

---

# Better Buildings Grantee F

## Overview

General Grantee Information
Awardee Name
Awardee Number (7 digits)
Reporting Quarter
Reporting Year
Preparer's Name, Contact Information
OMB Control Number

By checking the box, I certify that the data e

---

*Public reporting burden for this collection of information is estima  
data sources, gathering and maintaining the data needed, and com  
any other aspect of this collection of information, including sugges  
Division, IM-23, Paperwork Reduction Project (1910-5150), U.S. I  
Management and Budget (OMB), OIRA, Paperwork Reduction Proc*

## Report Submission

1910-5150

Expiration Date XX/XX/XXXX

Entered is correct to the best of my knowledge.

Let's Get Started

*estimated to average 4 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to Office of the Chief Information Officer, Records Management Division, U.S. Department of Energy, 1000 Independence Ave SW, Washington, DC, 20585-1290; and to the Office of Management and Information Systems (1910-5150), Washington, DC 20503.*

\_\_\_\_\_

\_\_\_\_\_

Quarter 4 CY2013	Quarter Total	
		Residential Single-Family

Number of Upgrades		-	
Total Invoiced Costs (\$)		\$ -	
Total Estimated Annual Energy Cost Savings (\$)		\$ -	
Total Commercial Project Square Footage Upgraded		-	
UNITS (Select from the dropdown)			
Please select unit type	Electricity	-	
Please select unit type	Natural Gas	-	
Please select unit type	Fuel Oil	-	
Please select unit type	Propane	-	
Please select unit type	Other (Specify here)	-	
Estimated Annual Energy Savings (Site MMBTU)		-	0.00
<b>COST BREA</b>			
Program Expenditures			
Program Income (\$)			

**Building Sector**

*Report the number of multi-family units improved and the number of buildings where units were improved. If 25 units and common areas were improved in 1 building, report it as 25 units in 1 building. If only common areas were improved, then report it as 1 unit in 1 building. Only the units are counted in the number of upgrades.*

Residential Multi-Family Units	Residential Multi-Family Buildings	Commercial	Agriculture	Industrial
--------------------------------	------------------------------------	------------	-------------	------------

**PROJECT INFORMATION**


**TOTAL ESTIMATED ENERGY SAVINGS**

0.00	0.00	0.00	0.00	0.00

**WALKDOWN - CUMULATIVE PROGRAM LEVEL EXPENSES**

--	--	--	--	--

	Cumulative (Rows 5 - 17 are calculated from previous tabs)
MUSH (municipal, university, schools, hospitals)	
	-
	\$ -
	\$ -
	-
	-
	-
	-
	-
0.00	0.00

## Definitions

*Enter the Total Number of Retrofit Upgrades Completed in the Quarter.*

*Enter the Total Cost of all Retrofits Performed - Customer contribution + Better Buildings funds + Other Leveraged Funds*

*Enter the estimated annual cost savings for the completed projects.*

*For commercial projects only, enter the approximate square feet impacted by the upgrade.*

*This information may be obtained from a post-retrofit quality assurance/quality control assessment, modeled savings, deemed savings, or another method.*

*Include the total Estimated Electricity Savings (kWh or MMBTU) based on the measures installed during the retrofit.*

*Include the Estimated Natural Gas Savings (Therms, ccf or MMBTU) based on the measures installed during the retrofit.*

*Include the Estimated Fuel Oil Savings (Gallons or MMBTU) based on the measures installed during the retrofit.*

*Include the Estimated Propane Savings (Gallons or MMBTU) based on the measures installed during the retrofit.*

*Include the Estimated Savings (MMBTU) for any Other Fuel Type based on the measures installed during the retrofit.*

*This field is automatically calculated and does not require data entry.*

*Enter cumulative program expenditures incurred for operation of the financing programs described on the "Loan Product Tab," including federal and non-federal sources of funds.*

*Enter cumulative program income, which means gross income earned by the recipient that is directly generated by a supported activity or earned as a result of a loan award (for additional information, see 10 CFR 600.124 for nonprofits, and 10 CFR 600.225 for state and local governments).*

Quarter 1 CY2014	Quarter Total	
		Residential Single-Family

Number of Upgrades			-	
Total Invoiced Costs (\$)			\$ -	
Total Estimated Annual Energy Cost Savings (\$)			\$ -	
Total Commercial Project Square Footage Upgraded			-	
UNITS (Select from the dropdown)				
Please select unit type	Electricity		-	
Please select unit type	Natural Gas		-	
Please select unit type	Fuel Oil		-	
Please select unit type	Propane		-	
Please select unit type	Other (Specify here)		-	
Estimated Annual Energy Savings (Site MMBTU)			-	0.00

**COST BREA**

Program Expenditures	
Program Income (\$)	



**Building Sector**

*Report the number of multi-family units improved and the number of buildings where units were improved. If 25 units and common areas were improved in 1 building, report it as 25 units in 1 building. If only common areas were improved, then report it as 1 unit in 1 building. Only the units are counted in the number of upgrades.*

Residential Multi-Family Units	Residential Multi-Family Buildings	Commercial	Agriculture	Industrial
--------------------------------	------------------------------------	------------	-------------	------------

**PROJECT INFORMATION**


**TOTAL ESTIMATED ENERGY SAVINGS**

0.00	0.00	0.00	0.00	0.00

**WALKDOWN - CUMULATIVE PROGRAM LEVEL EXPENSES**

--	--	--	--	--

	Cumulative (Rows 5 - 17 are calculated from previous tabs)
MUSH (municipal, university, schools, hospitals)	
	-
	\$ -
	\$ -
	-
	-
	-
	-
	-
	-
0.00	0.00

## Definitions

*Enter the Total Number of Retrofit Upgrades Completed in the Quarter.*

*Enter the Total Cost of all Retrofits Performed - Customer contribution + Better Buildings funds + Other Leveraged Funds*

*Enter the estimated annual cost savings for the completed projects.*

*For commercial projects only, enter the approximate square feet impacted by the upgrade.*

*This information may be obtained from a post-retrofit quality assurance/quality control assessment, modeled savings, deemed savings, or another method*

*Include the total Estimated Electricity Savings (kWh or MMBTU) based on the measures installed during the retrofit.*

*Include the Estimated Natural Gas Savings (Therms, ccf or MMBTU) based on the measures installed during the retrofit.*

*Include the Estimated Fuel Oil Savings (Gallons or MMBTU) based on the measures installed during the retrofit.*

*Include the Estimated Propane Savings (Gallons or MMBTU) based on the measures installed during the retrofit.*

*Include the Estimated Savings (MMBTU) for any Other Fuel Type based on the measures installed during the retrofit.*

*This field is automatically calculated and does not require data entry.*

*Enter cumulative program expenditures incurred for operation of the financing programs described on the "Loan Product Tab," including federal and non-federal sources of funds.*

*Enter cumulative program income, which means gross income earned by the recipient that is directly generated by a supported activity or earned as a result of an award (for additional information, see 10 CFR 600.124 for nonprofits, and 10 CFR 600.225 for state and local governments).*

Quarter 2 CY2014	Quarter Total	
		Residential Single-Family

Number of Upgrades			-	
Total Invoiced Costs (\$)			\$ -	
Total Estimated Annual Energy Cost Savings (\$)			\$ -	
Total Commercial Project Square Footage Upgraded			-	
UNITS (Select from the dropdown)				
Please select unit type	Electricity		-	
Please select unit type	Natural Gas		-	
Please select unit type	Fuel Oil		-	
Please select unit type	Propane		-	
Please select unit type	Other (Specify here)		-	
Estimated Annual Energy Savings (Site MMBTU)			-	0.00
<b>COST BREA</b>				
Program Expenditures				
Program Income (\$)				

**Building Sector**

*Report the number of multi-family units improved and the number of buildings where units were improved. If 25 units and common areas were improved in 1 building, report it as 25 units in 1 building. If only common areas were improved, then report it as 1 unit in 1 building. Only the units are counted in the number of upgrades.*

Residential Multi-Family Units	Residential Multi-Family Buildings	Commercial	Agriculture	Industrial
--------------------------------	------------------------------------	------------	-------------	------------

**PROJECT INFORMATION**


**TOTAL ESTIMATED ENERGY SAVINGS**

0.00	0.00	0.00	0.00	0.00

**WALKDOWN - CUMULATIVE PROGRAM LEVEL EXPENSES**

--	--	--	--	--

	Cumulative (Rows 5 - 17 are calculated from previous tabs)
MUSH (municipal, university, schools, hospitals)	
	-
	\$ -
	\$ -
	-
	-
	-
	-
	-
	-
0.00	0.00

## Definitions

*Enter the Total Number of Retrofit Upgrades Completed in the Quarter.*

*Enter the Total Cost of all Retrofits Performed - Customer contribution + Better Buildings funds + Other Leveraged Funds*

*Enter the estimated annual cost savings for the completed projects.*

*For commercial projects only, enter the approximate square feet impacted by the upgrade.*

*This information may be obtained from a post-retrofit quality assurance/quality control assessment, modeled savings, deemed savings, or another method.*

*Include the total Estimated Electricity Savings (kWh or MMBTU) based on the measures installed during the retrofit.*

*Include the Estimated Natural Gas Savings (Therms, ccf or MMBTU) based on the measures installed during the retrofit.*

*Include the Estimated Fuel Oil Savings (Gallons or MMBTU) based on the measures installed during the retrofit.*

*Include the Estimated Propane Savings (Gallons or MMBTU) based on the measures installed during the retrofit.*

*Include the Estimated Savings (MMBTU) for any Other Fuel Type based on the measures installed during the retrofit.*

*This field is automatically calculated and does not require data entry.*

*Enter cumulative program expenditures incurred for operation of the financing programs described on the "Loan Product Tab," including federal and non-federal sources of funds.*

*Enter cumulative program income, which means gross income earned by the recipient that is directly generated by a supported activity or earned as a result of an award (for additional information, see 10 CFR 600.124 for nonprofits, and 10 CFR 600.225 for state and local governments).*

Quarter 3 CY2014	Quarter Total	
		Residential Single-Family

Number of Upgrades			-	
Total Invoiced Costs (\$)			\$ -	
Total Estimated Annual Energy Cost Savings (\$)			\$ -	
Total Commercial Project Square Footage Upgraded			-	
UNITS (Select from the dropdown)				
Please select unit type	Electricity		-	
Please select unit type	Natural Gas		-	
Please select unit type	Fuel Oil		-	
Please select unit type	Propane		-	
Please select unit type	Other (Specify here)		-	
Estimated Annual Energy Savings (Site MMBTU)			-	0.00

**COST BREA**

Program Expenditures	
Program Income (\$)	



**Building Sector**

*Report the number of multi-family units improved and the number of buildings where units were improved. If 25 units and common areas were improved in 1 building, report it as 25 units in 1 building. If only common areas were improved, then report it as 1 unit in 1 building. Only the units are counted in the number of upgrades.*

Residential Multi-Family Units	Residential Multi-Family Buildings	Commercial	Agriculture	Industrial
--------------------------------	------------------------------------	------------	-------------	------------

**PROJECT INFORMATION**


**TOTAL ESTIMATED ENERGY SAVINGS**

0.00	0.00	0.00	0.00	0.00

**WALKDOWN - CUMULATIVE PROGRAM LEVEL EXPENSES**

--	--	--	--	--

	Cumulative (Rows 5 - 17 are calculated from previous tabs)
MUSH (municipal, university, schools, hospitals)	
	-
	\$ -
	\$ -
	-
	-
	-
	-
	-
	-
0.00	0.00

## Definitions

*Enter the Total Number of Retrofit Upgrades Completed in the Quarter.*

*Enter the Total Cost of all Retrofits Performed - Customer contribution + Better Buildings funds + Other Leveraged Funds*

*Enter the estimated annual cost savings for the completed projects.*

*For commercial projects only, enter the approximate square feet impacted by the upgrade.*

*This information may be obtained from a post-retrofit quality assurance/quality control assessment, modeled savings, deemed savings, or another method*

*Include the total Estimated Electricity Savings (kWh or MMBTU) based on the measures installed during the retrofit.*

*Include the Estimated Natural Gas Savings (Therms, ccf or MMBTU) based on the measures installed during the retrofit.*

*Include the Estimated Fuel Oil Savings (Gallons or MMBTU) based on the measures installed during the retrofit.*

*Include the Estimated Propane Savings (Gallons or MMBTU) based on the measures installed during the retrofit.*

*Include the Estimated Savings (MMBTU) for any Other Fuel Type based on the measures installed during the retrofit.*

*This field is automatically calculated and does not require data entry.*

*Enter cumulative program expenditures incurred for operation of the financing programs described on the "Loan Product Tab," including federal and non-federal sources of funds.*

*Enter cumulative program income, which means gross income earned by the recipient that is directly generated by a supported activity or earned as a result of an award (for additional information, see 10 CFR 600.124 for nonprofits, and 10 CFR 600.225 for state and local governments).*

Quarter 4 CY2014	Quarter Total	
		Residential Single-Family

Number of Upgrades			-	
Total Invoiced Costs (\$)			\$ -	
Total Estimated Annual Energy Cost Savings (\$)			\$ -	
Total Commercial Project Square Footage Upgraded			-	
UNITS (Select from the dropdown)				
Please select unit type	Electricity		-	
Please select unit type	Natural Gas		-	
Please select unit type	Fuel Oil		-	
Please select unit type	Propane		-	
Please select unit type	Other (Specify here)		-	
Estimated Annual Energy Savings (Site MMBTU)			-	0.00
<b>COST BREA</b>				
Program Expenditures				
Program Income (\$)				

**Building Sector**

*Report the number of multi-family units improved and the number of buildings where units were improved. If 25 units and common areas were improved in 1 building, report it as 25 units in 1 building. If only common areas were improved, then report it as 1 unit in 1 building. Only the units are counted in the number of upgrades.*

Residential Multi-Family Units	Residential Multi-Family Buildings	Commercial	Agriculture	Industrial
--------------------------------	------------------------------------	------------	-------------	------------

**PROJECT INFORMATION**


**TOTAL ESTIMATED ENERGY SAVINGS**

0.00	0.00	0.00	0.00	0.00

**WALKDOWN - CUMULATIVE PROGRAM LEVEL EXPENSES**

--	--	--	--	--

	<b>Cumulative</b> <b>(Rows 5 - 17 are</b> <b>calculated from</b> <b>previous tabs)</b>
<b>MUSH (municipal,</b> <b>university, schools,</b> <b>hospitals)</b>	
	-
	\$ -
	\$ -
	-
	-
	-
	-
	-
	-
0.00	0.00

## Definitions

*Enter the Total Number of Retrofit Upgrades Completed in the Quarter.*

*Enter the Total Cost of all Retrofits Performed - Customer contribution + Better Buildings funds + Other Leveraged Funds*

*Enter the estimated annual cost savings for the completed projects.*

*For commercial projects only, enter the approximate square feet impacted by the upgrade.*

*This information may be obtained from a post-retrofit quality assurance/quality control assessment, modeled savings, deemed savings, or another method.*

*Include the total Estimated Electricity Savings (kWh or MMBTU) based on the measures installed during the retrofit.*

*Include the Estimated Natural Gas Savings (Therms, ccf or MMBTU) based on the measures installed during the retrofit.*

*Include the Estimated Fuel Oil Savings (Gallons or MMBTU) based on the measures installed during the retrofit.*

*Include the Estimated Propane Savings (Gallons or MMBTU) based on the measures installed during the retrofit.*

*Include the Estimated Savings (MMBTU) for any Other Fuel Type based on the measures installed during the retrofit.*

*This field is automatically calculated and does not require data entry.*

*Enter cumulative program expenditures incurred for operation of the financing programs described on the "Loan Product Tab," including federal and non-federal sources of funds.*

*Enter cumulative program income, which means gross income earned by the recipient that is directly generated by a supported activity or earned as a result of a grant award (for additional information, see 10 CFR 600.124 for nonprofits, and 10 CFR 600.225 for state and local governments).*

Quarter 1 CY2015	Quarter Total	
		Residential Single-Family

Number of Upgrades			-	
Total Invoiced Costs (\$)			\$ -	
Total Estimated Annual Energy Cost Savings (\$)			\$ -	
Total Commercial Project Square Footage Upgraded			-	
UNITS (Select from the dropdown)				
Please select unit type	Electricity		-	
Please select unit type	Natural Gas		-	
Please select unit type	Fuel Oil		-	
Please select unit type	Propane		-	
Please select unit type	Other (Specify here)		-	
Estimated Annual Energy Savings (Site MMBTU)			-	0.00

**COST BREA**

Program Expenditures		
Program Income (\$)		



**Building Sector**

*Report the number of multi-family units improved and the number of buildings where units were improved. If 25 units and common areas were improved in 1 building, report it as 25 units in 1 building. If only common areas were improved, then report it as 1 unit in 1 building. Only the units are counted in the number of upgrades.*

Residential Multi-Family Units	Residential Multi-Family Buildings	Commercial	Agriculture	Industrial
--------------------------------	------------------------------------	------------	-------------	------------

**PROJECT INFORMATION**


**TOTAL ESTIMATED ENERGY SAVINGS**

0.00	0.00	0.00	0.00	0.00

**WALKDOWN - CUMULATIVE PROGRAM LEVEL EXPENSES**

--	--	--	--	--

	<b>Cumulative  (Rows 5 - 17 are  calculated from  previous tabs)</b>
<b>MUSH (municipal,  university, schools,  hospitals)</b>	
	-
	\$ -
	\$ -
	-
	-
	-
	-
	-
	-
0.00	0.00

## Definitions

*Enter the Total Number of Retrofit Upgrades Completed in the Quarter.*

*Enter the Total Cost of all Retrofits Performed - Customer contribution + Better Buildings funds + Other Leveraged Funds*

*Enter the estimated annual cost savings for the completed projects.*

*For commercial projects only, enter the approximate square feet impacted by the upgrade.*

*This information may be obtained from a post-retrofit quality assurance/quality control assessment, modeled savings, deemed savings, or another method*

*Include the total Estimated Electricity Savings (kWh or MMBTU) based on the measures installed during the retrofit.*

*Include the Estimated Natural Gas Savings (Therms, ccf or MMBTU) based on the measures installed during the retrofit.*

*Include the Estimated Fuel Oil Savings (Gallons or MMBTU) based on the measures installed during the retrofit.*

*Include the Estimated Propane Savings (Gallons or MMBTU) based on the measures installed during the retrofit.*

*Include the Estimated Savings (MMBTU) for any Other Fuel Type based on the measures installed during the retrofit.*

*This field is automatically calculated and does not require data entry.*

*Enter cumulative program expenditures incurred for operation of the financing programs described on the "Loan Product Tab," including federal and non-federal sources of funds.*

*Enter cumulative program income, which means gross income earned by the recipient that is directly generated by a supported activity or earned as a result of an award (for additional information, see 10 CFR 600.124 for nonprofits, and 10 CFR 600.225 for state and local governments).*

## FINANCING BREAKDOWN - CUMULATIVE BBNP FUNDS

<b>Definitions (See below glossary for additional term definitions).</b>	
<b>Loan Product</b>	<i>Provide the name of each loan product offering.</i>
<b>Lender Name</b>	<i>Enter the name of the lender who originates the loan. Origination is the process of preparing, submitting, and evaluating a loan application; it generally includes a credit check, verification of employment, and a property appraisal.</i>
<b>Type of Loan Product</b>	<i>Provide the type of loan product by using the drop down menu.</i>
<b>Payment</b>	<i>Select yes or no related to if the repayment mechanism for the loan is on-bill financing.</i>
<b>Market Sector</b>	<i>Indicate the sector that each loan product serves.</i>
<b>BBNP Funds Allocated to Revolving Loan Fund (\$)</b>	<i>Enter the dollar amount used to capitalize a revolving loan fund (RLF).</i>
<b>BBNP Funds Available from Revolving Loan Fund (\$)</b>	<i>Enter the dollar amount currently available in the RLF.</i>
<b>BBNP Funds Allocated to Loan Loss Reserve / Debt Service Reserve (\$)</b>	<i>Enter the dollar amount used to capitalize a loan loss reserve or debt service reserve.</i>
<b>BBNP Funds from Loan Loss Reserve / Debt Service Reserve Committed to Loans or Backing a Loan Portfolio (\$)</b>	<i>Enter the committed dollar amount of the loan loss reserve or debt service reserve.</i>
<b>Other Financing Type</b>	<i>Specify any additional financing type that is part of the loan product such as interest rate buy down, a credit enhancement, or other. If other, specify below.</i>
<b>(If the Financing Type is not in the drop down menu in the above row, specify the type in this row).</b>	
<b>BBNP Funds Allocated to Other Financing Type (\$)</b>	<i>Enter the dollar amount used to capitalize the other financing type.</i>
<b>BBNP Funds Utilized of Other Financing Type (\$)</b>	<i>Enter the dollar amount utilized of the other financing type.</i>
<b>Total BBNP Funds Allocated</b>	
<b>Capital Source (1)</b>	<i>Provide the source of any additional capital invested in the financing product.</i>
<b>Funder Name (1)</b>	<i>Include the name of the investor that is not Better Buildings Neighborhood Program (BBNP) funds.</i>
<b>Amount of Capital (\$)</b>	<i>Provide the amount of additional capital invested in the financing product.</i>

<b>Capital Source (2)</b>	<i>Provide the second source (if applicable) of additional capital invested in the financing product.</i>
<b>Funder Name (2)</b>	<i>Include the name of the investor that is not Better Buildings Neighborhood Program (BBNP) funds</i>
<b>Amount of Capital (\$)</b>	<i>Provide the amount of additional capital invested in the financing product.</i>
<b>Total Non-BBNP Capital Invested</b>	
<b>Total Capital Invested (BBNP Funds Allocated to RLF + Non-BBNP)</b>	

**LOAN DEMOGRAPHICS**

<b>Min Amount (\$)</b>	<i>Provide the minimum amount of financing a consumer can take out under this loan product.</i>
<b>Max Amount (\$)</b>	<i>Provide the maximum amount of financing a consumer can take out under this loan product.</i>
<b>Loan Term (months)</b>	<i>Provide the maximum length of the loan term in months.</i>
<b>Interest Rate</b>	<i>Enter the interest rate charged on the loan product - can be a range if the rates vary depending on FICO or other underwriting criteria.</i>

**LOAN PERFORMANCE**

<b>Cumulative # of Loans Made</b>	<i>Enter the total number of loans made within the loan product to date.</i>
<b>Cumulative Total of Loans Made (\$)</b>	<i>Enter the total dollar value of the loans made under the loan product.</i>
<b>Cumulative # of Defaults</b>	<i>Enter the total number of defaults experienced within the loan portfolio of the loan product. A default is a charge-off, which is considered a loss to the lender.</i>
<b>Cumulative Value of Defaults (\$)</b>	<i>Enter the total dollar value of the defaults experienced.</i>

**Additional Comments**

Revolving Loan Fund	A revolving loan fund (RLF) is a source of money from which money is returned to the RLF to make additional loans. In administration so that the fund's capital base remains intact
Loan Loss Reserve	A loan loss reserve is a fund that supports a private lender's loans. Liability is capped at the amount that is put in escrow
Debt Service Reserve	Debt service is the amount of money necessary to pay interest on a loan. A debt service reserve is a fund in which moneys are placed in reserve to be used to pay interest on a loan if the borrower fails to pay interest (usually funded with bond proceeds at the time of issuance, may be used in lieu of cash. If the debt service reserve fund is used in lieu of cash.
Interest Rate Buy Down	Enter the dollar amount used to buy down an interest rate between a target return to the lender or loan investor and the actual interest rate, maintaining or increasing lender / investor interest in the loan
Energy Efficiency Mortgage	Energy efficiency mortgages enable homeowners to finance energy efficiency improvements with a 'X' if this loan type describes your loan product.
Senior secured loan from lender (excluding Title I or EEMs)	A secured loan is attached to the borrower's asset and typically paid first. Indicate with a 'X' if this loan type describes your loan product.
Subordinate secured loan from lender (excluding Title I or EEMs)	A secured loan is attached to the borrower's asset and typically not be paid first. Indicate with a 'X' if this loan type describes your loan product.
Subordinate PACE	In PACE, local governments establish special tax districts to finance energy efficiency improvements. A tax lien is a security interest in an item of property (usually 15 to 20 years) by the property owner via their property tax bill. Indicate with a 'X' if this loan type describes your loan product.
Unsecured loan from lender (excluding Title I)	An unsecured loan is not attached to any of the borrower's assets.
Energy Savings Performance Contracting	Energy performance contracting is a turnkey service, some energy, and distributed generation measures and often is used to finance energy efficiency improvements. Indicate with a 'X' if this loan type describes your loan product.
On-Bill Financing	On-bill financing/payment is a repayment mechanism for energy efficiency improvements where payments transfers when billing obligation transfers).
Microloan	Microloans are small loans (typically under \$1000) that are used to finance energy efficiency improvements. Indicate with a 'X' if this loan type describes your loan product.
Power Purchase Agreement	Power Purchase Agreement (PPA) is a contract between a utility and a power producer as a way for the utility to procure additional generation capacity.
PowerSaver Loan	HUD and FHA developed PowerSaver as part of the Recovery Act. PowerSaver loans will offer homeowners financing for energy efficiency improvements, HVAC systems, water heaters, solar panels, and geothermal systems.
Senior PACE (Commercial)	In PACE, local governments establish special tax districts to finance energy efficiency improvements. A tax lien is a security interest in an item of property (usually 15 to 20 years) by the property owner via their property tax bill. Indicate with a 'X' if this loan type describes your loan product.

Title I Home Improvement Loan	<i>The Federal Housing Administration (FHA) makes it easier to meet the requirements. The Title I program insures loans to finance single family homes may be used for alterations, repairs and describes your loan product.</i>
Utility Energy Service Contract	<i>In a Utility Energy Service Contract, a utility arranges financing for energy efficiency measures. With this arrangement, agencies can implement energy efficiency by using the one-stop shopping provided by the utility. In</i>

**EXAMPLE**

Retrofit Help			
ABC Lender			
Unsecured loan from lender (excluding Title I)			
Yes			
Residential			
\$1,000,000.00			
\$600,000.00			
\$375,000.00			
\$20,000.00			
\$ 1,375,000.00	\$ -	\$ -	\$ -
Non-Profit / Foundation / Socially Responsible Investment Fund			
XYZ Foundation			
\$500,000.00			



\$ 500,000.00	\$ -	\$ -	\$ -
\$ 1,500,000.00	\$ -	\$ -	\$ -

\$2,500			
\$20,000			
120 months			
5.99%			

121			
\$1,051,043.34			
2			
\$23,213.22			

<p>Retrofit Help is an unsecured product that is funded through BBNP and private capital from XYZ Foundation. A LLR is backing the investment.. The underwriter and originator of the loans is ABC Lender The Lender takes 3.99% fee.</p>			
---	--	--	--

---



---

---

which loans are made. Loans are made to borrowers consistent with standard prudent lending practices. As loans are repaid in that manner, the RLF fund becomes an ongoing or "revolving" financial tool. The interest and fees paid by the RLF borrower offset the cost of the fund. Indicate with a 'X' if this loan type describes your loan product.

---

that is making loans with their own capital. The loss reserve is pledged to repay the owner of the loans in the event of default according to the contract with the lending institution -- there is no recourse to the grantee's general fund.

---

Interest on outstanding bonds, the principal of maturing bonds and the required contributions to a sinking fund for term bonds are paid to pay debt service if pledged revenues are insufficient to satisfy the debt service requirements. The debt service reserve is funded over time through the accumulation of pledged revenues, or may be funded only upon the occurrence of a specified event. In addition, issuers may sometimes authorize the provision of a surety bond or letter of credit to satisfy the debt service requirements. If, in whole or in part to pay debt service, the issuer usually is required to replenish the fund from the first available revenues.

---

e. An interest rate buy-down is when one party (e.g., grantee) provides a lump-sum payment based on the net present value of the borrower's interest rate. This has two primary purposes: (1) increase project affordability and demand by reducing the cost of borrowing; (2) increase the return on the investment by yielding higher returns.

---

to offset the cost of adding energy efficiency features to new or existing housing as part of their insured home purchase or mortgage.

---

typically has a lower interest rate than an unsecured loan. Senior status indicates that in the event the lender defaults, a senior claim is made against the borrower's assets. Indicate with a 'X' if this loan type describes your loan product.

---

typically has a lower interest rate than an unsecured loan. Subordinate status indicates that in the event the lender defaults, a subordinate claim is made against the borrower's assets. Indicate with a 'X' if this loan type describes your loan product.

---

with which property owners may apply for a property tax assessment in exchange for funds to implement renewable energy efficiency improvements. The PACE loan is secured by a lien on the property to secure the payment of debt or some other obligation, that in turn is paid-down annually or semiannually from the property tax bill. A subordinate PACE has subordinate or secondary claim on an underlying security or source of payment for debt service. Indicate with a 'X' if this loan type describes your loan product.

---

to the borrower's assets and typically has a higher interest rate. Indicate with a 'X' if this loan type describes your loan product.

---

is often compared to design/build construction contracting which provides customers with a comprehensive set of energy efficiency improvements. The loan is typically accompanied with guarantees that the savings produced by a project will be sufficient to finance the full cost of the project. Indicate with a 'X' if this loan type describes your loan product.

---

to be repaid from the utility's bill. It can be structured as an on-bill loan (personal loan) or a loan attached to the meter (so the obligation to make payments is attached to the meter). Indicate with a 'X' if this loan type describes your loan product.

---

to be repaid from the utility's bill. Microloans may be used to incentivize specific energy improvement measures.

---

to be repaid from the utility's bill. Historically, PPAs have been frequently signed between utility and power generator and a power consumer (or distributor). Indicate with a 'X' if this loan type describes your loan product.

---

through the Energy Efficiency Through Retrofit initiative launched in May 2009 by Vice President Biden's Middle Class Task Force. Backed by the federal government, the program provides property owners up to \$25,000 to make energy-efficient improvements of their choice, including the installation of insulation, duct sealing, and HVAC systems. Indicate with a 'X' if this loan type describes your loan product.

---

with which property owners may apply for a property tax assessment in exchange for funds to implement renewable energy efficiency improvements. The PACE loan is secured by a lien on the property to secure the payment of debt or some other obligation, that in turn is paid-down annually or semiannually from the property tax bill. Senior PACE has first claim on an underlying security or source of payment for debt service. Senior PACE typically has a lower interest rate than an unsecured loan. Indicate with a 'X' if this loan type describes your loan product.

---

---

r for consumers to obtain affordable home improvement loans by insuring loans made by private lenders to improve pro  
e the light or moderate rehabilitation of properties, as well as the construction of nonresidential buildings on the proper  
and for site improvements. Loans on multifamily structures may be used only for building alteration and repairs. Indica

---

ncing to cover the capital costs of the project, which are repaid over the contract term from cost savings generated by t  
nt energy improvements with no initial capital investment. The net cost to the Federal agency is minimal, and the agen  
dicate with a 'X' if this loan type describes your loan product.

---


\$ -	\$ -	\$ -	\$ -
------	------	------	------


\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -




\_\_\_\_\_

aid by the borrowers, the  
borrowers support program

of defaults in the portfolio of

onds. A debt service reserve  
fund may be entirely  
specified event (e.g., upon  
reserve fund requirement in

value of the difference  
3 monthly payments and (2)

mortgage refinancing. Indicate

senior secured loan would be

ults, a subordinate loan would

energy and energy efficiency  
over a period of several years  
t for debt service, relative to

3y efficiency, renewable  
project. Indicate with a 'X' if this

2 principal and interest

Indicate with a 'X' if this loan

ies and independent power

Federal Housing  
t sealing, doors and windows,

energy and energy efficiency  
over a period of several years  
3 may still be an option for

roperties that meet certain  
ty. HUD's Title I Loans on  
te with a 'X' if this loan type

the energy efficiency  
cy saves time and resources

TOTAL
\$ -
\$ -
\$ -
\$ -
\$ -
\$ -
\$ -
\$ -



\$ -
\$ -
\$ -
0
\$ -
0
\$ -

**Drop Down Menu List**

Quarterly Tabs	Fuel Units		Range Name
	Electricity	<i>Please select unit type</i> kWh MMBTU	ElectricityUnits
	Natural Gas	<i>Please select unit type</i> Therms CCF MMBTU	NaturalGasUnits
	Fuel Oil	<i>Please select unit type</i> Gallons MMBTU	FuelOilUnits
	Propane	<i>Please select unit type</i> Gallons MMBTU	PropaneUnits
	Other	<i>Please select unit type</i> MMBTU	OtherUnits
Loan Product Tab	Other Financing	Interest Rate Buy Down Credit Enhancement Other	Financing
Loan Product Tab	Market Sector	Commercial Residential Single-Family Residential Multi-Family Industrial Agricultural MUSH (municipal, university, schools, hospitals)	
Loan Product Tab	Type of Loan Product	Energy Efficiency Mortgage Senior secured loan from lender (excluding Title I or EEMs) Subordinate secured loan from lender (excluding Title I or EEMs) Subordinate PACE Unsecured loan from lender (excluding Title I) Energy Savings Performance Contracting Microloan Power Purchase Agreement PowerSaver Loan Senior PACE (Commercial)	

Title I Home Improvement Loan  
Utility Energy Service Contract  
Other

Loan Product Tab    Capital Source

Better Buildings Grant Funds

Other Federal Funds

State Funds

Local Funds

Other

Bank

Clean Renewable Energy  
Bonds

Community Development  
Financial Institution

Credit Union

Non-Profit / Foundation /  
Socially Responsible  
Investment Fund

Performance Contracting /  
Direct Project Investment

Private Investors / Secondary  
Market

Qualified Energy Conservation  
Bonds (QECBs)

Utility

Other

Loan Product Tab    Payment

Yes

No

1s)