

## Energy Loan Program

The purpose of Clay Electric's Energy Loan Program is to assist co-op members who wish to finance home projects that reduce energy consumption. Energy loan funds are only available on approved energy measures to occupied living areas. Improvements to unattached carports, garages or out buildings do not qualify.

### Approved Energy Loan Measures:

- Heat Pumps
- Central Air Conditioners
- Window Heat Pumps and Air Conditioners
- Duct Repair
- Duct Insulation
- Duct Diagnosis and Repair
- Programmable Thermostats
- Ceiling Insulation
- Floor Insulation
- Wall Insulation
- Spray Foam Insulation
- Thermal Windows
- Storm Windows
- Window Film
- Storm Doors
- Thermal Doors
- Electric Water Heaters (which reduce electric consumption)
- Dedicated Heat Pump Water Heaters
- Heat Recovery Units (HRUs)
- High Efficiency Refrigerators
- High Efficiency Freezers
- High Reflectance Metal Roofing
- Solar Thermal Water Heating
- Solar Pool Heating
- Generators

Please contact your local district office to receive additional information on Clay Electric's Energy Loan Program.

## District Offices

### **Gainesville District Office**

11530 NW 39th Ave.  
Gainesville, FL 32606  
(352) 372-8543

### **Keystone Heights District Office**

P.O. Box 308; 65 SW Citrus Ave.  
Keystone Heights, FL 32656  
(352) 473-4917

### **Lake City District Office**

1797 SW SR 47  
Lake City, FL 32025  
(386) 752-7447

### **Orange Park District Office**

734 Blanding Blvd.  
Orange Park, FL 32065  
(904) 272-2456

### **Palatka District Office**

300 N S.R. 19  
Palatka, FL 32177  
(386) 328-1432

### **Salt Springs District Office**

P.O. Box 5500; 25180 E Hwy 316  
Salt Springs, FL 32134  
(352) 685-2111



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## Energy Loans and High Reflectance Metal Roofing



# The Basics:

## Metal Roofing & Energy Savings

Metal roofing can improve the energy efficiency of your home. It can reduce electric bills and can have a longer warranty compared to the average shingled roof.

Attic temperatures will decrease and in turn can lower cooling bills. Of course, the energy savings will vary from family to family. Some factors include the reflectivity of the metal, the amount of attic insulation and duct locations, the lifestyle of the occupants, and weather conditions.

## Clay Electric's Energy Loan Program

Beginning January 1, 2003, High Reflectance Metal Roofing was added to the list of approved measures that qualify for Clay Electric's low interest Energy Loan Program. The loan program is available exclusively to Clay Electric members.

Loans for the installation of high reflectance metal roofing are limited to a maximum loan amount of \$10,000 for a term not to exceed 84 months (length of term is based on amount financed). Interest rate will be determined by credit information.

All loans are subject to credit approval and a \$25 loan processing fee.

## Applying for an Energy Loan

• A loan application will need to be completed and submitted to Energy Services to obtain financial approval. The loan application is available for download at ClayElectric.com, or a paper copy can be requested by contacting Energy Services at 1-800-771-2325 ext. 8263. Once the loan has received financial approval, a home Energy Survey

will be required, as well as a copy of the contractor's proposal to complete the final approval process.

• Complete all areas of the loan application. Return application along with a contractor's proposal to: Clay Electric Cooperative, Inc., Energy Services Division, P.O. Box 308, Keystone Heights, FL 32656-0308.

## The Loan Process

• Loan Approval or Disapproval notification will be provided by letter.

• Upon receiving loan approval, customer will be instructed to commence work.

• Customer is responsible for notifying Clay Electric when work is completed.

• Upon receiving notification from customer of work completion, an appointment will be scheduled for a Clay Electric inspection and loan finalization.

• One check will be issued made jointly payable to the customer and roofing contractor and will be mailed directly to the customer. It is the customer's responsibility to endorse the check and mail or deliver the check to the contractor for payment.

• Repayment of the loan will commence and appear as a line item on the customer's monthly electric bill statement.

## Installation Requirements

• Installations must be performed by registered licensed metal roofing contractors or state certified roofing contractors only.

• Contractor must provide a written proposal. Proposal shall include:

- Metal type
- Gauge
- Number of squares of material to be used.
- Verification that metal meets the Environmental Protection Agency's Energy Star criteria. Metal roofing not meeting the Energy Star criteria will not qualify for the Energy Loan Program.
- Any additional work required, such as removal of existing roofing material or replacement of damaged substrate.

## Construction Permits

A re-roof permit issued by the respective county will be required. Re-roof permits require county inspection upon completion of work.

Some counties may require an in-progress inspection if existing roof covering is removed prior to the installation of the new metal roof.

Installation shall meet current Florida/County Building Codes.

NOTE: Some counties may require information on the metal roofing type and the type fasteners to be used when permit is pulled.

## Critical Recommendations for Metal Roofing Projects

- Follow the manufacturer's guidelines on metal roof installations.
- Dissimilar metals, which allow galvanic reaction, should not come in contact with metal roofing.