ON-BILL PROGRAMS & RESP

NASEO WEBINAR

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EX. OF ON-BILL PROGRAM DESIGN

Utility

Capital Provider

Utility Customer

Repays over time as part of utility bill

Energy improvements made

Contractor
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

$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

$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
$11 MILLION

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

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

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