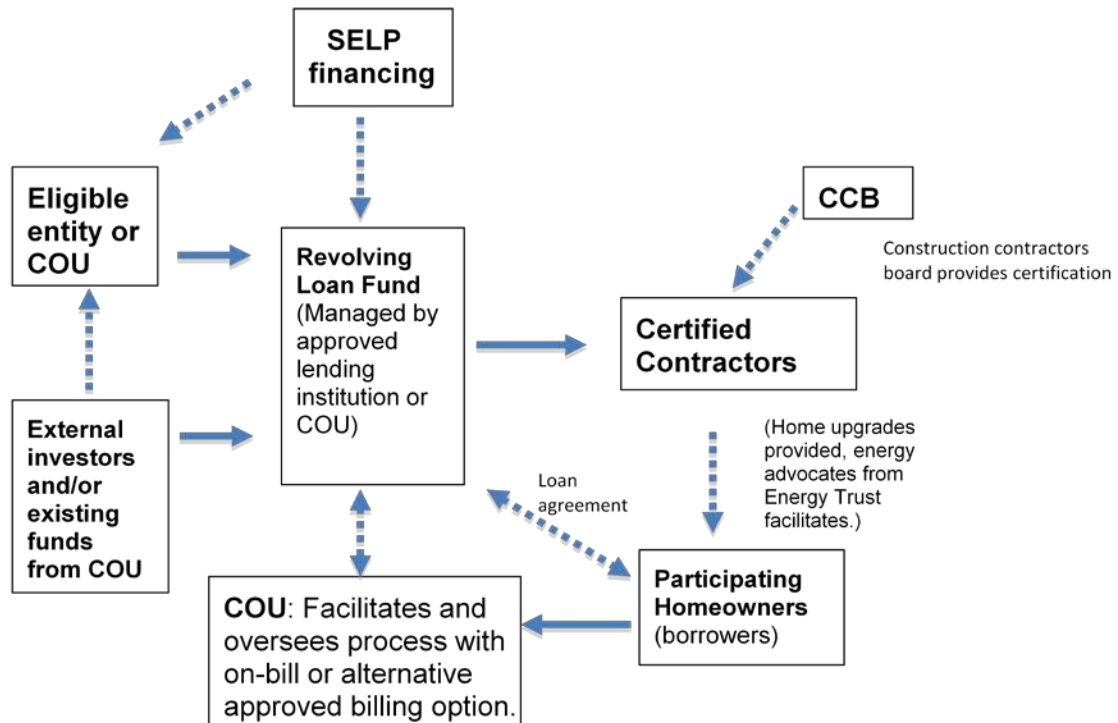


Example: EEAST on-bill loan program for consumer owned utilities



Stakeholder	Description	Role
Homeowners(consumer)	Will be acquiring financing to increases the comfort and value of homes with no upfront costs and savings on homeowners' energy bills that match loan payment amount with the homeowner effectively seeing no change in their current electric bill payment.	Agree to take out a loan to upgrade their home to make it more energy efficient. Agree to pay back this loan through their utility bills or an approved alternative method. They will see little or no increase to their payments. Agree to pay back the loan in full if they sell the house, although loan is assumable if buyer and seller agree OR the loan moves to next owner and stays with the meter. This could be an optional choice.
Consumer –owned utility(COU) is the Sustainable Energy Project Manager.	They will provide loan program information and technical and financial information to promote energy efficiency and use of renewable energy at the neighborhood and community levels. The project manager will be responsible for project verification and for monitoring program effectiveness. They are the designated EEAST program manager for their service territories.	The COU will coordinate the process and guide the participant through it. It will make sure that all the goals of the program are met. It will develop a pre-screened list of contractors for participants to choose from.
Revolving Loan	The lending institution will operate the loan	It will establish the fund with capital from the

Fund(Lending Institution)	program. The lending institution could also be the consumer-owned utility.	ODOE packaged allocations to provide loans to program participants. This lending institution will also pay contractors directly when work is completed and passes final inspections.
Eligible Entity/COU	This program will help the loan program participants by reducing energy bills and increasing home values. It will also increase employment and assist in reviving a local economy. It could also be the COU playing this role.	The eligible entity will convene with stakeholders, pass policy establishing the program and may provide the seed, match of leverage money from while actively pursuing additional funds.
Consumer-owned Utilities(COU's)	The consumer-owned utility companies that serve the areas of Oregon. Some may be providing on-bill platform services. Most will request a waiver offering alternative platforms to on-bill.	COU's may agree to collect the payments for the loans as part of the utility bill and will send these payments to the lending institution for loan repayment unless they do it themselves Utility bills will be paid before loan proceeds are collected in the event of under-payment.
Construction Contractors Board(CCB)	The Construction Contractors Board protects the public's interest relating to improvements to real property. The Board regulates construction contractors and promotes a competitive business environment through education, contractor licensing, dispute resolution, and law enforcement.	May issue a qualifying contractor a certification authorizing the contractor to participate in the construction of small scale local energy projects financed through the EEAST loan program.
Certified Contractors	Participating contractors that have met with ODOE certification standards and/or been issued CCB certifications also meeting with ODOE requirements	The primary bulk of job training and job creation will be here. These will be the energy auditors/inspectors, energy advocates, and installers of all equipment and building measures.
External Investors	These investors will range from "angels" to foundations, agencies bringing matching program dollars to additional grants and gifts.	These funds can be directly infused into the revolving loan or provided to the eligible entity who will direct it into the revolving loan.