

## Barnum Neighborhood Family Finds Comfort by Utilizing Energy Loans from the City



The Flores family knew when they bought their Barnum home a year and half ago it needed some efficiency improvements, but weren't sure what their plan of action would be. They contacted the Denver Energy Challenge to learn what energy improvements could be made now and down the road. Their main concern was comfort. The house did not have good heat circulation, it was uncomfortable in the winter, and their winter bills were averaging \$130-\$150/mo., which seemed rather high for a 2 bed, 1 bath 868 sq. foot home. "We try to avoid using energy in most ways but knew there would be steps to help us do more," said Melissa Flores. "We think it's valuable work that the

Denver Energy Challenge is doing," said the Flores family. The family originally heard about the program at a neighborhood meeting where an informed citizen made an announcement about the program.

[Nextdoor](#) also had a post from a resident which gave them another avenue to obtain trusted information.

For the Flores family, the advising process began with an initial phone conversation to discuss where they were at. "Energy advising is customizable to the homeowner. Not everyone begins in the same place, or needs the same guidance, so we meet them where they're at," said energy advisor Jacqueline Tallichet. With the help of their advisor and guidance from a past home inspection, they began by adding insulation to the walls and crawl space. Since their home does not have air conditioning, adding insulation would keep their home comfortable when it's hot outside in summer. To date the Flores family has made the following upgrades:

- Insulation and air sealing (attic, walls and crawl space)
- Duct sealing
- Efficient ventilation fan
- Upgraded furnace filter system

### Future Upgrades:

- Ductless Mini Split System for heating and cooling
- Tankless Water Heater
- Solar PV

The family was only able to make these energy improvements because the Denver Energy Challenge offered [low-interest financing](#) through Elevations Credit Union specifically for energy upgrades. "We didn't have the upfront cash to pay for these improvements, and qualified for a low interest rate (3.5%) with flexible terms, which is why we took advantage," said Melissa. The Flores family also felt that the improvements were an investment in their property, so utilizing a loan to fund the improvements made sense. The City and County of Denver's Department of Environmental Health runs the Denver Energy Challenge and began offering low-interest loans in 2012. Loans can fund a variety of measures from insulation or hot water heaters to solar.

After making the upgrades they have noticed a considerable difference with their home's comfort and energy usage. Even with the negative temperatures in December, the Flores family is using less energy this year than last. "The heat stays in our home much longer and our thermostat is set at a consistent temperature keeping us very comfortable. I can even feel a difference when I touch the walls; they're no longer cold but room temperature," said Melissa Flores. The advisor also made them aware of applicable rebates they could capture, specifically the [Xcel Energy Home Performance](#) rebate which provides additional incentives for homeowners making multiple upgrades. The Flores family also chose to work with a vetted contractor from the Denver Energy Challenge and felt that the contractor looked out for their best interest. "Bill looked to save us money where we could. He helped us determine what we could do ourselves and what a contractor should do," said Melissa. They even had an issue that came up during the December freeze and GB3 made sure to fix it right away.

The Flores family has since spoken with neighbors about the energy improvements they've made and will open their home up in the spring to host an energy workshop with the Denver Energy Challenge. "Having a home to showcase is something we're always looking for, but having the homeowner present is vital because residents want to hear real life stories from people just like them," said Program Administrator Elizabeth Babcock.

For more information on energy advising contact the Denver Energy Challenge at 720-865-5520 or visit [www.DenverEnergy.org](http://www.DenverEnergy.org).