

On-bill Financing Working Group

Principles and Issues for On-bill
Repayment

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Principles and Issues

- 5 Contributions from
 - Attorney General: Danielle Rathbun
 - Elliott Jacobson, Charlie Harak
 - NEEC: Paul Gromer
 - Paul Johnson
 - Penn Loh, Mary Jo Connelly, Larry Chretien
- Substantial Agreements in several areas

Principles with substantial agreement

- Full disclosures in plain English
- Tie repayment obligations to the meter
- Do not offer loans to customers best served by grants (gen <60% median but some put at 120%)
- No termination if failure to repay on-bill efficiency obligations. Strong consumer protections.

Principles with substantial agreement (2)

- Positive cash flow from measures but clear disclosure that bills vary for multiple reasons, e.g. commodity costs, seasonal usage differences.
 - Some suggest immediate bill reductions are necessary
- Individual credit checks eliminated or minimized (small C/I prog looks at utility bill repayment history but that's all)

Additional Issues

- Strong consumer education component
- Efficiency as a “confidence builder”
- Savings guarantees, strong EMV
- Integration within Mass SAVE
- Facilitate deep energy retrofits
- Prevent gaming in payment of supply v distribution charges.