

ON-BILL PROGRAMS & RESP

NASEO WEBINAR

NOVEMBER 7, 2018

John-Michael Cross

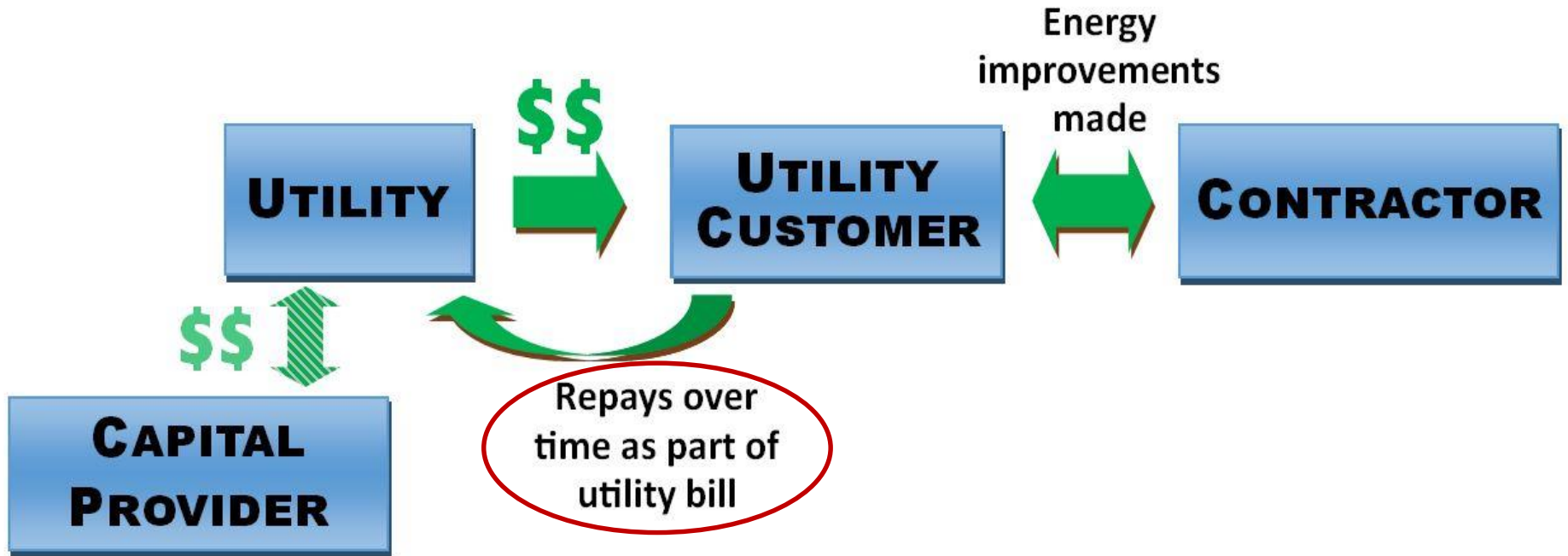
Program Associate



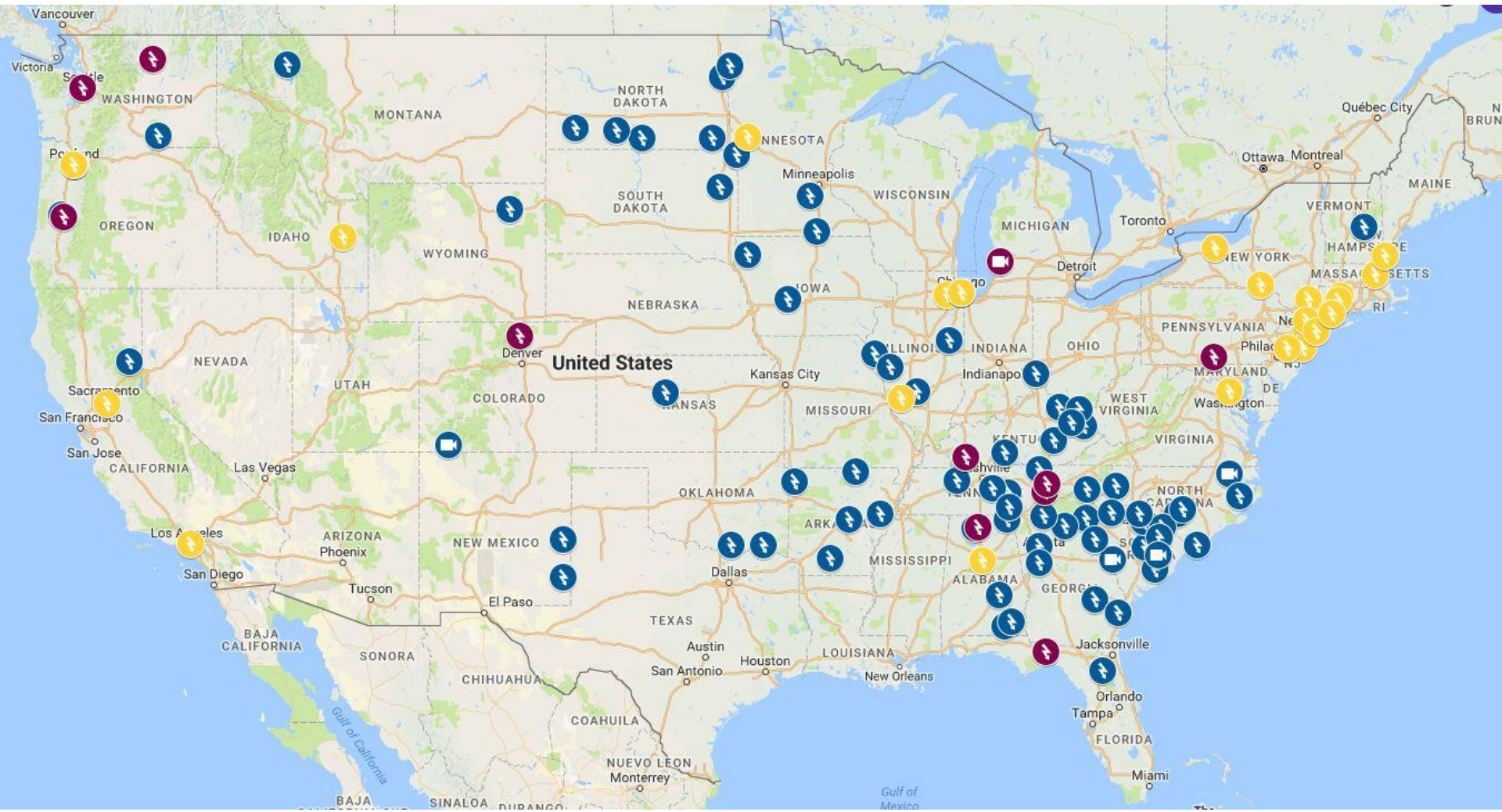
EESI

Environmental and
Energy Study Institute

EX. OF ON-BILL PROGRAM DESIGN



UTILITIES WITH ON-BILL PROGRAMS



Interactive version at www.eesi.org/OBF/map

ON-BILL LOAN & ON-BILL TARIFF

- **On-Bill Loan** – traditional financing to an individual, repaid through the utility bill
- **On-Bill Tariff** – cost recovery charge attached to the utility meter
- **Meter-Based Loan** – loan is attached to the utility meter (and not the individual)

EXPANDING ACCESS WITH ON-BILL

- Many on-bill programs feature:
 - No upfront costs to participants
 - Alternative underwriting
(i.e. good bill payment history in lieu of credit check)
- Default rates are typically low, even with alternative underwriting
- Opportunity for cash-strapped and credit-poor households
- Transferability can allow renters to participate

ON-BILL PROGRAMS WITH RESP LOANS



Shape Up Your Home for Energy Savings

\$13 MILLION

- Split among 7 co-ops with 220,000 members
- Meter-based on-bill loan
- Residential EE retrofits
- Program launched in 2011
- Managed by KW Savings

ON-BILL PROGRAMS WITH RESP LOANS



Ouachita
Electric Cooperative

Your Local
Energy Partner



HELP
PAYS®

\$8 MILLION

- 9,500 members
- On-bill tariff program, using the Pay As You Save® model
- EE retrofits
- Program launched in 2016
- Managed by EEtility

ON-BILL PROGRAMS WITH RESP LOANS

\$5.8 MILLION



- 11,500 members
- On-bill tariff program
- Beneficial electrification
- Launching Q1 2019

ON-BILL PROGRAMS WITH RESP LOANS



\$11 MILLION

- 55,000 members
- On-bill tariff program *
- EE retrofits and beneficial electrification
- Initial program launch in Q3 2019

ON-BILL PROJECT ASSISTANCE



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EESI offers free assistance:

- Assistance to utilities to design on-bill programs and access funding
- Details, case studies, and lessons learned from other working on-bill programs
- Resource identification, help overcoming barriers to launching projects
- Advice on program implementation
- RESP application assistance