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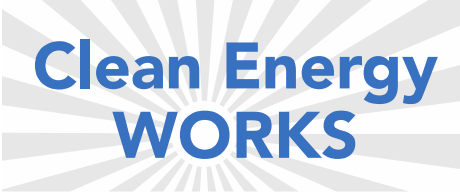
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## Tariffed on-bill investments in cost-effective grid-edge solutions for all

CEC's top recommendation in the SB350 Barriers Report for addressing the pervasive and persistent barrier of financing to participation in the clean energy economy by low income communities has had no discernable sign of progress since 2016.

Utility tariffed on-bill investments continue to unlock opportunity, including in persistent poverty areas in states such as Kansas, Kentucky, Arkansas, North Carolina, and Tennessee, and new data has been published through ACEEE that show 99.9% cost recovery in portfolios that now span thousand of sites in multiple states over nearly a decade.

The CEC's pledge of technical assistance in its SB350 Barriers Report and its recommendation to the CPUC to work with investor owned utilities to introduce tariffed on-bill investment solutions in California remain opportunities for critical breakthroughs.

The logo for Clean Energy WORKS features the text "Clean Energy" in a blue sans-serif font above the word "WORKS" in a larger, bold, blue sans-serif font. The text is set against a background of white and grey rays emanating from the bottom left corner.

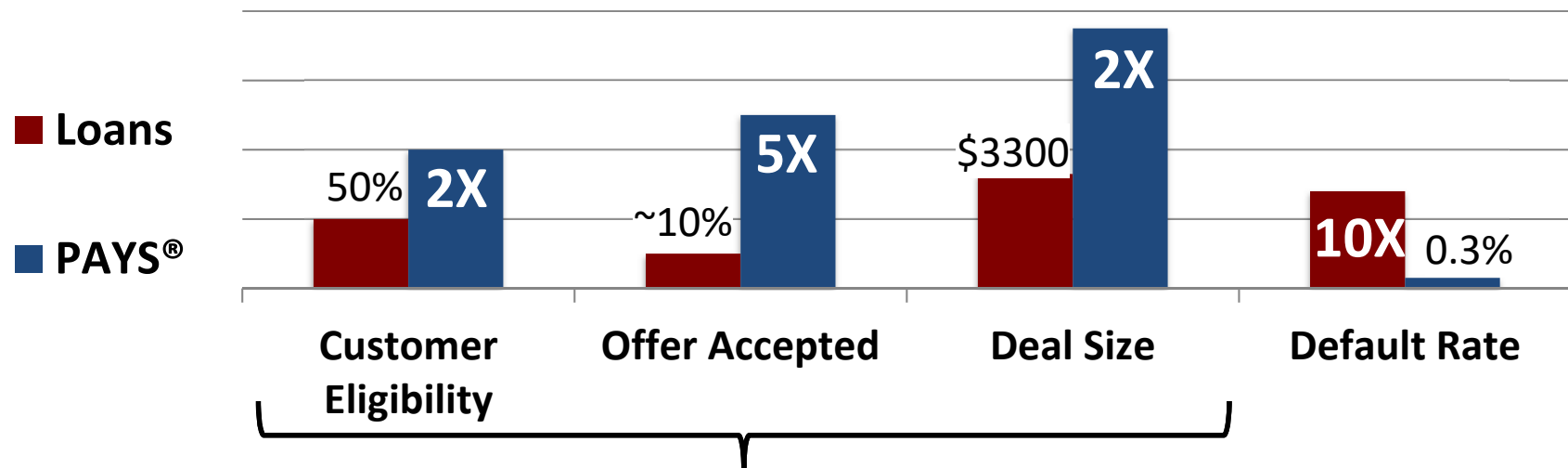
**Clean Energy**  
**WORKS**

Holmes Hummel, PhD, Principal

[www.cleanenergyworks.org](http://www.cleanenergyworks.org)

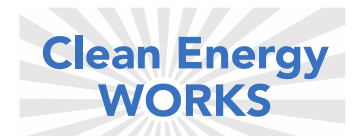
# Inclusive financing with tariffed on-bill terms powerfully expands economic opportunity

Comparison for building efficiency upgrades



**Investment acceleration is a product of these multiples.**

- ✓ No consumer loan, lien, or debt
- ✓ Reaches renters and low-income
- ✓ Deeper energy & carbon savings
- ✓ Higher uptake rates



Attributes	On-Bill Loan	PAYS <sup>®</sup> Tariff
• No upfront participant cost	✓	✓
• No credit or income qualification required		✓
• Renters are eligible		✓
• Estimated savings <u>must exceed</u> cost recovery charges		✓
• Participant accepts an opt-in utility tariff <u>tied to the location</u>		✓
• Cost recovery is through a fixed charge on the utility bill	✓	✓
• Participant agrees to disconnection for not paying utility bills		✓
• Payments end if upgrade fails and is not repaired		✓
• Cost recovery runs with the location and remains in effect for subsequent customers at that site until cost recovery is complete		✓

What other grid edge solutions could be deployed at scale with accelerated investment using tariffed on-bill terms?

