

Energy-Smart Loans

Avista has partnered with Puget Sound Cooperative Credit Union to offer an Energy-Smart Loan program for Washington homeowners and small businesses. In addition to increasing access to energy-efficiency improvements, Energy-Smart Loans can often be paired with an Avista rebate to save even more.

How do you know if your project is eligible for funding?

- You must be an Avista customer using an Avista fuel associated with the energy-efficiency project.
- The project must be completed by a licensed contractor.
- It must meet minimum efficiency standards (see below).
- The program is not available for new construction or to refinance an existing loan or prior purchase.

**Questions? Please contact Briana Stockdale
at (509) 495-7342 or briana.stockdale@avistacorp.com.**

Equipment Efficiency Standards

Space Heating: Electric*

- **Ductless heat pump** – 8.1 HSPF2, 15.2 SEER2 or better with current AHRI certification
- **Air source heat pump** – 8.1 HSPF2, 15.2 SEER2 or better with current AHRI certification for matched systems (indoor and outdoor units must be designed for, and tested as, a system)
- **Geothermal heat pump** – ENERGY STAR® certified or a minimum COP 3.5 with current AHRI certification
- **CO₂ heat pump heating system** with current AHRI certification

Space Heating: Natural Gas*

- **Furnace** – 90% AFUE or better with current AHRI certification
- **Boiler** – 94% AFUE or better with current AHRI certification
- **Wall furnace** – 90% AFUE or better with current AHRI certification
- **Combination unit, integrated space and water heat** – 95% AFUE or better with current AHRI certification

Cooling/Central Air Conditioning

- **Split system** – 13.4 SEER2 and 11.2 EER2 or better with current AHRI certification
- **Single package system** – 13.4 SEER2 and 10.6 EER2 or better with current AHRI certification
- **Whole house fans** – ENERGY STAR® certified

*Each space heating option can include a smart thermostat and duct work upgrades or additions.

Water Heating: Electric[†]

- **Heat pump water heater** – 2.1 UEF or better with current AHRI certification
- **Storage tank water heater** – 0.94 efficiency factor or higher with current AHRI certification
- **CO₂ heat pump water heater**

Water Heating: Natural Gas[†]

- **Tankless water heater** – 0.90 UEF or better with current AHRI certification
- **Storage tank water heater** – 0.73 UEF or higher with current AHRI certification

Insulation

- **Attic** – R49 or better
- **Wall** – R11 or better
- **Floor** – R19 or better
- **Air-sealing** with insulation project

Exterior

- **Windows** – U-factor of .29 or lower and ENERGY STAR® certified
- **Storm windows** – ENERGY STAR® certified
- **Skylights and doors** – ENERGY STAR® certified

Appliances

- ENERGY STAR® certified **clothes washer**
- ENERGY STAR® certified **clothes dryer**
- ENERGY STAR® certified **refrigerator**
- ENERGY STAR® certified **freezer**
- ENERGY STAR® certified **dishwasher**

Lighting

- ENERGY STAR® certified **LED lamps**
- ENERGY STAR® certified **LED fixtures**
- ENERGY STAR® certified **ceiling fans**

Small Businesses

Washington customers who own small businesses can use an Energy-Smart Loan for measures more specific to their needs. These projects must qualify for Avista rebates to be eligible, and a small business must own the building where the energy-efficiency upgrades are made.

- **Grocer** – display case lighting and motors; walk-in cooler strip curtains
- **Food service** – fryers, steam cookers, commercial dishwashers, hot food holding carts, commercial ovens, ice machines, griddles
- **Lighting** – LED signs; exterior and interior lighting
- **HVAC** – rooftop units

[†] Each water heating option can include a circulation pump, water heater blanket, and water heater pipe insulation.