

FACT SHEET

MAY, 2015



Direct Energy Assistance Loan (DEAL) Program

As part of Governor Brian Sandoval's effort to promote energy efficiency in the State, the Nevada Governor's Office of Energy (GOE) and the Nevada Housing Division (NHD) are proud to announce a new program that will help State of Nevada employees fund energy efficiency measures in their homes. Funded by NRS 701a.450, the Direct Energy Assistance Loan (DEAL) program will provide State of Nevada employees an interest-free loan for energy efficiency upgrades that is paid off via a monthly payroll deduction.

- ☆ **Eligibility:** To be eligible for a DEAL loan, an employee must meet the following criteria: be an active full-time employee employed at least 12 months by the State; be on the NEATS system; cannot have any debt owed to the State of Nevada; be a customer of NV Energy; and be able to provide proof of home ownership.
- ☆ **Terms:** Employees are eligible for a loan up to \$6,000. The maximum payback length is 60 months. A loan of \$1-3,000 has a monthly payment of \$50; a loan of \$3,001-\$6,000 has a monthly payment of \$100. Employees who are Veterans are eligible for a loan up to \$8,000, with a longer payback term.
- ☆ **Required Documents:** To apply for a DEAL loan an employee must submit an Application along with proof of homeownership, a copy of their NEATS eligibility form, and confirmation of Veteran status (if applicable).
- ☆ **Allowable Measures:** Some of the measures employees can choose include air conditioner cleaning and tune or repair, furnace cleaning and tune or repair, duct and shell sealing, and duct and floor insulation. The entire list consists of approximately 25 measures (reverse side).
- ☆ **Administration:** By partnering with the NHD the GOE has the ability to administer the program by utilizing NHD's established delivery system. The relationship also continues the collaboration efforts initiated with the Home Energy Retrofit Opportunity for Seniors program. The NHD contractors and non-profit partners provide a measurement and verification component to which the GOE would not otherwise have access.
- ☆ **Leading the Way:** The DEAL program is the first known loan program of its kind offered by a public sector employer. The model could be adopted by the Nevada System of Higher Education, and city and county governments. The model could easily be duplicated by private sector employers as well.



Contact Kevin Hill at GOE for more information: (775) 687-1850 x 7357, or kjhill@energy.nv.gov

List of Eligible Measures

1. Duct Sealing
2. Shell Sealing
3. Air Conditioner/Evaporative Cooler Covers
4. Exhaust Fan w/Dampers
5. Broken Window Repair
6. Water Heater Blanket
7. Dual Pane Windows
8. Solar Screen (Southern Nevada Only)
9. Attic Insulation
10. CFL or LED Retrofits
11. Energy Star Rated Refrigerator from Approved Contractor
12. Air Conditioner Replacement
13. Furnace 95% AFUE Replacement
14. Air Conditioner Clean & Tune or repair
15. Furnace Clean & Tune or repair
16. Heat Pump Replacement
17. Water Heater Replacement
18. Heat Pump Clean & Tune or repair
19. Low Flow Showerhead or Faucets
20. Water Heater Pipe Wrap and Water Heater Blanket
21. Elastomeric Coating & Polyisocyanurate foam
22. Floor Insulation
23. Duct Insulation
24. Heat Pump Water Heater
25. Programmable thermostat installation