



HOME IMPROVEMENT ON-BILL FINANCING PROGRAM

Making energy efficiency and/or renewable energy improvements to your home just got easier with TCL&P's On-Bill Financing Program.

What is the TCL&P Residential On-Bill Financing Program?

TCL&P's On-bill financing program centers around the issuance of loans to residential customers for energy improvements and renewable energy projects that are repaid as part of the participating customer's monthly utility bill which can be designed to produce savings that offset or even surpass the monthly loan payment.

How Much Can I Borrow?

You may choose to finance between \$5,000 and \$30,000.

What is the Interest Rate?

The annual interest rate currently at 3%. There is no variable rate of interest.

How Long Do I Have to Repay the Loan?

You may specify the repayment term of the loan subject to the maximum of 10 years or the useful life of the improvement, whichever is less.

How is the Program Funded?

TCL&P was awarded a \$1.8 million loan from the United States Department of Agriculture (USDA) Rural Energy Savings Program (RESP) to support the utility's on-bill program. TCL&P was the first municipal utility in the nation to receive RESP funding for such a program.

To learn more visit **GO GREEN** at www.tclp.org.

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You can't AVOID what you CAN'T SEE

Starting a job — big or small — without first getting utilities marked could result in serious injury, service disruptions for you and your neighbors, and a hefty fine.

Call 8-1-1 before you dig.

Executive Director Update: Exciting TCLPfiber News!



May 1st, Phase 1.1 customers located west of Union Street to Division Street, south of Front Street to Thirteenth Street will be ready for installations. To learn more about TCL&P Internet and Digital Voice Service or to sign up visit <http://tclpfiber.org>.

Additionally, the utility has taken steps to deploy fiber to all city residents. In March the utility applied for USDA Loan Funds at a low interest rate for the entire cost of this Phase II deployment. Stay tuned!

TCL&P Mission

To provide the Public Power benefits of safety, lower rates, high reliability, local control, and exceptional customer service to the City, its residents and all TCL&P customers.

Residential Assistance and Shut-Off Protections

Assistance: Utility customers may be eligible for economic assistance from the Michigan Department of Human Services by calling 231-941-3900.

Medical Emergency Protections: Critical care customers (individuals who require home medical equipment or a life support system) or utility customers with a medical emergency (medical condition that will be aggravated by the lack of utility service). Medical documentation from a licensed physician is required to determine eligibility.

Military Shut-Off Protections: Customers that are in military active duty. Verification of active duty is required to determine eligibility.

Low Income Protections: Utility customers with household incomes that do not exceed 150% of the poverty level, or are participants in assistance from a state emergency relief program, food assistance or Medicaid. Income tax documentation or verification of enrollment in programs is required to determine eligibility.

Senior Citizen Protections: During the heating and cooling seasons, seniors will not be shutoff in the winter or if the summer temperatures exceed 95 degrees. Seniors are required to notify the utility and sign an affidavit to be eligible for this protection.

For more information please call Customer Service at 231-922-4431.



Go Renewable = Free Tree

To celebrate Earth Day this year, sign up for 100% renewable and get a tree. It's a win-win.

Customers who elect to offset their energy consumption by 100% under the Voluntary Green Pricing Renewable Energy Program (VGP) will receive a certificate to an area nursery to select from one of two native canopy tree species. To sign up visit GO GREEN at www.tclp.org.

No room to plant a tree? No worries. Customers can designate their certificate to the City of Traverse City Parks Department to have a tree planted on public land.



TRAVERSE CITY
LIGHT & POWER
Investing Our Energy In You

1131 Hastings St. | Traverse City, MI 49686
Main Office and 24-Hour Service: **922-4940**
Billing & Account Questions: **922-4431**
Now available: Paperless billing!



See TCL&P's Energy Saver Program at: tclp.org

Proudly serving our community for 109 years.



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