

Gainesville Home Energy Response (ER) Network

Summary: Goals, Objectives, Financing, & Improvements



Home ER aims to make home comfort and efficiency accessible to all Gainesville residents through a two-fold approach. First, Home ER will support the broader integration of home energy efficiency improvements within conventional, market-rate, secured loan products (e.g., home equity loan, HELOC, mortgage, and refinancing). Second, Home ER will develop a locally-relevant, unsecured loan product for households in need of improved home comfort and utility bill relief, but unable to access secured financing due to home equity, income, or credit history challenges.

We will achieve our goals through **tailored financing** and **targeted consumer and contractor outreach and education** focused on improving the knowledge base on the what, why, and when of home energy efficiency at crucial decision points in the sale, leasing, and improvement processes of our local residential marketplace. Home ER will piggyback **decision support** resources onto the conventional secured loan products and will develop an unsecured loan product ranging from \$500 to \$5,000, across loan terms from 12 to 84 months, at a TBD fixed rate (estimated around 7% to 10%) financing for all credit tiers. The Home ER program will serve owner-occupied 1-unit, duplex, quadplex, and townhome homeowners in the GRU service territory.

Quick Fixes (QF)

- **Appliance Upgrades (AU) (DIY Ready)**
 - QF.AU1. ENERGY STAR® Clothes Washer
 - QF.AU2. ENERGY STAR® Dishwasher
 - QF.AU3. ENERGY STAR® Refrigerator
- **Comfort Upgrades (CU) (DIY Ready)**
 - QF.CU1. ENERGY STAR® Ceiling Fans
 - QF.CU2. Programmable Thermostat

Performance Evaluation Services (PE)

- **Audit Services (AS) (Borrower Encouraged to Choose 1)**
 - PE.AS1. Quick Web Audit (**DIY Ready**)
 - PE.AS2. CWC Volunteer Audit
 - PE.AS3. Utility Provider Audit
 - PE.AS4. Professional HERS Audit (Class 1, 2, 3)
- **Inspection Services (IS)**
 - PE.IS1. Home Inspection
 - PE.IS2. Infrared Thermography

Level 1: Relief Services (L1)

- **Comfort Upgrades (CU)**
 - L1.CU1. HVAC Maintenance
 - L1.CU2. ENERGY STAR® Ventilation Fans
- **Better Living: Education & Lifestyle (EL) (DIY Ready)**
 - L1.EL1. Home Energy Efficiency Training
 - L1.EL2. Financial Management Training
- **Better Living: Health & Safety (HS)**
 - L1.HS1. Indoor Environmental Quality Remediation
 - L1.HS2. Plumbing Systems Remediation
- **Lighting Upgrades (LU) (DIY Ready)**
 - L1.LU1. ENERGY STAR® CFL & LED Bulbs & Fixtures
- **Weatherization Upgrades (WU) (DIY Ready)**
 - L1.WU1. Doors, Walls, & Windows: Air Sealing
 - L1.WU2. Plumbing Systems: Pipe & Tank Insulation

Level 2: Recovery Services (L2)

- **Comfort Upgrades (CU)**
 - L2.CU1. Attic/Ceiling/Knee Wall: Sealing & Repair
 - L2.CU2. Attic/Ceiling/Knee Wall: Insulation
 - L2.CU3. Ductwork: Sealing & Repair
 - L2.CU4. Ductwork: Insulation
- **Lighting Upgrades (LU)**
 - L2.LU1. Occupancy Sensors & Other Lighting Controls
- **Weatherization Upgrades (WU)**
 - L2.WU1. Window Film or Solar Screen

Level 3: Refinement Services (L3)

- **Comfort Upgrades (CU)**
 - L3.CU1. ENERGY STAR® Central Single Package Air Source Heat Pump HVAC System
 - L3.CU2. ENERGY STAR® Ductless Mini-Split Air Source Heat Pump HVAC System
- **Lighting Upgrades (LU)**
 - L3.LU1. Airtight/IC-Rated Recessed Can Light Fixtures
 - L3.LU2. ENERGY STAR® Tubular Daylighting Device (TDD)
- **Water Heater (WH)**
 - L3.WH1. ENERGY STAR® Heat Pump
 - L3.WH2. ENERGY STAR® High-Efficiency Gas Storage
 - L3.WH3. ENERGY STAR® Gas Condensing
 - L3.WH4. ENERGY STAR® Whole-House Gas Tankless
- **Weatherization Upgrades (WU)**
 - L3.WU1. ENERGY STAR® Cool Roof
 - L3.WU2. ENERGY STAR® Doors
 - L3.WU3. ENERGY STAR® Windows