behavior) that contribute to monthly energy costs. Actual savings may vary, and any and all such savings projections provided are informational only.

Gas Equipment	Specification	Units of Measurement	Quantity	Therm Savings	Bill Savings Estimate (Low rate: \$1.00)	Bill Savings Estimate (High rate: \$1.50)
Attic Insulation	>=R-19	Square Foot	10000	0.00834	\$83.40	\$125.10
	>=R-30	Square Foot	1000	0.0105	\$10.50	\$15.75
Clothes Washer	MEF>=2.4, WF<=4.0	Unit	1	16.093	\$16.09	\$24.14
	MEF>=3.2, WF<=3.0	Unit	1	14.29	\$14.29	\$21.44
Gas Furnace	92% AFUE	Unit	1	24.9	\$24.90	\$37.35
	95% AFUE	Unit	1	31.1	\$31.10	\$46.65
Storage Water Heater	EF>=0.67	Unit	1	23.93	\$23.93	\$35.90
Tankless Water Heater	EF=0.82-0.89	Unit	1	61.42	\$61.42	\$92.13
	EF>=0.90	Unit	1	81.5	\$81.50	\$122.25
Wall Insulation	R-0 to R-13 Insulation	Square Foot	10000	0.107	\$1,070.00	\$1,605.00

Electric Equipment	Specification	Units of Measurement	Quantity	kWh Savings	Bill Savings Estimate (Low rate: \$1.17)	Bill Savings Estimate (High rate: \$1.42)
Refrigerator	Energy Star	Unit	1	75	\$12.75	\$24.00
	Energy Star Most Efficient	Unit	1	127	\$21.59	\$40.64
Clothes Washer	MEF>=2.4, WF<=4.0	Unit	1	203.7	\$34.63	\$85.55
	MEF>=3.2, WF<=3.0	Unit	1	215.2	\$36.58	\$90.38
Pool Pump	Variable Speed replacing Two Speed	Unit	1	506	\$86.02	\$161.92
	Commissioned Variable Speed replacing One Speed	Unit	1	1686	\$286.62	\$708.12
Water Heater	Heat Pump, EF=2.40	Unit	1	996.3	\$169.37	\$418.45
Room Air Conditioner	14 SEER, 12.15 EER Split System AC	Ton	3	25.2	\$12.85	\$31.75
	15 SEER, 12.72 EER Split System AC	Ton	3	49.8	\$25.40	\$62.75

For more information about the California Hub for Energy Efficiency Financing Pilot Programs, please visit <http://treasurer.ca.gov/caeatfa/cheef/>.

Residential Energy Efficiency Loan (REEL) Lenders

As of 1/17/17

Apply for a loan and start your REEL project today!

More info at: thecheef.com/reel



	California Coast	Desert Valleys †	Matadors	Valley Oak ††
Lending Area	Anywhere in California	Indian Wells Valleys and Searles Valleys	Anywhere in California	Tulare and Madera Counties
APR* (as of Jan 1, 2017)	5.88% to 7.88%	4.50% to 8.50%	5.99% to 7.99%	7.45% to 9.95%
Loan Size	\$2,500 - \$50,000	\$2,500 - \$50,000	\$2,500 - \$50,000	\$1,500 - \$50,000
Credit Union Membership Fee (one-time)	Waived	\$5	Waived	\$5
Property Type	Single Family 1 to 4 Residential Units	Single Family 1 to 4 Residential Units	Single Family 1 Residential Unit	Single Family 1 Residential Unit
Minimum FICO	600	580	640	580
100% Financing (No Cash Needed)	✓	✓	✓	✓
No Closing Costs, No Annual Fees	✓	✓	✓	✓
Term: Up to 15 Years	✓	✓	✓	✓
Pre-Approval	INSTANT Pre-Approval For Loans Up To \$25,000	Within 24hrs**	Within 24hrs**	Within 24hrs**
Contact Info	(858) 636-3048 Ray Chapman	(866) 743-6497 Eric Bruen	(818) 993-6328 x248 Joseph Cortez	(559) 688-5996 x2315 Kiersty Vaughan
	Apply Online at calcoastcu.org	Apply Online at desertvalleys.org	Apply Online at matadors.org	Apply Online at valleyoak.org

* APR = Annual Percentage Rate. Rates are subject to change at any time. Check with lender for the most up-to-date rate information.

** During normal business hours

† Desert Valleys can also lend to parts of Kern, Inyo and San Bernadino Counties. Please see Desert Valleys' website for membership details.

†† Valley Oak can also lend to Select Employee Groups in Kings and Fresno Counties. Please see Valley Oak's website for membership details.