## PART A—TEXT OF THE AMENDMENT IN THE NATURE OF A SUBSTITUTE TO BE CONSIDERED AS AN ORIGINAL BILL

Strike all after the enacting clause and insert the following:

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<b>A</b>	MENDMENT IN THE NATURE OF A SUBSTITUTE
	TO H.R. 4785, AS REPORTED
	OFFERED BY M
	Srike all after the enacying clause and insert the fol-
low	ing:
	ECTION 1. HOME STAR ENERGY EFFICIENCY LOAN PRO-
2	GRAM.
3	(a) DEFINITIONS.—In this section:
4	(1) ELIGIBLE PARTICIPANT.—The term "eligi-
5	ble participant" means a homeowner who receives fi-
6	nancial assistance from a qualified financing entity
7	to carry out qualifying energy savings measures pur-
8	suant to this section, and who is not also a qualified
9	consumer under section 2.
10	(2) QUALIFIED FINANCING ENTITY.—The term
11	"qualified financing entity" means a State, political
12	subdivision of a State, tribal government, electric
13	utility, natural gas utility, nonprofit or community-
14	based organization, energy service company, retailer,
15	or any other entity that—
16	(A) meets the eligibility requirements of
17	this section; and

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1 (B) is designated by the Governor of a 2 State in accordance with subsection (f)(1). 3 except that an entity that is an eligible entity under 4 section 2 shall not be a qualified financing entity. 5 (3) QUALIFIED LOAN PROGRAM MECHANISM.— The term "qualified loan program mechanism" 6 7 means a mechanism for the establishment and oper-8 ation of a loan program that is— 9 (A) administered by a qualified financing 10 entity; and 11 (B) funded in significant part— 12 (i) by funds provided by or overseen 13 by a State; or 14 (ii) through the energy loan program of the Federal National Mortgage Associa-15 16 tion. 17 (4) QUALIFYING ENERGY SAVINGS MEASURE. The term "qualifying energy savings measure" 18 19 means a measure listed under subsection (c)(1) or 20 (2) or stipulated in a whole-house analysis under 21 subsection (c)(3). 22 (b) ESTABLISHMENT.—The Secretary of Energy 23shall establish a Home Star Energy Efficiency Loan Pro-24 gram under which the Secretary of Energy shall offer 25 loans at zero percent interest to States to support finan-

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cial assistance provided by qualified financing entities for
 the installation of qualifying energy savings measures.

3 (c) ENERGY EFFICIENCY MEASURES AND STAND4 ARDS.—The Secretary of Energy, in consultation with the
5 Secretary of Agriculture, shall publish—

6	(1) not later than 90 days after the date of en-
7	actment of this Act, a master list of residential en-
8	ergy efficiency measures determined to be cost-effec-
9	tive, readily available from commercial sources, to be
10	permanently installed in a residence, and capable of
11	supporting measurement and verification of the en-
12	ergy savings that results from their adoption;

(2) additions to such a list, approved by the
Secretary of Energy, of other residential energy efficiency measures that are—

16 (A) recommended by the Secretary of Agri-17 culture;

(B) calculated to achieve sufficient energy savings that they will achieve a simple payback within 10 years or less; and

21 (C) permanently installed in a residence;
22 (3) specifications for whole-house energy per23 formance analyses simulating energy use before and
24 after a retrofit utilizing measures from the master
25 list published pursuant to paragraphs (1) and (2)

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and such other permanent structural measures as can be demonstrated, when installed and operated as intended, to improve residential energy efficiency in a manner that can be determined with confidence to be cost-effective and to recover their own cost in energy cost savings within the term of a proposed loan; and

(4) a protocol for measurement and verification of the energy savings that have resulted from any and all energy efficiency measures taken with respect to a residence and financed in whole or in part pursuant to this title.

13 (d) ELIGIBILITY OF QUALIFIED FINANCING ENTI14 TIES.—To be eligible to participate in the Home Star
15 Loan Program, a qualified financing entity shall—

- (1) offer a financing product under which eligible participants may pay over time for the cost to
  the eligible participant (after all applicable Federal,
  State, local, and other rebates or incentives are applied) of installations described in subsection (b);
- (2) require all financed installations to be performed by contractors in a manner that meets building code requirements and other appropriate minimum standards;

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(3) establish standard underwriting criteria to determine the eligibility of Home Star Loan Program applicants, which criteria shall be consistent with—

(A) with respect to unsecured consumer loan programs, standard underwriting criteria used under the energy loan program of the Federal National Mortgage Association; or

(B) with respect to secured loans or other forms of financial assistance, commercially recognized best practices applicable to the form of financial assistance being provided (as determined by the designated entity administering the Home Star Loan Program in the State); and

(4) undertake particular efforts to make such loans available in public use microdata areas that have a poverty rate of 12 percent or more in a proportion of total loans made at least equal to the proportion the number of residents in such areas bears to the total population of the area served by that qualified financing entity.

(e) ALLOCATION.—In allocating 75 percent of the
loan funds made available to States for each fiscal year
under this section, the Secretary of Energy shall use the

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formula used to allocate funds to States to carry out State 1 2 energy conservation plans established under part D of title 3 III of the Energy Policy and Conservation Act (42 U.S.C. 6321 et seq.), with appropriate modifications to reflect the 4 funds to be provided in States for loans under section 2. 5 6 In allocating the remaining 25 percent of the loan funds made available to States for each fiscal year under this 7 8 section, the Secretary of Energy may vary the result of 9 the formula to recognize and reward those States that 10 make the best progress in providing loans to low-income areas pursuant to subsection (d)(4). 11

(f) QUALIFIED FINANCING ENTITIES.—Before making funds available to a State under this section, the Secretary of Energy shall require the Governor of the State
to provide to the Secretary of Energy a letter of agreement
that the State—

- 17 (1) will use the funds provided pursuant to this18 section solely as provided in this section;
- 19 (2) has 1 or more qualified financing entities20 that meet the requirements of this section:
- 21 (3) has established, or has required its des22 ignated qualified financing entities to establish, a
  23 qualified loan program mechanism that—

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1 (A) will use a quality assurance program 2 or another appropriate methodology to ensure energy savings; 3 4 (B) incorporates an effective repayment 5 mechanism, which may include---6 (i) on-utility-bill repayment; 7 (ii) tax assessment or other form of 8 property assessment financing; 9 (iii) municipal service charges; 10 (iv) energy or energy efficiency serv-11 ices contracts; 12 (v) energy efficiency power purchase 13 agreements; 14 (vi) unsecured loans applying the un-15 derwriting requirements of the energy loan 16 program of the Federal National Mortgage 17 Association; or 18 (vii) alternative contractual repayment 19 mechanisms that have been demonstrated 20 to have appropriate risk mitigation fea-21 tures; 22 (4) will provide, in a timely manner, all infor-23 mation regarding the administration of the Home 24 Star Loan Program as the Secretary of Energy may

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1 require to permit the Secretary of Energy to meet 2 program evaluation requirements; and 3 (5) will commit to the full repayment of the 4 loaned funds to the Secretary of Energy by a date 5 not later than 20 years from the date of the loan 6 closing. 7 (g) USE OF FUNDS.—Funds made available to States 8 for carrying out the Home Star Loan Program may be 9 used to support financing mechanisms offered by qualified 10 financing entities to eligible participants, including-11 (1) interest rate reductions to interest rates as 12 low as zero percent; 13 (2) loan loss reserves or other forms of credit 14 enhancement; 15 (3) revolving loan funds from which qualified fi-16 nancing entities may offer direct loans; or 17 (4) other debt instruments necessary— 18 (A) to use available funds to obtain appro-19 priate leverage through private investment; and 20(B) to support widespread deployment of 21energy efficiency programs. 22 (h) USE OF REPAID FUNDS.—In the case of a revolv-23 ing loan fund described in subsection (g)(3), a qualified 24 financing entity may use funds repaid by eligible participants under the Home Star Loan Program to provide fi-25

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nancial assistance for additional eligible participants for
 installations described in subsection (b) in a manner that
 is consistent with this section.

4 (i) ADMINISTRATIVE COSTS.—A State may permit a 5 qualified financing entity to charge interest of 3 percent 6 to cover the costs of loan administration and personnel 7 and program management, or for establishing a loan loss 8 reserve.

9 (j) REPORTING REQUIREMENTS.—The Secretary of 10 Energy shall report to the Congress on the implementation 11 of this title, including the energy savings and cost savings 12 estimated to be achieved, not later than 1 year after the 13 date of enactment of this Act, and again by not later than 14 2 years after the date of enactment of this section.

15 (k) ASSESSMENT BY GOVERNMENT ACCOUNTABILITY
16 OFFICE.—The Comptroller General shall, by not later
17 than 18 months after the date of enactment of this Act,
18 prepare and submit to the Congress an analysis and report
19 determining—

20 (1) the actual taxpayer funds made available21 for the program created in this section;

(2) the actual amounts of such funds made
available to eligible participants or qualified consumers in the program created in this section;

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(3) the extent of measured and verified residen-tial energy savings achieved and expected to beachieved on an ongoing basis as a function of thisprogram;

(4) the extent to which funds were made available to support commercial or industrial energy efficiency measures under this program;

(5) the extent to which funds made available were expended for training, administration, program support by contractors, or trade association activities under this program; and

12 (6) the consistency and rigor of the standards
13 for energy efficiency and for measurement and
14 verification adopted and implemented by this pro15 gram.

(l) AUTHORIZATION.—There are authorized to be appropriated for purposes of this section \$850,000,000 for
each of fiscal years 2010 through 2014, which shall remain available until expended.

20 SEC. 2. RURAL ENERGY SAVINGS PROGRAM.

21 (a) DEFINITIONS.—In this section:

(1) ELIGIBLE ENTITY.—The term "eligible entity" means—

24 (A) any public or cooperative electric util-25 ity that is eligible to borrow from the Rural

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Utilities Service electrification program authorized under the Rural Electrification Act of 1936 (7 U.S.C. 901 et seq.) that serves a rural area;

(B) any current borrower of the Rural Utilities Service electrification program authorized under that Act; or

(C) any entity primarily owned or controlled by an entity described in subparagraph(A) or (B).

(2) ENERGY EFFICIENCY MEASURE.—The term "energy efficiency measure", with respect to property served by an eligible entity, means a fixed structural improvement and investment in a cost-effective, commercial off-the-shelf technology to reduce residential energy use that is either—

17 (A) included in the master list published
18 under section 1(c)(1) and (2); or

(B) stipulated in a whole-house simulation conducted pursuant to section 1(c)(3).

(3) FARM EFFICIENCY MEASURE.—The term
"farm efficiency measure" means an energy saving
application that is a fixed improvement installed in
or attached to a building or structure on a farm at
a total loan value for that farm of \$50,000 or less,

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1 that is not otherwise an energy efficiency measure. 2 and that would achieve energy savings sufficient to 3 repay the cost of the measure in 10 years or fewer. 4 (4) QUALIFIED CONSUMER.—The term "quali-5 fied consumer" means a consumer served by an eli-6 gible entity that has the ability to repay a loan made 7 under subsection (d), as determined by an eligible 8 entity, and who has not accepted any loan as an eli-9 gible participant pursuant to section 1. 10 (5) QUALIFIED ENTITY.—The term "qualified 11 entity" means any organization that the Secretary of 12 Agriculture determines has significant experience in 13 providing eligible entities with-14 (A) advice on energy, environmental, en-15 ergy efficiency, and information research and 16 technology; 17 (B) training, education, and consulting; 18 (C) guidance in energy and operational issues and rural community and economic de-19 20velopment; and (D) other relevant assistance, as deter-21 22 mined by the Secretary of Agriculture. (6) RURAL AREA.—The term "rural area" 23 24 means any area other than-

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(A) a city or town that has a population of greater than 50,000 inhabitants; and

(B) any urbanized area contiguous and adjacent to a city or town described in subparagraph (A).

6 (b) ESTABLISHMENT.—The Secretary of Agriculture, 7 acting through the Rural Utility Service, shall establish 8 the Rural Star Energy Savings Program for the purpose 9 of making loans to eligible entities that agree to accept the loan funds authorized pursuant to this section to make 10 loans to qualified consumers for the purpose of imple-11 12 menting residential energy efficiency measures or farm efficiency measures approved by the Secretary of Agri-13 culture. 14

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(c) LOANS TO ELIGIBLE ENTITIES.—

16 (1) LOANS AUTHORIZED.—Subject to para-17 graph (2), the Secretary of Agriculture shall make 18 loans to an eligible entity that agrees that the loan 19 funds will be used to make loans to qualified con-20 sumers as described in subsection (d) for the pur-.21 pose of implementing one or more energy efficiency 22 measures, or a farm efficiency measure in response 23 to an application by an eligible entity.

24 (2) LIST, PLAN, AND MEASUREMENT AND
25 VERIFICATION REQUIRED.—

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(A) IN GENERAL.—As a condition to receiving a loan under paragraph (1), an eligible entity shall—

(i) establish a list of energy efficiency measures or farm efficiency measures expected to decrease energy use or costs of a qualified consumer from the master list published under section 1(c)(1) and (2);

(ii) establish a procedure to identify to the Secretary of Agriculture any specific farm efficiency measures for which the eligible entity seeks authority to make a loan;

(iii) prepare an implementation plan for use of the loan funds to ensure that a loan to a qualified consumer is for energy efficiency investments that will achieve savings sufficient to service the loan during the term of the loan; and

(iv) provide for appropriate measurement and verification as prescribed by the Secretary of Agriculture to ensure the actual use and effectiveness of the energy efficiency loans made by the eligible entity. (B) REVISION OF LIST OF ENERGY EFFI-CIENCY MEASURES.—An eligible entity may up-

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	date the list required under subparagraph
	(A)(i) to account for efficiency technologies
	added to the master list published under section
	1(c)(1) pursuant to section $1(c)(2)$ , or farm ef-
•	ficiency measures approved by the Secretary of
	Agriculture.
	(C) EXISTING ENERGY EFFICIENCY PRO-
	GRAMS.—An eligible entity that, on or before
	the date of the enactment of this Act, has al-
	ready established an energy efficiency program
	for qualified consumers may submit an existing
1. 1.	list of energy efficiency measures or farm effi-
· · ·	ciency measures, implementation plans, or

- ready established an energy efficiency program for qualified consumers may submit an existing list of energy efficiency measures or farm efficiency measures, implementation plans, or measurement and verification systems to satisfy the requirements of subparagraph (A) to the Secretary of Agriculture and may use such list until and unless such list is inconsistent with the measures published pursuant to section 1(c)(1) and (2). (3) LOAN TERMS FOR LOANS TO ELIGIBLE EN-
- TITIES.

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(A) NO INTEREST.—A loan made to an eligible entity under paragraph (1) shall bear no interest.

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1 (B) REPAYMENT.—With respect to a loan under paragraph (1)-2 3 (i) the term shall not exceed 20 years 4 from the date the loan is closed; and 5 (ii) except as provided in subpara-6 graph (D), the repayment of each advance 7 shall be amortized for a period not to ex-8 ceed 10 years. 9 (C) AMOUNT OF ADVANCES.—Any advance 10 of loan funds to an eligible entity in any single 11 year shall not exceed 30 percent of the ap-12 proved loan amount. 13 (D) SPECIAL ADVANCE FOR START-UP AC-14 TIVITIES .---15 (i) IN GENERAL.—In order to assist 16 an eligible entity in defraying initial start-17 up costs, the Secretary of Agriculture shall 18 allow an eligible entity to request a special 19 advance. 20 (ii) Amount of special advance.— 21 No eligible entity may receive a special ad-22 vance under this subparagraph for an 23 amount that is greater than 4 percent of 24 the loan amount received by the eligible en-25 tity under paragraph (1). (475671|11)

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1	(iii) REPAYMENT.—The repayment of
2	the special advance shall be required with-
3	in 10 years after the special advance is
4	made and, at the election of the eligible en-
5	tity, may be deferred to the end of the 10-
6	year period.
7	(E) LIMITATION ON ADVANCES.—All ad-
8	vances shall be made under a loan described in
9	paragraph (1) within the first 10 years of the
10	term of the loan.
11	(d) Loans to Qualified Consumers
12	(1) TERMS OF LOANS.—Loans made by an eli-
13	gible entity to qualified consumers using loan funds
14	provided by the Secretary of Agriculture under sub-
15	section (c)—
16	(A) may bear interest, not to exceed three
17	percent, to be used by the eligible entity for
18	purposes such as establishing a loan loss re-
19	serve and to offset personnel and program costs
20	of the eligible entity to provide the loans;
21	(B) shall finance only energy efficiency
22 ·	measures or farm efficiency measures for the
23	purpose of decreasing energy usage or costs of
24	a qualified consumer by an amount such that a
25	loan term of not more than 10 years will
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1 achieve a simple payback of the amount in-2vestéd; 3 (C) shall not be used to fund purchases of, 4 or modifications to, personal property unless 5 the personal property— 6 (i) is or becomes attached to real 7 property as a fixture; or 8 (ii) is a manufactured home; 9 (D) shall be repaid through charges added 10 to the electric bill for the property for, or at 11 which energy efficiency measures are or will be 12 implemented, except that this requirement shall 13 not be construed to prohibit-14 (i) the voluntary prepayment of a loan 15 by the owner of the property; or -16 (ii) the use of any additional repay-17 ment mechanisms that are-18 (I) demonstrated to have appro-19 priate risk mitigation features, as de-20termined by the eligible entity; or 21 (II) required if the qualified con-22 sumer is no longer a customer of the 23 eligible entity; and 24 (E) shall require an energy audit to deter-25 mine the impact of proposed energy efficiency

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measures on the energy costs and consumption of the qualified consumer.

(2) CONTRACTORS.—In addition to any other qualified general contractor, eligible entities may serve as general contractors.

(3) USE OF OTHER ENERGY EFFICIENCY INCENTIVES.—Energy efficiency incentives made available under any other Act, including rebates, grants, or any other payments, may be used to reduce the amount of a loan made under this subsection to qualified consumers in order to meet the requirement of paragraph (1)(B).

13 (e) MEASUREMENT, VERIFICATION, TRAINING, AND
14 TECHNICAL ASSISTANCE.—

15 (1) DUTIES OF THE SECRETARY.—The Sec16 retary of Agriculture—

(A) shall establish an implementation and measurement and verification advisory committee consisting of representatives of eligible entities and qualified entities;

(B) may enter into cooperative agreements with qualified entities to provide technical assistance and training to the employees of eligible entities to carry out this section; and

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1 (C) shall establish a process to compile and 2 maintain a directory of energy efficiency audi-3 tors that are used by eligible entities to carry 4 out this section. 5 (2) EXCEPTION.— 6 (A) The Secretary of Agriculture shall not 7 utilize the authority provided under this sub-8 section or subsection (j) to-9 (i) develop, adopt, or implement a 10 public labeling system that rates and com-11 pares the energy performance among quali-12 fied consumers; or .13 (ii) require the public disclosure of an 14 energy performance evaluation or rating 15 developed for any qualified consumer. 16 (B) Nothing in this paragraph shall pre-17 clude---18 (i) the computation, collection, or use, 19 by the Secretary of Agriculture, eligible en-20 tity, or qualified entity for the purposes of 21 aggregating information on the rating and 22 comparison of the energy performance 23 among qualified consumers with and with-24 out energy efficiency features or on energy 25 performance evaluation or rating;

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• 1	(ii) the use and publication of aggre-
2	gate data (without identifying individual
3	qualified consumers) based on information
. 4	referred to in clause (i) to determine or
5	demonstrate the performance of this pro-
6	gram; or
7	(iii) the provision of information re-
-8	ferred to in clause (i) with respect to a
· 9	qualified consumer:
10	(I) to the State, eligible con-
11	sumer, eligible entity, or qualified en-
12	tity, as necessary to enable carrying
13	out this title; or
14	(II) for purposes of prosecuting
15	fraud and abuse.
16	(f) FAST START DEMONSTRATION PROJECTS.—The
17	Secretary of Agriculture shall, not later than 90 days after
18	the enactment of this section, enter into agreements with
19	eligible entities (or groups of eligible entities) that have
20	established an energy efficiency program described in sub-
21	section $(c)(2)(C)$ to establish an energy efficiency loan
22	demonstration projects consistent with the purposes of
23	this section that—
24	(1) implement approaches to energy audits and
25	investments in energy efficiency measures or farm

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1	efficiency measures that yield measurable and pre-
2	dictable savings;
3	(2) use measurement and verification processes
4	to determine the effectiveness of energy efficiency
5	loans made by eligible entities;
6	(3) include training for employees of eligible en-
• 7	tities, including any contractors of such entities, to
8	implement or oversee the activities described in
9	paragraphs (1) and (2);
10	(4) provide for the participation of a majority
11	of eligible entities in a State;
12	(5) reduce the need for generating capacity;
13	(6) provide efficiency loans to—
14	(A) not fewer than 20,000 consumers, in
15	the case of a single eligible entity; or
16	(B) not fewer than 80,000 consumers, in
17	the case of a group of eligible entities; and
18	(7) serve areas where 15 percent or more of
19	consumers reside—
20	(A) in manufactured homes; or
21	(B) in housing units that are more than 50
22	years old.
23	(g) ADDITIONAL AUTHORITY.—The authority pro-
24	vided in this section is in addition to any authority of the

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Secretary of Agriculture to offer loans under any other 1 2 law.

3 (h) EFFECTIVE PERIOD.—Except as otherwise pro-4 vided in this section, the loans and other expenditures re-5 quired to be made under this section are authorized to be made during each of fiscal years 2010 through 2014. 6 7 (i) REGULATIONS.—

8 (1) IN GENERAL.—Except as otherwise pro-9 vided in this subsection, not later than 180 days 10 after the date of enactment of this section, the Sec-11 retary of Agriculture shall promulgate such regula-12 tions as are necessary to implement this section.

13 (2) PROCEDURE.—The promulgation of the reg-14 ulations and administration of this section shall be 15 made without regard to-

(A) chapter 35 of title 44, United States Code (commonly known as the "Paperwork Reduction Act"); and

> (B) the Statement of Policy of the Secretary of Agriculture effective July 24, 1971 (36 Fed. Reg. 13804), relating to notices of proposed rulemaking and public participation in rulemaking.

24 (3) CONGRESSIONAL REVIEW OF AGENCY RULE-25 MAKING.—In carrying out this section, the Secretary

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of Agriculture shall use the authority provided under section 808 of title 5, United States Code.

(4) INTERIM REGULATIONS.—Notwithstanding paragraphs (1) and (2), to the extent regulations are necessary to carry out any provision of this section, the Secretary of Agriculture shall implement such regulations through the promulgation of an interim rule.

9 (j) AUDIT OF PROGRAM.—The Secretary of Agri-10 culture shall conduct an audit of the program authorized 11 by this section to ensure that the funds provided to eligible 12 entities under this section are used in accordance with the 13 purpose of this section.

14 (k) REPORTING REQUIREMENTS.—The Secretary of
15 Agriculture shall report to the Congress on the implemen16 tation of this Act, including the energy savings and costs
17 savings estimated to be achieved, not later than 1 year
18 after the date of enactment of this Act, and again not later
19 than 2 years after the date of enactment of this Act.

(1) ASSESMENT BY GOVERNMENT ACCOUNTABILITY
21 OFFICE.—The Comptroller General shall, by not later
22 than 18 months after the date of enactment of this Act,
23 prepare and submit to the Congress an analysis and report
24 determining—

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(1) the actual taxpayer funds made available for the program created in this section;

(2) the actual amounts of such funds made available to eligible entities for qualified consumers in the program created in this section;

(3) the extent of measured and verified energy savings achieved and expected to be achieved on an ongoing basis as a function of the program created in this section;

(4) the extent to which funds made available were expended for training, administration, and program support by eligible entities and qualified entities under the program created in this section; and

(5) the consistency and rigor of the standards for energy efficiency and for measurement and verification adopted and implemented by program created in this section.

18 (m) AUTHORIZATION.—There are authorized to be 19 appropriated for purposes of this section \$150,000,000 for 20 each of fiscal years 2010 through 2014, which shall re-21 main available until expended.

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