

[On-Bill Financing](#)

The National Consumer Law Center monitors and comments on the potential benefits and risks to consumers regarding various ways to finance home energy efficiency improvements, including on-bill financing, where the loan repayments are included on the utility bill.

If you have additional materials or questions on this topic, please contact Charlie Harak (charak [at] nclc.org or at 617-542-8010) in our Boston office or Olivia Wein (owein [at] nclc.org) in our DC office (202-452-6252).

Policy Analysis

- [Letter regarding Conference of Senate 2400 and House 4385, An Act to Promote Energy Diversity](#), July 18, 2016
- [NCLC Comments](#) and [Reply Comments](#) to the California Public Utilities Commission Regarding On-Bill Financing and Repayment of Energy Efficiency Measures, Feb. 2012

NY PSC Working Group on On-Bill Financing (Case 07-M-0548)

- [Final Report](#)
- [Summary Interim Report](#)
- [Interim Report](#)

NCLC Presentations

- [On-Bill Financing Presentation at NCAF Conference](#)

MA Energy Efficiency Advisory Council

- [MA On-Bill Financing Working Group Powerpoint](#)

Miscellaneous Reports

- [Efficiency Vermont, Enabling Investments in Energy Efficiency](#)