








## 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	Unit	10000	0.107	\$ 1,070.00	\$ 1,605.00

Electric Equipment	Specification	Units of Measurement	Quantity	kWh Savings	Bill Savings Estimate (Low rate: \$0.17)	Bill Savings Estimate (High rate: \$0.42)
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	Unit	3	25.2	\$ 12.85	\$ 31.75
	15 SEER, 12.72 EER Split System AC	Unit	3	49.8	\$ 25.40	\$ 62.75

	Lending Area	APR <sup>1</sup> (8/1/2018)	Loan Size	Minimum Credit Score	Pre-Approval	Contact Info
<b>STATEWIDE LENDERS</b>						
<b>Available to borrowers in:</b>						
	Anywhere in California	6.38% - 8.88%	\$2,500 - \$50,000	600	Instant pre-approval for qualified borrowers (up to \$25,000)	(858) 495-1637 CCCU Energy Group: Ray, Bill & Katya <a href="mailto:energy@calcoastcu.org">energy@calcoastcu.org</a>
	Anywhere in California	5.99% - 7.99%	\$2,500 - \$50,000	580	Within 24 hrs <sup>2</sup>	(818) 993-6328, option 3 MCCU Consumer Lending <a href="mailto:energy@matadors.org">energy@matadors.org</a>
<b>REGIONAL LENDERS<sup>3</sup></b>						
<b>Available to borrowers in:</b>						
	Indian Wells Valleys, Searles Valley, Kern River Valley, Bishop, Barstow, and parts of Kern and Inyo Counties. <sup>4</sup>	5.00% - 9.00%	\$2,500 - \$50,000	580	Within 24 hrs <sup>2</sup>	(866) 743-6497 Eric Bruen <a href="mailto:REEL@desertvalleys.org">REEL@desertvalleys.org</a>
	Orange County	4.99% - 9.99%	\$2,500 - \$50,000	580	Within 24 hrs <sup>2</sup>	(949) 639-7819 Bob Thompson <a href="mailto:bthompson@eaglecu.org">bthompson@eaglecu.org</a>
	Sacramento, Placer, Nevada, El Dorado, Amador, Yuba, Yolo, Sutter, San Joaquin, Solano, Sierra, and Contra Costa counties <sup>5</sup>	5.99% - 9.49%	\$2,500 - \$50,000	600	Within 24 hrs <sup>2</sup>	(800) 556-6768 x2009 First US Consumer Lending <a href="mailto:energy@firstus.org">energy@firstus.org</a>
	Pasadena, Covina, Vernon, and the greater San Gabriel Valley	6.49% - 9.99%	\$2,500 - \$30,000	600	Within 24 hrs <sup>2</sup>	(877) 297-4707 PSFCU Lending <a href="mailto:lending@mypsfcu.org">lending@mypsfcu.org</a>
	Tulare County and Madera County <sup>6</sup>	7.45% - 9.95%	\$1,500 - \$50,000	580	Within 24 hrs <sup>2</sup>	(559) 688-5996 x2315 Kiersty Vaughan <a href="mailto:kvaughan@valleyoak.org">kvaughan@valleyoak.org</a>

✓ **100% Financing** (No closing costs or annual fees) ✓ **No Collateral Required** ✓ **Terms Up to 15 Years**

Apply for a loan and start your REEL project today. More at [GoGreenFinancing.com](http://GoGreenFinancing.com)

<sup>1</sup> APR = Annual percentage rate. Rates are subject to change at any time. Check with lender for the most up-to-date rate information. <sup>2</sup> During normal business hours. <sup>3</sup> Regional lenders require a one-time \$5 membership fee. <sup>4</sup> Please see Desert Valleys' website for membership details. <sup>5</sup> Existing and retired federal employees throughout the State of California are also eligible. <sup>6</sup> Valley Oak also can lend to select employee groups in Kings and Fresno counties. Please see Valley Oak's website for membership details.