



May 19-21, 2025 Seaside, Oregon ohsu.edu/orhforum

Synergy Between Rural Residential Energy Improvements and Occupant Health

Karen Chase, MBA, MSPH, Energy Trust of Oregon



Agenda

- Orientation & Introductions
- Energy Burden & Rural EB
- Non-Energy Benefits like occupant health
- Building Rural CBO Partner Relationships
- Braiding Energy & Health Efforts
- Wrap Up







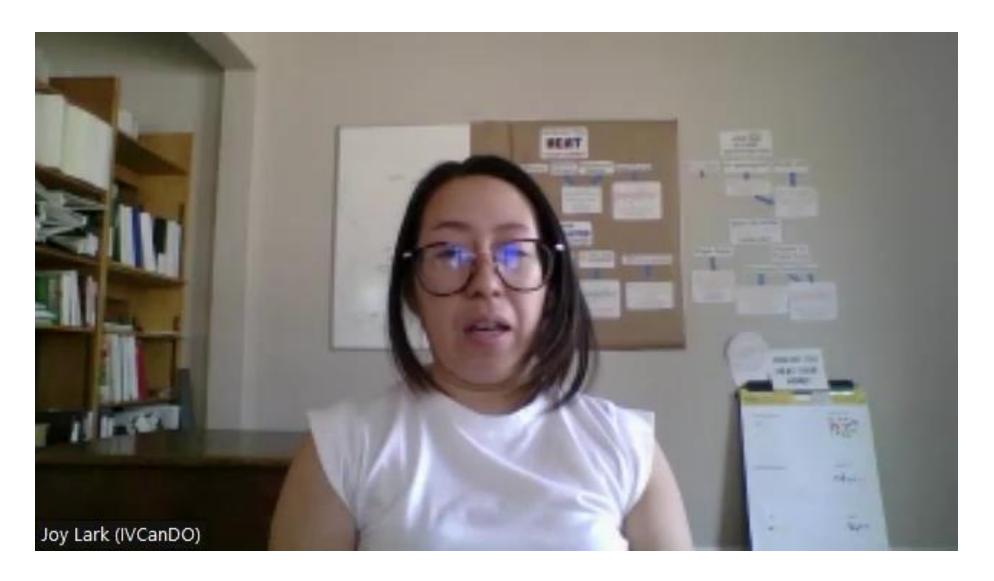


- Home energy improvements can benefit physical and mental health
- Energy-related funding can often be stacked; may serve as grant match
- Energy Trust has a mission & an established lane, AND is innovative and flexible
- We are increasingly collaborating with others/agencies, and partnering with communities and community-based organizations
- Our priority customers are those who have been historically underserved
 - communities of color, RURAL and tribal communities, small businesses and people with low and moderate incomes
- Working across industries for mutual success = greater benefits

Energy is Essential

ORIENTATION & INTRODUCTIONS

Joy Lark (IVCDO) – Making a difference, locally



Critical Conditions:

- Affordability
- Reliability

Resiliency





- Heating
- Cooling
- Fresh air
- Air cleaning ENVIRONMENTAL BENEFITS







"Energy Burden"

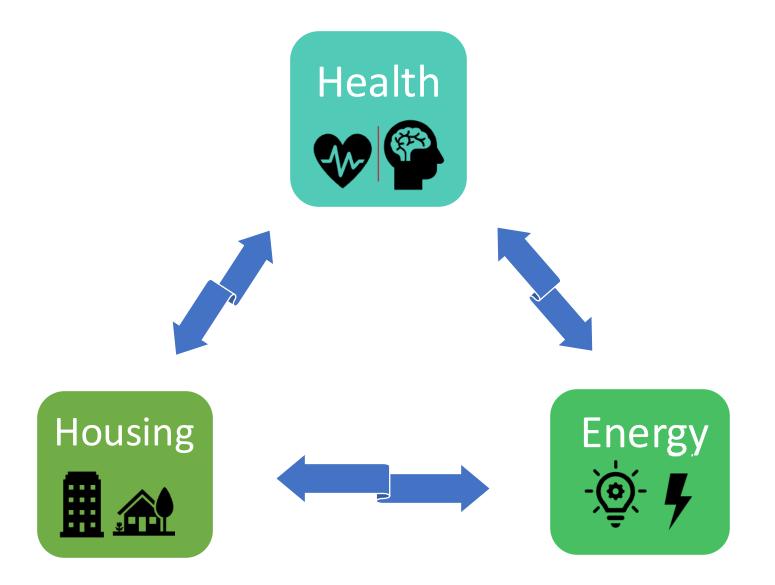


IMPROVED

QUALITY OF LIFE Housing







Housing Stock Upgrade Initiative

- Replace dilapidated manufactured homes
- Multiple agencies and organizations
- Oregon Solutions ReHome Oregon/NWU
 - becomes 2020 Wildfires groundwork
- How to pay for this?

Key Learning: Energy funding can be derived from the monetized value of future energy savings, resulting from efficiency improvements made now





Source: Washington State Department of Commerce.

Health Impact Assessment (2013) – honored at the 2015 national HIA conference

Health Impact
Assessment Helps
Families Replace Unsafe
Manufactured Housing
to 4:30



August 30, 2013
Annette Klinefelter, MA, Curry County Economic Development

Contributing Authors:
Tia Henderson, Upstream Public Health
Nadege Dubisson, Oregon Health Authority
Andrea Hamberg, Oregon Health Authority



9-13-2020

At noon on Sunday, the worst air in the United States was Sisters, with an AQI of 566. Salem was second with 556. Roseburg was at 540. Madras registered at 534.

Bend was 441, Eugene was 433 and Pendleton was 417.

Portland had the worst air of any major city in the nation, at 409.

Other Oregon cities above 400 were Ashland, Applegate Valley, Cave Junction, and Cottage Grove.

Prineville was 384. Other cities over the 300 "hazardous" rating were La Grande, Klamath Falls, Oakridge, Albany, Beaverton and Corvallis.



Cave Junction, Happy Camp ranked third, fourth least clean air on average in U.S., 2023

Cave Junction, Happy Camp ranked third, fourth least clean air on average in U.S.

By: Matt Wreden, KHSL & Isabela Lund, KDRV Mar 26, 2024 Updated Mar 26, 2024 🗣 0

f X ☎ 🖨 🚇 🛛



CAVE JUNCTION, Ore. & HAPPY CAMP, Calif. -- A new study ranked Cave Junction and Happy Camp as having the third and fourth least clean air on average in the U.S in 2023.

WEATHER

Cave Junction air quality among the worst in the world

KGW8

Mount Hood and the Columbia River Gorge have seen big air quality gains since Monday. Cave Junction has also improved, but remains among the worst in the world.

Rebuilding after disaster

- 2020 Labor Day Wildfires
 - Cross-agency & -orgs collaboration
 - Coordinated offers for improved rebuilding incentives
 - Manufactured housing replacements
- Pendleton flood
- Wallowa County wind and hail storm
- 2025 SW Oregon flooding





Oregon officials and nonprofits work on rebuilding resources for people who lost homes in Almeda fire

☑ f ₩ in

By Jane Vaughan (JPR) April 14, 2022 1:33 p.m.

A variety of programs are being offered to help those who lived in manufactured homes purchase or rebuild energy-efficient units

Manufactured housing replacement

- Oregon Housing and Community Services will continue offering a forgivable loan program. While it was originally designed to help people upgrade older homes, Marsh said the program has been amended to be more effective for wildfire survivors
- The nonprofit, **Energy Trust of Oregon** is offering an <u>incentive program</u> for wildfire survivors to help with the purchase or rebuilding of energy-efficient homes. The manufactured home replacement program includes \$10,000 to \$16,000 in incentives for rebuilding
- An additional program from the Oregon Department of Energy will offer up to \$12,500 in incentives for individuals who build energy efficient manufactured homes



ENVIRONMENT

Electricity demand could double in Pacific NW over next 2 decades

Updated: Apr. 30, 2025, 9:17 a.m. | Published: Apr. 30, 2025, 7:00 a.m.



Electricity demand in the Pacific Northwest could double over the next two decades as data centers, electric vehicles, homes and businesses clamor for more power, according to a new forecast by the Northwest Power and Conservation Council. AP

How do we meet demand for energy resources?

Oregon utilities - overview

- 3 electric & 3 natural gas investor-owned utilities (IOU)
- 38 consumer or publicly-owned utilities
- Investor-owned utilities, IOUs ("public" utilities, private ownership) – regulated by Oregon Public Utility Commission
 - Ensure safe, reliable and affordable energy

Energy Trust - overview

- 1999 legislature; 2002 launch Non-profit
- Oversight by OPUC
- Funding from IOU ratepayers; other
- To keep utility customers' rates as low as possible
- Acquire cost-effective efficiency resources
- Small-scale renewable energy systems and gridconnected technologies
- 2021 OPUC sets first **DEI metrics** for Energy Trust



Saving energy, reducing loads, controlling costs

Conservation

Energy efficiency

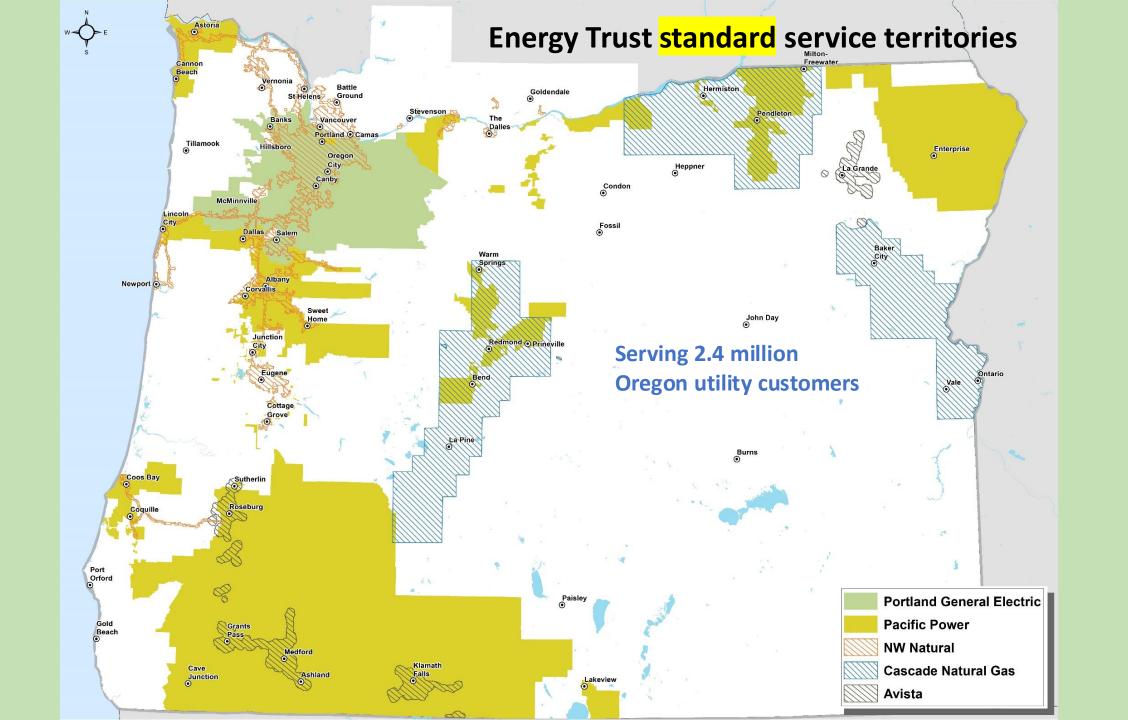
Renewable (alternative) energy



Acquiring cost-effective energy

- Reduce utility loads defers new power plants
 - Saves customers energy and lowers their utility costs
- Offers & services
 - For all types of utility customers (rate payers)
 - Education and Information; Training; Technical assistance
 - Cash incentives returning savings for the long-run
- Analysis of cost-effective offers
- Network of program and incentive delivery systems
 - Includes CBO and community-based delivery
 - Contractors; Network of Trade Allies
- Oversight by OPUC high standards for performance, financial management and transparency

Every dollar invested in energy efficiency by **Energy Trust will** save residential, commercial and industrial customers about \$3 in deferred utility investment in generation, transmission, fuel purchase and other costs







1,800 contractor trade allies

Energy Trust of Oregon

20+ Years of Delivering Results to our Region







Rigorous and efficient financial management

2025 Energy Trust Budget



Final Proposed 2025 Budget Summary

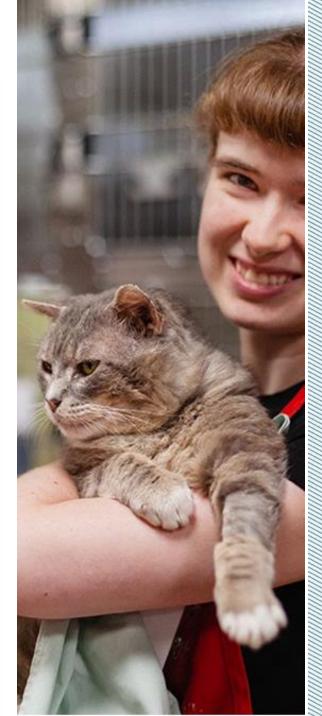
- Investing \$344.9 million
- Saving 57.3 aMW and 7.0 MMTh
 - 82.9 MW of reduced demand during summer peak, 89.3 MW during winter
 - 7,300 therms reduced demand during peak hour, 97,000 therms during peak day
 - Includes 0.3 MMth gas transport, 0.2 MMth NW Natural WA
- Delivering highly cost-effective energy
 - 4.7 cents/kWh levelized
 - 70.6 cents/therm levelized OR, \$1.31/therm levelized WA
- Generating 5.6 aMW
- Distributing \$184.1 million in incentives;
 53% of total expenditures
- Administrative costs are 5.8% of expenditures

Photo: Albany Water and Hydroelectric Plant, Albany, OR

2025 Energy Trust Customer Benefits

Customer Benefits from 2025 Investments

- Lower energy bills and energy burden—\$1.3 billion in future bill savings for participants
- Opportunities for 1,600+ local businesses, greater support for community-based organizations and investments in workforce development
- Local investments that keep dollars in our communities
- Cleaner air by avoiding 2.7 million metric tons of carbon dioxide over time
- Support for community-led clean energy efforts, such as resilience
- Access to direct benefits for customers experiencing low incomes, including those in rural areas and people of color



Energy Trust – 2025 Organizational Goals



Customers will save and generate energy and reduce costs in 2025 and beyond as a result of investments in clean energy programs, including those designed to meet the needs of customers the organization has historically underserved.



Customers will gain access to a broader and more diverse network of qualified contractors who can install clean energy upgrades in their communities, and potential trades people will gain skills and opportunities in the energy efficiency and solar industries.



Community-based organizations will have opportunities to bring clean energy benefits to their communities by partnering with Energy Trust to deliver programs and accessing funding, training, mentorship and connections.



Customers, partners and stakeholders will benefit from Energy Trust's ability to achieve long-term goals by shifting to a multiyear budgeting and planning process.

Energy Trust working in communities

- Working directly with qualified community-based organizations (CBOs, 28+) who deliver services, higher incentives (Community Partner Funding)
- Cross-community and cross-CBO collaboration
- Capacity-building; Support for AmeriCorps RARE members
- Working Together Grants support community-led activities that increase awareness of and access to Energy Trust offers
- FEMA natural hazard mitigation planning; Resiliency Solar+Storage
- Disaster recovery coordination with agencies, communities, local partners and CBOs to bring incentives and support for rebuilding



Joy Lark (IVCDO) - Improved Well-being — wildfire smoke



ENERGY BURDEN + RURAL

Energy Burden

Annual household energy spending¹²
Energy burden =

Annual household income¹³

- The percentage of gross income a household spends on energy costs
 electricity, natural gas and other home heating fuels
- Households that exceed 6% of income on energy cost = highly or severely energy burdened (APPRISE 2005)
- Households with high energy burdens are more likely to experience poor health and poverty (Lima, Ferreira, and Leal 2022; Hernández and Laird 2021; Partnership for the Public Good and PUSH Green 2022; Bohr and McCreery 2020; Goodson Bell et al. 2023; National Energy Assistance Directors' Association 2018)

ACEEE

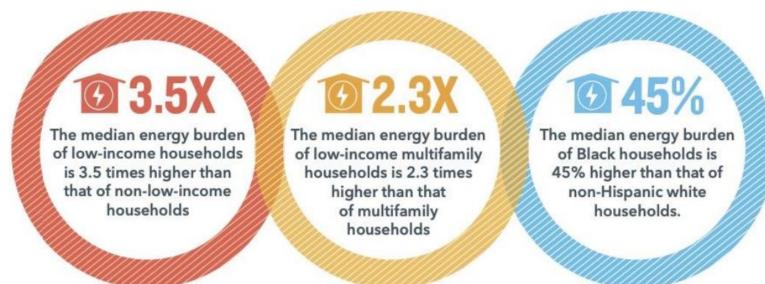
Data Update: City Energy Burdens

SEPTEMBER 2024

National Energy Burden Findings

- 25% of all households (30.6 million) have a high energy burden (above 6%)
- 36% of Black households (6 million)
- 28% of Hispanic households (4.6 million)
- 36% of Native American households (540,000)

- Median energy burden is 3.1%, and the median low-income energy burden is 8.1%
- A quarter of low-income households have an energy burden above 14.4%,



National Energy Burden Factsheet available at aceee.org/energy-burden



ACEEE Rural Findings, July 2018

The High Cost of Energy in Rural America: Household Energy Burdens and Opportunities for Energy Efficiency

Rural households are disproportionately energy-burdened

TABLE 7. NATIONAL MEDIAN RURAL ENERGY BURDEN BY DEMOGRAPHIC

Demographic		Rural	
Total	Rural households	4.4%	
	Metropolitan households	3.1%	
Income	Low-income (<200% FPL)	9.0%	
	Non-low-income	3.1%	
Housing type	Manufactured	5.8%	
	Small multifamily (2–4 units)	4.9	
	Large multifamily (5+ units)	4.6%	
	Single-family	4.1%	
Age	Elderly	5.6%	
	Non-elderly	3.9%	
Housing tenure	Renters	5.3%	
	Owners	4.1%	
Race	Nonwhite	5.1%	
	White non-Hispanic	4.3%	

Energy burden & health

The High Cost of **Energy in Rural America:** ACEEE – Rural report, July 2018 Household Energy Burdens and Opportunities for Energy Efficiency

- Households with high energy burdens are correlated with under-heating and lower indoor temperatures (Healy and Clinch 2004)
- Households with lower temperatures tend to be more susceptible to dampness and mold, which can increase the risk of asthma (Fisk, Lei-Gomez, and Mendell 2007)
- Among the elderly, research has found that colder homes may lead to increased risk of strokes, circulatory and respiratory issues, hospital admissions, and falls and injuries (Woodhouse, Khaw, and Plummer 1993; Rudge and Gilchrist 2005)
- Studies have also found correlations between high energy burdens and negative health impacts due to increased financial stress or less money available for other health-related expenditures (Kearns et al. 2008)
- The US Energy Information Agency (EIA) has estimated that roughly one in five households has to forgo or reduce food and medicine spending to pay energy bills at least one month a year, and that more than 10% of households cannot use heating and/or cooling equipment at least one month a year due to cost concerns (EIA 2017)
- Energy efficiency upgrades in homes can reduce triggers of respiratory illnesses, such as mold, exposure to cold air or sudden temperature changes, air pollution, and pollen (Mayo Clinic 2018)

EXCESSIVE ENERGY COST CAN IMPACT RESIDENTS' HEALTH AND COMFORT.

Researchers have high energy burd unhealthy housir with other health poisoning, lead e respiratory probl obstructive pulm associated with t or heat stress res heating and cool Norton, Brown, a

HIGH ENERGY BURDENS IMPACT MENTAL HEALTH OF RESIDENTS.

High energy burdens can have mental health impactssuch as chronic stress, anxiety, and depressionassociated with fear and uncertainty around access to energy, the complexities of navigating energy assistance programs, and the inability to control energy costs (Hernández, Phillip, and Siegel 2016). In addition, Hernández (2016) found that low-income residents who were experiencing energy insecurity worried about losing their parental rights as they struggled to maintain essential energy services, such as lighting, in their homes. Households experiencing energy insecurity may forego needed energy use to reduce energy bills, forcing them to live in uncomfortable and unsafe homes. Hernández, Phillips, and Siegel (2016) found that half of the study's participants who experienced high monthly utility bills engaged in coping strategies such as using secondary heating equipment (i.e., stoves, ovens, or space heaters) to compensate for inefficient or inadequate heating systems. Employing this coping measure can compromise resident safety and comfort, and it may increase exposure to toxic gases. Teller-Elsberg et al. (2015) found that excess winter deaths potentially caused by fuel poverty kill more Vermonters each year than car crashes. In addition, according to the Residential Energy Consumption Survey, one in five U.S. households reported reducing or forgoing necessities such as food or medicine to pay an energy bill (EIA 2018). These tradeoffs can impact long-term health and well-being.

Climate change, rising temperatures, and subsequent cooling demands will continue to exacerbate household energy burdens-and prove deadly for some. In Maricopa County, Arizona-one of the hottest regions in the southwest-more than 90% of residents have access to a cooling system, yet up to 40% of heat-related deaths occur indoors (Maricopa County Department of Public Health 2020). A recent survey of homebound individuals found that one-third faced limitations on home cooling system use, with the overwhelming majority (81%) citing the "cost of bills" as a contributing factor (Maricopa County Department of Public Health 2016). As residents are increasingly forced to weigh the cost of properly cooling their homes, high energy burdens will likely become an even greater public health priority in the years to come.

HEATING BREAKDOWN

Type of Heating	Number of Respondents
Electric Baseboard/Cadet	2
Electric Baseboard/Cadet + Woodstove	1
Electric Ducted Heat Pump	20
Electric Ducted Heat Pump + Woodstove	7
Electric Ducted Heat Pump + Space Heater	1
Space Heater	6
Woodstove	9
Electric Eurnace	3
Oil Heater + Oven	1
Other Bulk Fuels	5
Heated Electric Floors	1
Minisplit	8

Type of Heating	Number of Respondents
Minisplit + Woodstove	7
Minisplit + Space Heater	1
Minisplit + Other Bulk	1
Minisplit + Space Heater+ Other Bulk	1
Minisplit + Woodstove + Space Heater	2
Woodstove + Space Heater	10
Woodstove + Other Bulk	4
Woodstove + Electric Furnace	3
Woodstove + Electric Ducted Heat Pump	1
Space Heater + Propane Heater	1
Space Heater + Kerosene Heater	1
Space Heater + Woodstove + Other Bulk	1

Unpublished, preliminary data from low-income rural Oregon community survey, approx. 100 respondents, 2025; electric-only service territory

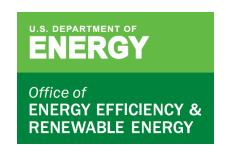
Kate Dwyer (Four Way Community Foundation & IVCDO board of directors) — Back to living



NON-ENERGY BENEFITS HEALTH

Non-Energy benefits (NEB)





DOE/1561 · June 2019

The Benefits of a Weatherized Home





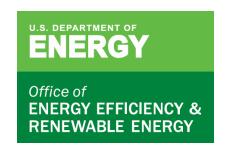




Weatherization not only helps households, it also helps revitalize communities by spurring economic growth and reducing environmental impact. Weatherization returns \$2.78 in non-energy benefits for every \$1.00 invested in the Program (National Evaluation).

Johnathan Van Roekel (LCRI) - Energy and NEB impacts





DOE/1561 · June 2019

The Benefits of a Weatherized Home

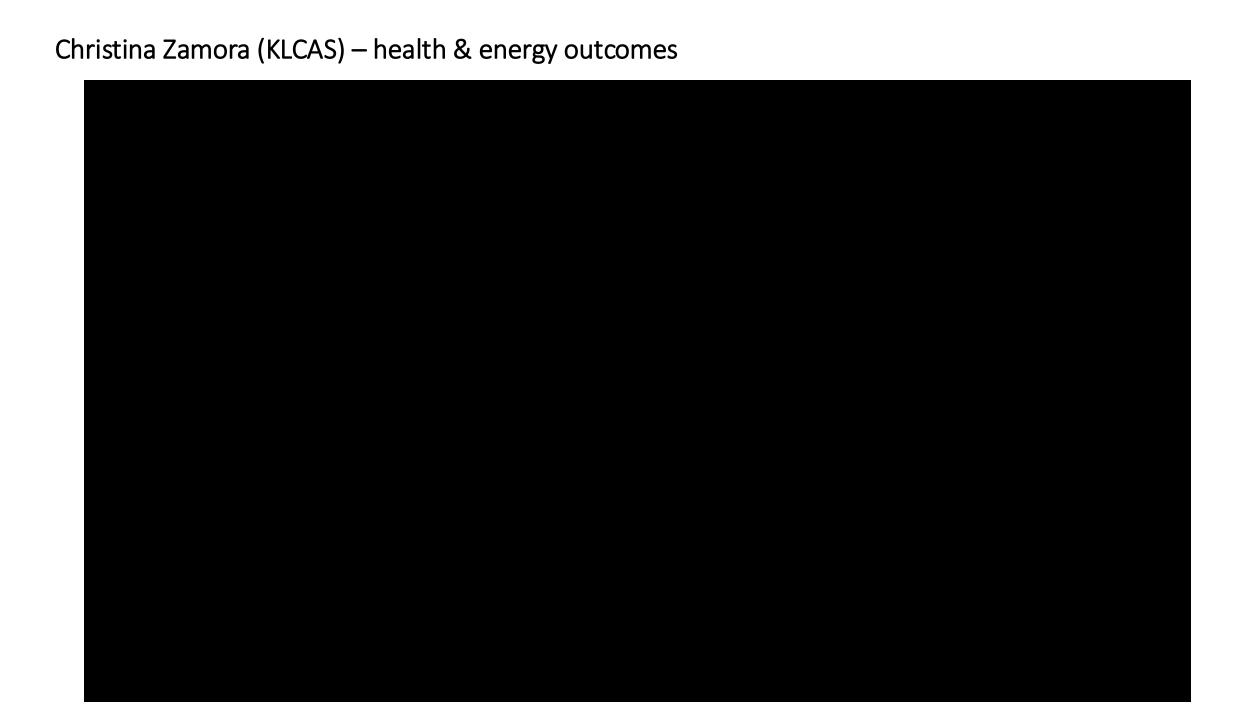








Non-energy benefits represent tremendous benefits for families whose homes receive weatherization services. After weatherization, families have homes that are more livable, resulting in fewer missed days of work (i.e. sick days, doctor visits), and decreased out of-pocket medical expenses by an average of \$514. The total health and household-related benefits for each unit is \$14,148 (National Evaluation).



BUILDING RURAL CBO PARTNER RELATIONSHIPS

Understanding RURAL

- Anchor industries have changed, closed, left
- Workforce availability issues
- Limited physical and digital infrastructure
- Fewer sources of capital
 - 20% of population; 7% of philanthropic funding
- Older; more White; POC fastest growing demographic
- Less education; Lower wages/incomes; High poverty
- Older and dilapidated housing
- Higher energy burden
- Lower in health outcomes; higher in premature deaths
- Traditional outreach methods typically ineffective



3 Rural Oregon Counties – A Demographic Snapshot (ACS)

2023 <u>est</u> %	JosephineCo	KlamathCo	Lake Co	OREGON	U.S.
Older than 65	27.7	22.8	25.7	19.6	17.7
Bach degree +	18.6	20.8	19.8	35.5	34.3
Disability <65	15.2	14.7	11.8	10.6	8.9
Labor civilian 16+	49.7	51.3	48.6	62.4	63.0
Median H income\$	56,068	57,219	54,663	76,632	75,149
Per Capita Income\$	32,159	31,260	29,400	41,805	41,261
Persons in poverty	18.0	15.5	16.5	12.1	11.5
American Indian*	1.7	5.0	2.6	1.9	1.3
Hispanic or Latino	9.1	14.4	11.4	14.9	19.5
White alone**	84.5	76.2	81.2	72.8	58.4

Median Household Income and Per Capita Income: 2018-2022 in 2022 dollars

^{*}and Alaskan Native **not Hispanic or Latino

Alaina Kuhlman (formerly LCRI) - Clear and present impacts

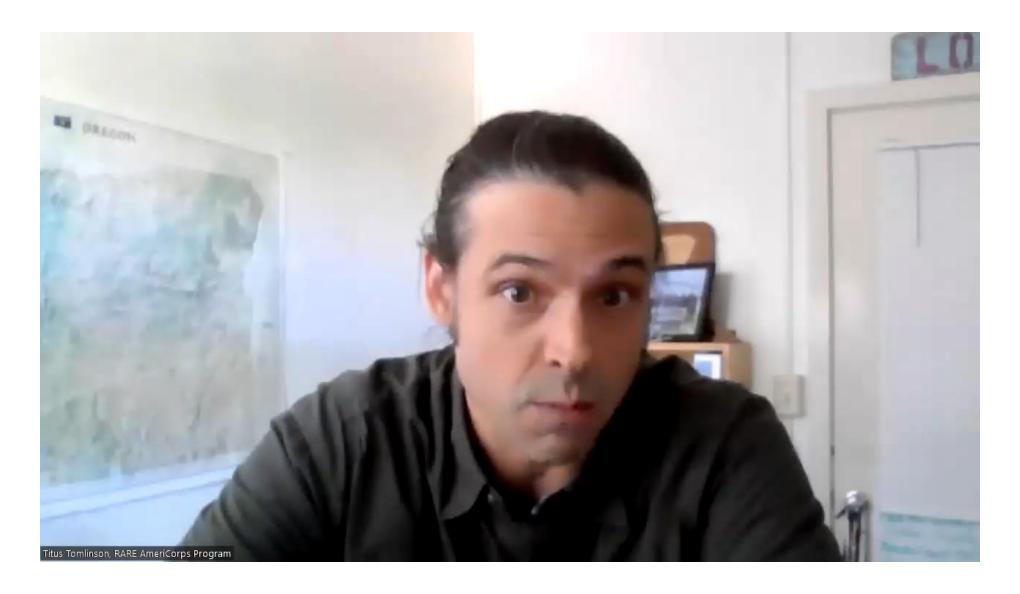


Building rural community & CBO relationships

- Time/presence
- Trust
- Mutual Benefit
- Culture
- No "best" type
- Not traditional program contractors
- Community responsibility
- Equitable pay community multiplier
- Can move to co-creation
- Capacity, capacity



Titus Tomlinson (RARE) - Rural capacity & Americorps RARE



BRAIDING ENERGY & HEALTH EFFORTS

FIGURE ES2. Strategies to improve and expand low-income energy efficiency and weatherization programs



Design to meet the needs of highly burdened communities

Set energy affordability goals and track outcomes

Identify highly burdened groups for programs to serve



Ramp-up investment in low-income housing retrofits, energy efficiency, and weatherization

Increase federal funding for LIHEAP and WAP

Increase local, state, and utility funding for energy efficiency and weatherization

Integrate energy, health, and housing funding and resources

Enable accessible and fair financing options



Improve program design, delivery, and evaluation through best practices and community engagement

Conduct collaborative and effective community engagement

Encourage best practices for program design, delivery, and evaluation to maximize program benefits in low-income communities

How High Are Household Energy Burdens?

Common Efficiency-Related Measures

Typical Weatherization Measures



- Clean, tune, repair, or replace heating and/or cooling systems.
- Install duct and heating pipe insulation.
- · Repair leaks in heating/cooling ducts.
- · Install programmable thermostats.
- Repair/replace water heaters.
- Install water heater tank insulation.
- Insulate water heating pipes.
- · Install solar hot water heating system.



- · Install insulation where needed.
- · Perform air sealing.
- Repair/replace windows/doors.
- · Install window film, awnings and solar screens.
- Repair minor roof and wall leaks prior to attic or wall insulation.



- Perform heating system safety testing.
- Perform combustion appliance safety testing.
- Repair/replace vent systems to ensure combustion gas draft safely outside.
- Install mechanical ventilation to ensure adequate indoor air quality.
- Install smoke and carbon monoxide alarms when needed.
- Evaluate mold/moisture hazards.
- Perform incidental safety repairs when needed.





- · Install efficient light sources.
- · Install low-flow showerheads.
- Replace inefficient refrigerators with energy-efficient models.



- Educate on potential household hazards such as carbon monoxide, mold & moisture, fire, indoor air pollutants, lead paint and radon.
- Demonstrate the key functions of any new mechanical equipment or appliances.
- Discuss the benefits of using energy-efficient products.



For more information, visit: energy.gov

DOE/1561 · June 2019

Braiding and stacking funding and financing for comprehensive retrofits

BRAIDING ENERGY AND HEALTH FUNDING FOR IN-HOME PROGRAMS: FEDERAL FUNDING OPPORTUNITIES

By Sara Hayes and Christine Gerbode

ACEEE Report, July 2020

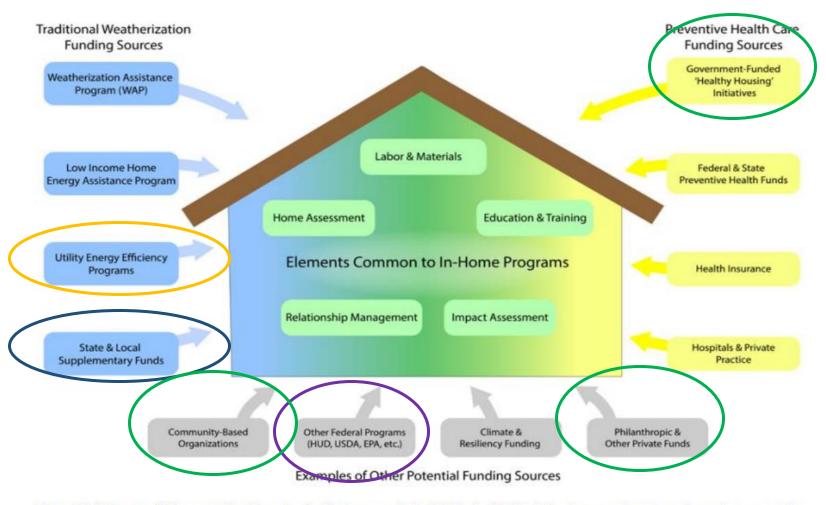
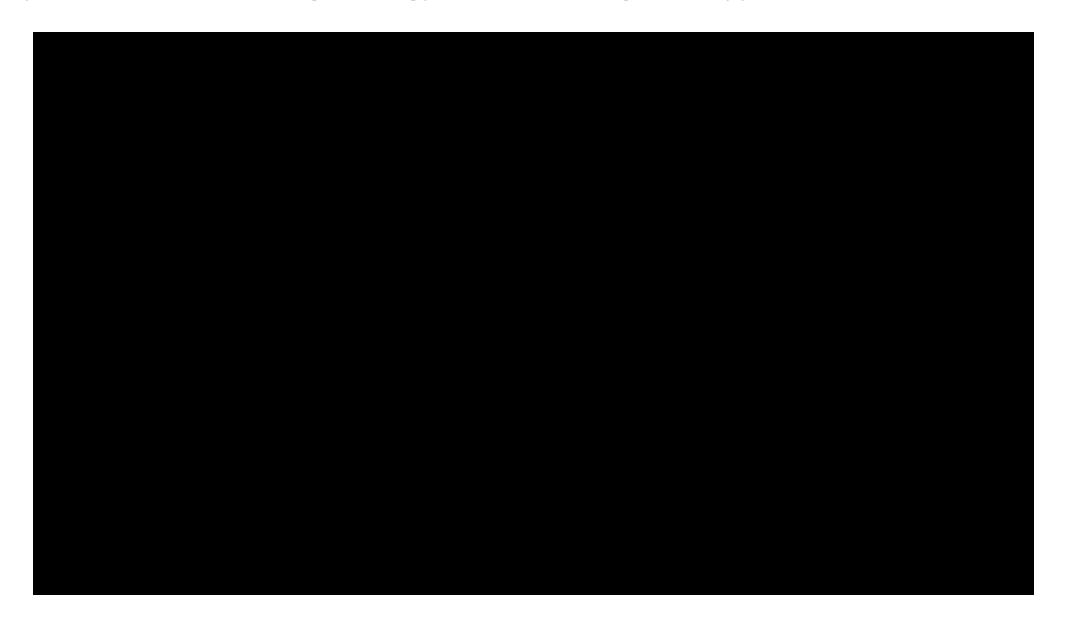


Figure ES-1. Energy efficiency and health sector funding sources that might be braided together to support program elements common to the work of both.

Joy Lark – Intro and working w Energy Trust and finding other opportunities



BRAIDING ENERGY AND HEALTH FUNDING FOR IN-HOME PROGRAMS: FEDERAL FUNDING OPPORTUNITIES By Sara Hayes and Christing Gorbada

By Sara Hayes and Christine Gerbode

RESEARCH REPORT JULY 2020

Table 2. Potential for avoided health costs from addressing select health harms with in-home energy efficiency programs (in 2019 dollars)

Hazard type	Costs avoided in first year	Costs avoided after 10 years
Trip and fall	\$177,200,000	\$2,180,000,000
Asthma	\$38,500,000	\$593,000,000
Exposure to extreme cold	\$8,000,000	\$73,000,000
Exposure to extreme heat	\$4,600,000	\$41,000,000
Total	\$228,000,000	\$2,888,000,000

Source: Hayes, Kubes, and Gerbode 2020 ACEEE, July 2020

Christina Zamora (KLCAS)— Better when we work together



Christina Zamora, ED, Klamath & Lake Community Action Services

Funding opportunities w/ energy or energy component

- HOMES & HEAR
 - Home Efficiency Rebates program
 - Home Electrification & Home Appliance Rebates
- Solar for All
- Climate pollution reduction grants
 - DEQ Climate Protection Program
- OHA Healthy Homes grant
- OHA Resilience Hub funding
- ODOE County resilience funding
- Utility programs OLIEE (NWN)
- Other community programming ex: Habitat's home repair program
- Standard programming
- OTHERS



Ways to do more (even with less)

- Joint programming to do more with "other people's money"
- Better understand other industries potentially compatible
- Listen to and learn from CBOs create collaborative programming that provides greater benefits
- Use the fact that health, housing and energy are intricately related
 - Gather data/research that supports collaboration and ID's increased benefits

WRAP UP

Joy Lark (IVCDO) - Much more is possible



Summary

Energy is Essential

- Home energy improvements can benefit physical and mental health
- Energy-related funding can often be stacked; may serve as grant match
- We all have missions & established lanes. Let's be innovative and flexible
- Collaborating with others/agencies, and partnering with communities and community-based organizations is mutually beneficial
 - They are expert at braiding and stacking funding; We can be too!
- Our priority customers are those who have been historically underserved
- Working across industries for mutual success = greater benefits



Thank you



Clean, affordable energy for everyone

Karen Chase, Senior Community Strategies Manager

karen.chase@energytrust.org



The High Cost of ACEEE — Rural report, July 2018 Household Energy Burdens and Opportunities for Energy Efficiency

- Approximately 41% of households in rural areas have incomes below 200% of FPL, compared with about a third of households in urban areas
- Rural households are disproportionately energy burdened
- Rural low-income households have highest median energy burden at 9% (up to >15%) = approx. 3x the non-low income household median
- Residents of rural manufactured housing experience a median energy burden that is 42% higher than that of rural single-family homes
- Residents of multifamily structures with 2–4 units have a median energy burden that is 20% higher than that of rural single-family households
- The median energy burden of rural elderly households is 44% higher than that of non-elderly households
- Rural renters experience a median energy burden 29% higher than that of owners
- The median energy burden of **nonwhite households** in rural areas is 19% higher than that of their white counterparts

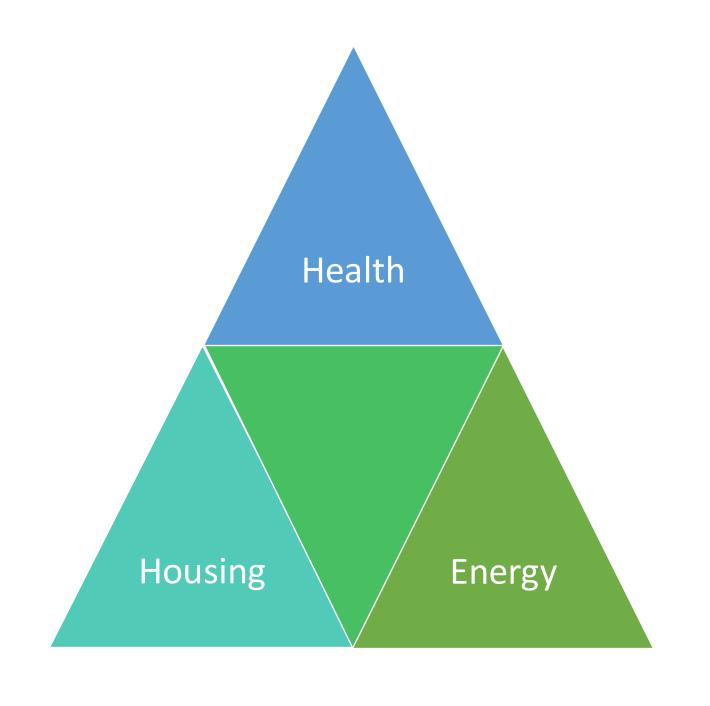
Energy Trust supports rebuilding following powerful hailstorm in Wallowa

January 20, 2023



In August, an isolated storm with high winds and dense hailstones large enough to puncture a roof struck the Northeastern Oregon city of Wallowa. In a community of just 800 residents, nearly 300 homes suffered damage to roofs, windows, external HVAC units and interior spaces; a community survey revealed almost a third of damaged properties were uninsured.

A study of local power use showed people heating with alternative fuels often supplement with electric heat, so energy-saving projects could still help lower their energy use and costs. What's more, Wallowa's population is on average older with lower median incomes and limited access to services available in larger communities. This means many of the residents already face a high-energy-burden.





Thank you to the 2025 Forum partners!



















































