

Nebraska Governor Ben Nelson is the 1996 chairman of the 36-state Interstate Oil and Gas Compact Commission which promotes and helps regulate U.S. oil and natural gas production. The Governor also founded the 21-state Governors' Ethanol Coalition.

The remarks below are excerpted from the Governor's address at the Commission's annual meeting.

At the Commission's May 1996 meeting, the Governor chaired a gathering of U.S. oil, natural gas and renewable energy interests. The Governor challenged the group to see if by working together, they could craft a national energy policy that increased domestic energy production for transportation fuels so that the nation's oil imports and trade balance could be reduced.

A second meeting of the three interest groups will be held in September in conjunction with the Commission's fall meeting in Omaha.

Governor Calls for Domestic Energy Policy

"In so many ways, we in America are at an energy crossroads. We can continue doing things as we have in the past, or we can strive for something better.

"Throughout my years of public service, I have always sought to find broad-based solutions, to seek common ground. By bringing all parties together, we can find unique solutions to very difficult problems. That process ensures that the issues are thoroughly understood by all, that bridges formed and that potential solutions are explored.

"As energy producers, we must take the time to sit down with each other, listen and learn. We share common goals: wise use of our resources, improved job opportunities, reduced dependence on others for our energy supplies, and a vibrant and stable economy.

"In Nebraska, we have found that by focusing on our common ultimate goal, environmentalists, traditional energy producers and newer renewable energy producers can work together so that all will benefit.

"Today in Nebraska, we see ourselves not as oil or gas producers, but as energy producers. We've not been able to slow the decline in oil production. But natural gas production is on the increase. And we've added ethanol production to the mix.

"While oil royalties have declined, farmers are now seeing increased grain prices as an "ethanol royalty." Fields of grain are viewed as an endless pool of oil which can be mined year after year.

"And natural gas producers have vast new markets — more than 100 million therms of natural gas will be used every year to fuel the new ethanol plants in Nebraska. That means an estimated 40 million dollars will be paid annually to the natural gas industry by ethanol producers.

"Instead of idling acres and acres of cropland, farmers are doing what they do best — growing and harvesting bountiful crops. And the oil industry will benefit because it still provides the fuel agriculture needs to be productive.

"If we can find common ground in states which produce oil, natural gas and ethanol, it is not unrealistic to believe we can find common ground among all of the nation's energy producers to form a national energy policy."

Rise in Speed Limits Plus Other Factors...

Gasoline Use in Nebraska Poised to Set New Records

Several long-term transportation trends are converging with an increase in state speed limits to possibly shatter gasoline and diesel consumption records in Nebraska this year.

Since 1992, transportation fuel use in the state has consistently topped one billion gallons, but fuel consumption in 1996 should break the 1995 record of 1.131 billion gallons. Through the first two months of 1996, use of gasoline, diesel and ethanol blends combined were 4.3 percent above last year's records. However, consumption in the winter months of January and February can be unreliable for annual projections since weather conditions can affect consumption.

Up 2+ Percent Nationally

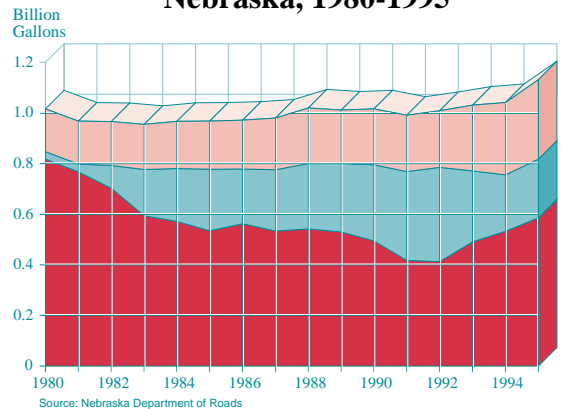
Nationally, the federal Energy Information Administration has projected a 2.1 percent rise in national gasoline demand this summer, setting a new seasonal record.

Earlier this year, the American Petroleum Institute also noted that national gasoline consumption was increasing at an accelerated pace — rising from just 1.1 percent in 1992 to 2.5 percent in 1994.

Increasingly, the nation's gasoline needs are being met by

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Fuels Used for Transportation in Nebraska, 1980-1995



Source: Nebraska Department of Roads

Legend: Diesel (light blue), Ethanol Blends (teal), Gasoline (red)

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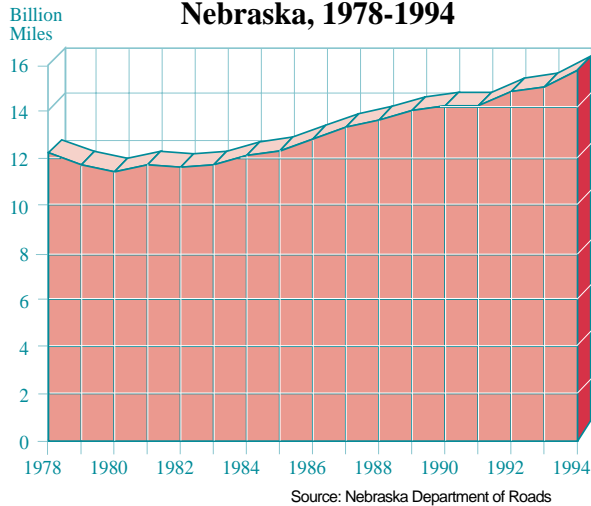
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imports. The Energy Information Administration is projecting a doubling of net gasoline imports from last year's summertime levels.

Rise in Speed Limits a Factor

Last November, Congress passed and the President signed legislation abolishing the 21-year old national speed limit. This

Motor Vehicle Miles Traveled in Nebraska, 1978-1994



year the state's Unicameral passed legislation raising speed limits on interstate and state highways. The speed limit changes are being phased in and will be completed by September 1.

While there are some excep-

tions, speed limits on interstate highways increased to 75 miles an hour. In 1987, the state raised speeds on these highways from 55 to 65 miles an hour. Speed limits on most state roads will increase to 65 miles an hour.

Continued on page 3

UPCOMING NATIONAL EVENTS

SEPTEMBER 11

Clean Cities

Town Hall Meeting
Omaha, Nebraska

Peter Kewit

Conference Center
1:30-4:30 p.m.

For more information, contact

Loisjean Tush,
phone 402-471-2867,
fax 402-471-3064



Conference specifics subject to change.

SEPTEMBER 12-13

Interstate Oil and Gas

Compact Commission
Quarterly Meeting, Omaha

For more information, contact

Rosemary Marmen,
phone 405-525-3556,
ext. 104,
fax 405-525-3592

SEPTEMBER 15-19

Bioenergy '96, Nashville,
Tennessee

For more information, contact

Phil Badger,
phone 205-386-2925,
fax 205-386-2963

Energy Savings on the Road

Energy-wise driving and good car maintenance can save the average family about \$100 a year in fuel costs. These hints can also reduce auto emissions and the nation's reliance on imported oil.

- ♥ **Minimize daily cold starts** and limit warm-ups to 30 seconds.
- ♥ **Avoid stop-and-go traffic.** Check the traffic well ahead of you to avoid wasteful accelerations and decelerations. Take your foot off the accelerator as soon as you see a red light or slowed traffic ahead.
- ♥ **Accelerate smoothly** and moderately. Reach your desired speed, and then keep just enough pressure on the accelerator to maintain steady speed. On the highway, cruise control can help you do this.
- ♥ **Don't let the motor idle** for more than a minute. Instead, turn off the engine. It takes less gasoline to restart the car than it takes to let it idle.
- ♥ **Use public transportation** whenever possible. Or use the most fuel-efficient vehicle, motorcycle or even a bicycle for short commutes. If you live close enough, try walking to work.
- ♥ **Share your ride.** Join a carpool or a vanpool. (Note: The Energy Office maintains a Ride Share Roster for Lincoln-based State of Nebraska employees who live outside the city. Contact **Loisjean Tush** in the Energy Office.)
- ♥ **Check tires regularly.** Underinflated tires not only can run hot, shortening their lives, they also use about 0.4 percent more gasoline for each pound of tire pressure under the recommended level of inflation.
- ♥ **Buy the recommended gasoline** octane and oil grade listed in your owner's manual. Octane is not a measure of the "power" of the fuel. It is a measure of how resistant a fuel is to premature ignition. Fuel with more octane or "resistance" than your car requires is not more efficient, only more expensive.
- ♥ **Have your car tuned as needed.** Regular tune-ups extend engine life and improve performance, paying for themselves in gasoline savings and car reliability. A poorly tuned car uses 3 to 9 percent more gasoline than a well-tuned one.
- ♥ **Replace the engine filters** as recommended in your car manual. Clogged filters waste gasoline.
- ♥ **Remove unnecessary weight** from the car. The lighter the car, the less gas it uses. An extra 100 pounds decreases fuel economy about one percent for average-sized cars, slightly more for small cars.

Source: *Tips for Energy Savers*, U.S. Department of Energy

According to the American Council for an Energy Efficient Economy, traveling at 75 miles an hour instead of 55 results in an average 50 percent increase in fuel consumption. Traveling at speeds above 55 miles an hour also increases auto exhaust emissions.

The American Trucking Associations' Maintenance Council has found that for each one mile an hour increase in speed, there is a 2.2 percent increase in fuel use and a 10 to 15 percent increase in maintenance costs such as tires, oil and engine wear. In legislative testimony, an Omaha trucking firm owner estimated that raising speed limits could add \$25 a day in fuel costs for truckers.

Long-Term Trends Converge

Two national trends are reflected in Nebraska — people are driving more miles every year and passenger cars are being replaced by trucks, vans and utility vehicles.

Nebraskans, like other Americans, are traveling more and more miles each year. Since 1985, Nebraskans have been traveling a billion more miles every two to four years. In 1991, motor vehicle miles totaled 14 billion miles according to the state's Department of Roads. By 1994, Nebraskans traveled 15.4 billion miles.

Somewhat less pronounced in Nebraska is the dramatic change in the type of vehicles being driven. Nationally, according to the federal Department of Transportation, four out of every ten new vehicles purchased are classified as "light trucks." "Light trucks" also includes vans and sport utility vehicles.

Nebraska vehicle numbers are consistent with a rural, agricultural state — 55 percent of the new vehicles purchased in 1994 and 1995 were trucks, vans and sports utility vehicles. What has changed dramatically in the past 15 years is the number of motorcycles. In 1980, more than 52,000 motorcycles were registered in the state, but by 1995, the number had dropped to 18,696.

While substantial fuel efficiency gains have been made in passenger vehicles since 1975, the same is not true for trucks. According to the Environmental Protection Agency, passenger cars averaged more than 28 miles a gallon while trucks averaged slightly more than 20 miles a gallon in 1995. ☺

101 B.C.

The Romans apply water power to milling flour and are the first people to do so.

Source: *The People's Chronology* by James Trager

Test Your Energy Knowledge

1. Ceiling fans are currently found in what percent of U.S. homes?
 - a. 10-15 percent
 - b. 25-30 percent
 - c. 50-55 percent
2. Switching to fluorescent lighting can save consumers a lot of money. How much money could Americans save collectively each year if we all made the switch to efficient lighting?
 - a. \$500,000
 - b. \$1 million
 - c. \$750 million
3. Energy-efficient lighting can reduce home electricity lighting demand up to what percent?
 - a. 15 percent
 - b. 50 percent
 - c. 75 percent
4. In a family of four, if each member takes one ten-minute shower a day using a standard showerhead, how many gallons of water will the family use a year?
 - a. 13,000 gallons
 - b. 73,000 gallons
 - c. 150,000 gallons
5. How much does the typical family spend in a year to run its electric home appliances?
 - a. \$100-\$300
 - b. \$400-\$1,000
 - c. \$1,000-\$1,500
6. How many gallons of gasoline does a typical driver use each year?
 - a. 1,070 gallons
 - b. 3,500 gallons
 - c. 5,100 gallons
7. What percent of home heat is lost up an open flue after a fire has died in the fireplace?
 - a. One percent
 - b. Five percent
 - c. Ten percent
8. Industry consumes what percent of the total energy used in the United States?
 - a. Ten percent
 - b. 36 percent
 - c. 57 percent
9. Which renewable energy source generates the most electricity?
 - a. Wind power
 - b. Hydropower
 - c. Solar power
10. What energy source provides more than half of our electricity?
 - a. Nuclear
 - b. Coal
 - c. Natural gas
11. What is the nation's most plentiful energy source?
 - a. Oil
 - b. Coal
 - c. Nuclear

Answers: 1.c 2.c 3.c 4.b 5.b 6.a 7.c 8.b 9.b 10.b 11.b

State and Federal Choices...

A Homebuyer's Dream -- More House and Lower Mortgage Payments

The Energy Office, which operates the state's largest housing rehabilitation effort, is expanding its financial assistance with energy efficient mortgages for the purchase of new or existing homes as well as the remodeling of existing homes.

In just the past year, the Energy Office, in partnership with the state's financial institutions, has helped finance nearly \$11 million for improvements in 2,100 homes, businesses and governmental buildings.

The Energy Office is also inaugurating energy efficient mortgages for people with limited incomes. These no-interest mortgages allow people to make needed energy-saving improvements in homes they are planning to buy.

The state now joins the federal government which has offered several types of energy efficient mortgages through their home financing programs — U.S.D.A. Rural Development, Freddie Mac, Fannie Mae and the Veterans Administration.

Specifics of all the energy efficient mortgages are detailed on pages 4 and 5. ☺

State Energy Efficient Mortgages

Nebraska's energy efficient mortgages encourage the construction of houses that use significantly less energy than conventional homes. Loans are available for the construction of new homes which meet or exceed minimum standards or the purchase of existing homes and additions to residences which can be modified to meet the minimum standards.

The property must be located entirely in Nebraska and the borrower must be a Nebraska resident.

Houses that can be financed with an energy efficient first mortgage are single-family, detached dwellings which, at a minimum, meet the requirements of the 1993 Model Energy Code. Existing mortgages will not be refinanced and second mortgages are not eligible.

Step 1: Choose the Performance Level for Your Heating System

Performance Level	Heating Systems		
	Gas Furnace	Heat Pumps	
		Air-Source	Water-Source
Standard	80 AFUE	6.8 HSPF	3.0 COP
High	90 AFUE	7.8 HSPF	3.5 COP

Minimum R-5 insulation on ducts in unheated spaces is required for both standard and high levels. One-half and one percent reductions require a programmable thermostat for a gas furnace or a two-stage programmable thermostat for a heat pump.

Step 2: Choose the Interest Rate Reduction

Interest Rate Reduction	Heating System Performance	Floors and Foundation				Ceilings and Exterior Walls		Windows and Doors		Lighting Equipment			Plumbing and Water Heating Equipment				
		Minimum Insulation R-Values				R-Values		Minimum Leakage Requirements Based on Window/Door Frame Type		Kitchen and Baths	Switches	Exterior Lights	Water Heater Minimum Performance		Other Equipment	Toilets	1/2" Insulation on Hot Water Pipes
		Floor Over Unheated Space	Basement Wall	Crawlspace Wall	Slab Edge	Air Barrier (Housewrap) is Required for 1/2% and 1% Loans	Ceiling	Walls	Maximum Overall U-factor				Maximum Opening-to-Wall Ratio	Gas			
		Standard	High	Standard	High	Standard	High	Standard	High	Standard	High	Standard	High	Standard	High	Standard	High
1/4%	Standard	21	11	17	8	39	16	0.35	16%	No Requirements			0.54 EF	0.90 EF	No Requirement	No Requirement	Pipes in Unheated Space
	High	18	10	15	7	34	16	0.40	18%								
1/2%	Standard	23	12	19	9	43	18	0.35	14%	Fluorescent Lights Required	Switch for Most Efficient Lights Nearest Door	Photocell Control	0.60 EF	0.94 EF	Heat Traps, Faucet Flow Restrictors and 2.5 gpm Maximum for Shower Heads	2 Gal/Flush	All Hot Water Pipes
	High	20	11	17	8	38	17	0.40	16%								
1%	High	24	13	20	10	45	17	0.30	14%								

Mortgage Discounts

Loans for existing houses are eligible for a 1/4 percent reduction in the mortgage rate. New home construction which meets or exceeds the requirements of the 1993 Model Energy Code may qualify for interest rate reductions of 1/4 to 1 percent depending on construction details.

Mortgages are offered statewide through Nebraska's participating banks, savings institutions and credit unions. Contact **Joel Phipps** or **Jody Johns** in the Energy Office for a participating lender nearest you.

Minimum Efficiency Levels

The minimum standards for obtaining an energy efficient mortgage are indicated in the chart below. The chart at the left shows the performance level — standard or high — for the type of heating system — gas furnace or heat pump — you will be using.

Once that decision is made, select the interest rate reduction you want to receive — 1/4, 1/2 or 1 percent.

These two decisions determine the requirements for the other construction details: insulation, windows, lighting, plumbing and water heating equipment.

For more information about energy efficient mortgages, contact **Kirk Conger** or **Lynn Chamberlin** in the Energy Office. ☺

Federal Energy Efficient Mortgages

Last fall, the Federal Home Administration joined several other federal home financing agencies in making energy efficient mortgages available to homebuyers.

With energy efficient mortgages, it is assumed that homebuyers will have more cash from lower utility bills enabling them to handle larger mortgage payments.

"These mortgage loans allow people to buy approximately seven percent more house or need seven percent less income to buy the same house," John Osterman of the Energy Office said.

Osterman provided an example of a family with a gross annual income of \$50,000. "Because the debt-to-income ratio is 30 percent for an energy efficient mortgage, not the usual 28 percent, the family could qualify for an energy efficient home costing \$15,000 more than a non-energy efficient home," Osterman said.

Both new and existing homes can be financed with these mortgages. To meet the energy efficient standard, new or existing homes must meet or exceed the

requirements of the 1993 Model Energy Code.

In existing homes, energy improvements must be recommended by an accredited home energy rating system or in a prescribed energy report and shown to be cost effective. Cost effectiveness means that the total cost of the improvement must be less than the total present value of the energy savings over the useful life of the improvements.

If you have questions regarding energy efficient mortgages, contact your local lender or these federal agency representatives:

🏠 **Rheta Johnson**, Department of Housing and Urban Development (Federal Home Administration), Executive Tower Center, 10909 Mill Valley Road, Omaha, NE 68154-3955, Phone 402-492-3118. The Department suggests that lenders refer to pages 2-40 of the *Handbook*, section 4155.1, Rev. 4, Chg. 1. Borrowers are encouraged to contact their local lenders first.

🏠 **Duane Viglicky or Grace Cooper**, Veterans Affairs, Regional Office, 5631 South 48th Street, Lincoln, NE 68516, phone 402-437-5001. ☺

Mortgages for Limited Incomes

Nebraskans with limited incomes, but in a position to purchase an existing home, can now get some financial assistance to make the purchase more likely.

With a Weatherization Energy Efficient Mortgage, a prospective home buyer can finance necessary energy-saving home improvements into a below-market-rate mortgage loan. Typical improvements that can be financed are attic and wall insulation, furnaces, caulking and weatherstripping.

The mortgage rate is structured so the prospective buyer's mortgage payment will remain the same as if the improvements had not been made to the home. However, the buyer's utility bills should be reduced, making the purchase of a home easier.

After a prospective buyer's income level has been verified, but before the lender has issued the loan, an energy audit must be conducted by the community action agency serving the area to identify the types of improvements needed to make the home more energy efficient.

There are income limits, based on the size of the buyer's family, to be able to get a Weatherization Energy Efficient Mortgage. Those limits are identified below.

Household Size	Income Limits*
	Maximum Annual Income
1	\$11,610
2	\$15,540
3	\$19,470
4	\$23,400
5	\$27,330
6	\$31,260
7	\$35,190
8	\$39,120

If there are more than eight in the family, add \$3,930 for each household member above eight. Households containing a member who receives Aid to Dependent Children or Supplemental Security Income are exempt from the income restrictions.

* Income limits are revised annually.

For more information about these no-interest mortgages, contact **Pete Davis** in the Energy Office. ☺

Home Builders Can Win Energy Savings Awards

Home builders across the nation can enter their home designs in the 1997 EnergyValue Housing Awards which stress achievement in integrating energy efficiency into the design, construction and marketing of new homes. The deadline for entry is August 2, 1996.

In 1996, the first year of the awards, 15 home builders in the three climate regions – hot humid south, moderate and cold north – won awards. The categories are production homes under and over 2,000 square feet, innovative or advanced homes and custom homes under and over 2,000 square feet.

Contestants are judged on practicality, land use and site planning, design, innovation, resource-efficient building, construction, marketing, customer relations and energy performance of the completed house.

Winning methods in 1996

employed by the builders included advanced sealing methods, mechanical ventilation systems, geothermal heat pumps, high-efficiency furnaces, passive solar design and installation of upgraded insulation and windows beyond regional energy code standards. Many of the winners used engineered wood products, sorted construction

waste for recycling or used optimum value engineering framing techniques.

The competition is conducted by the National Association of Home Builders Research Center, the National Renewable Energy Laboratory, *Professional Builder* magazine and the U.S. Department of Energy.

For more information about EnergyValue Housing awards, contact the **National Association of Home Builders**, 400 Prince George's Boulevard, Upper Marlboro, MD 20772, phone 800-638-8556, fax 301-249-0305.



Energy Saving Tips for Small Businesses

These tips provide proven, straightforward, energy saving actions that could save 10 to 50 percent on a small business' energy bills according to the U.S. Department of Energy.

If you own your building, energy savings go straight to your bottom line — dollars that apply toward your competitive position, business expansion or other capital improvements. Even if you rent the building space, you probably pay energy bills. In either case, you can put your hands on these quick and easy ways to save.

Do not assume these improvements have been made in your building. For help, contact your local electric utility, which often provides technical guidance and rebates or other financial incentives for certain energy efficiency improvements.

- ◆ **Adjust thermostats.** Turn down the building's heating thermostat and turn up its cooling thermostat, especially when the building is not occupied. **No Cost.**
- ◆ **Reduce the hot water temperature.** Reducing the temperature on a water heater thermostat can decrease heat loss from the tank. For washing hands, set the temperature at 110°F. Dishwashing may require higher temperature settings such as 130°F. **No Cost.**
- ◆ **Install water flow restrictors and aerators in sink faucets.** These improvements can save money by reducing water use (including hot water). **Low Cost.**
- ◆ **Reduce lighting.** Remove lamps where there is more lighting than is needed, but be sure to maintain safe lighting conditions for work areas. Turn lights off when they're not in use. **No Cost.**
- ◆ **Seal heating and cooling ductwork.** Leakage from areas such as joints, elbows and connections can be substantial — as much as 20 to 30 percent. This is especially costly if the ducts travel through unheated or uncooled spaces such as attics, basements or crawl spaces. Use duct tape or caulk to seal ducts. **Low Cost.**
- ◆ **Wrap the hot water tank with jacket insulation.** This simple inexpensive improvement will reduce standby heat loss from the tank. Be sure to leave the air intake vent and top uncovered when insulating a gas water heater. **Low Cost.**
- ◆ **Replace air filters regularly and follow maintenance schedules for furnace and air conditioning equipment.** Replacing a dirty air filter can save money by reducing the amount of electricity needed to run a blower motor (because there is less resistance to airflow with a clean filter). **Low Cost.**
- ◆ **Install programmable thermostats.** These inexpensive devices, most incorporating modern microprocessor-based electronics, can help optimize your building's heating and cooling needs. **Low Cost.**
- ◆ **Buy energy efficient equipment.** When buying or replacing computers, copiers and other office equipment, compare energy requirements of various models. **Low Cost.**
- ◆ **Seal exterior cracks and holes and ensure tight-fitting windows.** Seemingly small cracks or holes in the building exterior — walls, windows, doors, ceilings and floors — can really add up to substantial heating or cooling losses. Install weather stripping and caulking to stop these air leaks. **Low Cost.**
- ◆ **Shade sun-exposed windows and building walls.** In most areas of the country, direct sunlight streaming through windows at the wrong time of the year can substantially increase air conditioning costs. During the cooling season, use shading methods — window coverings, awnings, trees and bushes — wherever possible. **Low Cost.**
- ◆ **Repaint building exterior with light colors.** When it's time to repaint the exterior of the building, consider using light colors. More sunlight will be reflected away from the buildings, thus lowering air conditioning expenses. This is especially true of the roof. **Low Cost.**
- ◆ **Keep exterior doors closed as much as possible.** Do not heat or cool the outdoors. **No Cost.**
- ◆ **Block and insulate unneeded windows and other openings.** Aside from the important security benefit, covering unneeded windows and doors can greatly reduce energy losses from these openings. **Low Cost.**
- ◆ **Buy energy efficient vehicles.** When buying or replacing company-owned vehicles, compare energy requirements of various models. **No Cost or Low Cost.**
- ◆ **Encourage employees to be energy conscious.** The importance of getting employee cooperation should not be underestimated; their practices and activities can make or break efforts such as these. Consider offering a small reward or other incentive for the employee who saves the most energy. **No Cost.**
- ◆ **Install automatic room-lighting controls.** Similar to programmable thermostats, these devices help optimize lighting use by automatically turning lights on or off, depending on occupancy or time of day. Sensors and timers work well and are usually installed by a specialist. **Low Cost.**
- ◆ **Clean heat exchangers and perform routine maintenance on refrigerating equipment.** These simple improvements will assure the most efficient operation of heat exchangers used for cooling or refrigerating equipment. **No Cost.**
- ◆ **Seal off unused areas and do not heat or cool these areas.** Storage areas represent a good place to start; turn off heating and cooling to these areas. **No Cost.**
- ◆ **Turn off machines and equipment when not needed.** In many businesses, this simple approach can achieve big savings. Do not underestimate the energy savings from turning off unused computers, monitors, printers and copiers. **No Cost.** ☺

The *Nebraska Energy Quarterly* features questions asked about 6% Dollar and Energy Saving Loans. Loan forms may be obtained from participating lenders or the Energy Office.

Frequently Asked Questions...

6% Dollar and Energy Saving Loans



For some Nebraskans, air conditioners are a medical necessity. Can approval of loans for air conditioners be expedited in these situations?

During the summer, quick approval of loans for replacement of air conditioners, in certain situations, is standard procedure. If the unit has stopped working or air conditioning is necessary because of a medical condition, the lender should call or fax the information on both the old and new air conditioners, if applicable, to the Energy Office, as well as the doctor's statement of medical necessity.

If the new air conditioner meets performance requirements for the loans, the Energy Office will contact the lender to authorize the installation of the replacement air conditioner immediately.

What types of fees may a lender charge on the loans?

The only fees a participating lender may charge are out-of-pocket expenses, a physical inspection fee of up to \$50, a loan documentation fee of up to \$50 to cover

indirect or overhead costs and a 2 percent origination fee if the term of the loan is for the maximum length of time.

Out-of-pocket expenses may include appraisals, credit reports, flood plain determinations, filing fees, title insurance, credit insurance, lien searches, coupon books and similar expenses. At the lender's option, all loan fees may be included in the loan amount, provided the loan amount, including fees, does not exceed the limit for the type of improvement. In a single family home, for example, the loan — with fees included — could not exceed \$20,000.

How can a potential borrower find a participating lender?

More than 320 Nebraska banks, savings institutions and credit unions at more than 675 locations offer energy saving loans. Potential borrowers are encouraged to check with their current lenders first. Borrowers may also contact the Energy Office to find out lenders in their area offering the loans.

I understand there are minimum payments for loans and both minimums and maximums for the length of the loan. What are these limits?

For typical door, window, wall, ceiling, heating, cooling, water heating and lighting projects (types of projects listed on Forms 2A, 2C and 2D), the minimum loan payment is \$50 a month. The length of the loan cannot be less than 12 months nor longer than ten years.

For appliance replacements (listed on Form 1), the minimum payment is \$25 a month. The length of the loan cannot be less than 12 months nor longer than five years.

For projects requiring an energy audit, the length of the loan cannot be less than 12 months nor longer than the simple payback period listed in the audit, but no more than five years for appliances, ten years for operating systems and 15 years for building improvements. The minimum monthly payment is \$25 for appliances and \$50 for other types of improvements. ©

Priority to Promoting Markets for Recyclables...

Grant Funds Available for Litter Reduction and Recycling

The Nebraska Department of Environmental Quality has application packets available for 1997 funding under the Department's Litter Reduction and Recycling Grant Program. Grants will be awarded to eligible public education, cleanup and recycling programs.

Randy Wood, Director for the Department of Environmental Quality, said the agency will continue to target projects which contribute to the creation or expansion of markets for recycled materials.

"It's not enough to simply collect and ship-off recyclable materials," Wood said. "We need to develop uses for the materials collected, and instill the philosophy of buying recycled products here in Nebraska. In doing this, we complete the recycling loop by creating new products from these valuable recycled resources."

Examples of such recycling market projects may include the conversion of recycled newspaper into animal bedding, manufacturing plastic lumber products from recycled milk jugs, developing regional recycling market cooperatives, modifying a manufacturing operation to utilize recycled material as feedstock, or implementing a "Buy



Recycled" educational program to promote the purchase of products made from recycled materials.

A similar focus on recycling markets was given by the Department when considering 1996 Litter Reduction and Recycling grant awards. As a result, the Department of Environmental Quality awarded \$165,662.50 for such projects, representing 22 percent of all grant funds awarded in 1996.




Grant funds come from a fee assessed on manufacturers, wholesalers and retailers of products which commonly contribute to the waste stream. In 1996, the state agency awarded 52 grants totaling \$750,000 to public and private organizations involved in education, litter cleanup and recycling activities.

Applications for 1997 funding will be accepted by the department until 5 p.m. September 16, 1996. To receive a grant application packet, or for more information about the program, call 402-471-4210, or write the Department of Environmental Quality, Litter Reduction and Recycling Program, P.O. Box 98922, Lincoln, NE 68509-8922. ©


The **Alternative Fuels Hotline** provides general and specific information on alternate vehicular fuels including fuel performance and availability.

 Alternative Fuels Hotline
 P.O. Box 12316
 Arlington, VA 22209
 Phone between 9am-5pm CT,
 Monday-Friday. **1-800-423-1363**
 Call for information on modem and Internet access.


The **Biomass Energy Alliance** is organized to accelerate the development and use of biomass sources in the production of energy.

 Biomass Energy Alliance
 1001 G Street, N.W. Suite 900 East
 Washington, D.C. 20001
 Phone **1-202-639-0384**
 Internet address:
http://www.biomass.org

The **Comprehensive Oil & Gas Information Source** provides energy data to subscribers on Internet.

 For more information, call
1-202-586-8800 between
 7am-4pm CT, Monday-Friday.




The **Department of Energy's** Home Page on the World Wide Web provides general information about the federal agency and identifies starting points with pathways to other information. According to *PC Computing*, the agency's Home Page is one of the top 1,001 of all the sites on the Internet.

 Internet address:
http://www.doe.gov


The **Electric Ideas Clearinghouse** offers a free source of commercial and industrial energy information and downloadable software on electronic bulletin board.

 Modem access:
1-800-797-7584.



The **Energy Efficiency and Renewable Energy Clearinghouse** provides fact sheets, brochures, videos and publications on energy efficiency and renewable energy.

 Energy Efficiency and Renewable
 Energy Clearinghouse,
 P.O. Box 3048,
 Merrifield, VA 22116
 Phone between 7am-4pm CT,
 Monday-Friday. **1-800-363-3732** or for
 the hearing impaired call
1-800-273-2957 8am-6pm.
 Internet address:
ENERGYINFO@delphi.com
 Modem access at **1-800-273-2955**




The **Energy Efficiency and Renewable Energy Network** or EREN is a world wide web site on Internet and a gateway to energy efficiency and renewable energy information sources.

 Internet address:
http://www.eren.doe.gov
 (SLIP connection required).



The **Motor Challenge Information Clearinghouse** provides research, software, technical assistance and education materials on electric motor systems efficiency.

 Motor Challenge Information
 Clearinghouse,
 P.O. Box 43171
 Olympia, WA 98504-3171
 Phone between 8am-7pm CT,
 Monday-Friday. **1-800-862-2086**



The **National Energy Information Center** provides data and projections on energy production, consumption, prices and supplies.

 National Energy Information Center
 U.S. Department of Energy
 Forrestal Bldg., EI-22,
 Room 1F048
 1000 Independence Ave. S.W.
 Washington, D.C. 20585
 Phone between 7am-4pm CT,
 Monday-Friday. **1-202-586-8800**
 Internet address: **infoctr@eia.doe.gov**
 Modem access at **1-202-586-2557**




The **National Materials Exchange Network** provides advice on recycling and reducing disposal costs, 24 hours per day.

 General assistance at **1-509-466-1532**
 Modem access: **1-509-466-1019**

The **National Renewable Energy Laboratory/Technical Inquiry Service** offers free technical information on solar and other renewable technologies for scientific and industrial professionals.

 Technical Inquiry Service
 National Renewable Energy
 Laboratory
 1617 Cole Boulevard
 Golden, CO 80401
 Phone between 9am-6pm CT,
 Monday-Friday. **1-303-275-4099**

The **Nebraska Math and Science Initiative** provides teachers with energy-related materials.

 Nebraska Math and Science
 Initiative/PEERS Academy
 Office
 University of Nebraska - Lincoln
 126 Morrill Hall
 Lincoln, NE 68588-0350
 Phone **1-402-472-9302**
 E-mail address:
energy@unlinfo.unl.edu

The **Wind Information Network** provides updates on wind technology via EcoNet, a nonprofit electronic service for the global environmental community. For more information contact Tom Gray at the American Wind Energy Association.

 Phone **1-202-383-2500**
 Internet address: **tgray@igc.apc.org** or
6569855@MCI.com

The Energy Office has an E-mail Address!
energy@mail.state.ne.us

Nebraska Energy Office
 Box 95085
 1200 N St, Suite 110
 Lincoln, NE 68509-5085
 Phone 1-402-471-2867

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