

# On-Bill Repayment:

Increasing access to energy efficiency and distributed generation

October 17, 2013



# OBR: A means to an end

## OBR as a tool to increase access to:

1. Energy efficiency
2. Distributed generation



# Major Barriers to Financing

Limited access to traditional financing due to:

- Low income
- Low credit score
- Lack of home equity

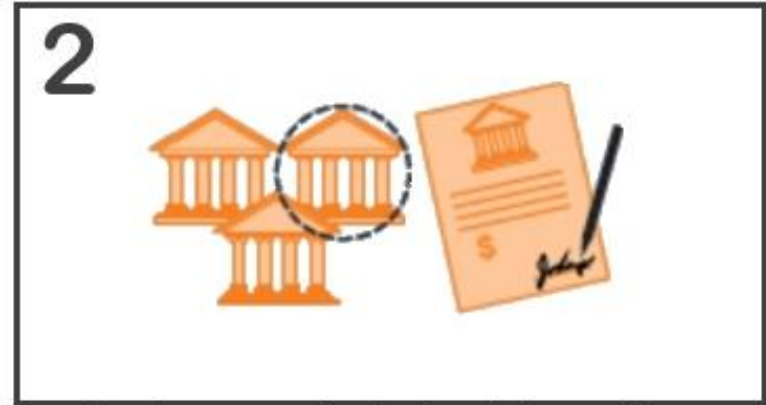
Structural barrier to investing

- Tenant/Landlord split incentive

# On-Bill Repayment



Customer and contractor identify energy saving opportunities



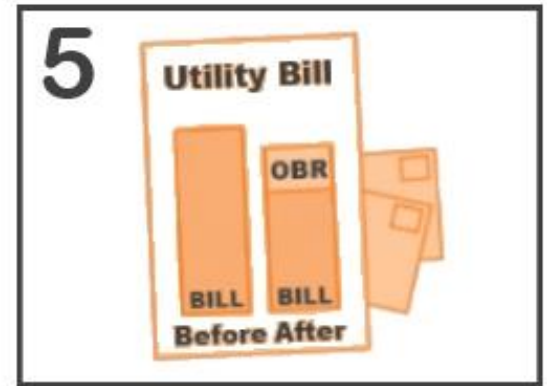
Customer selects best financing option from participating investors



Contractor completes project and receives payment

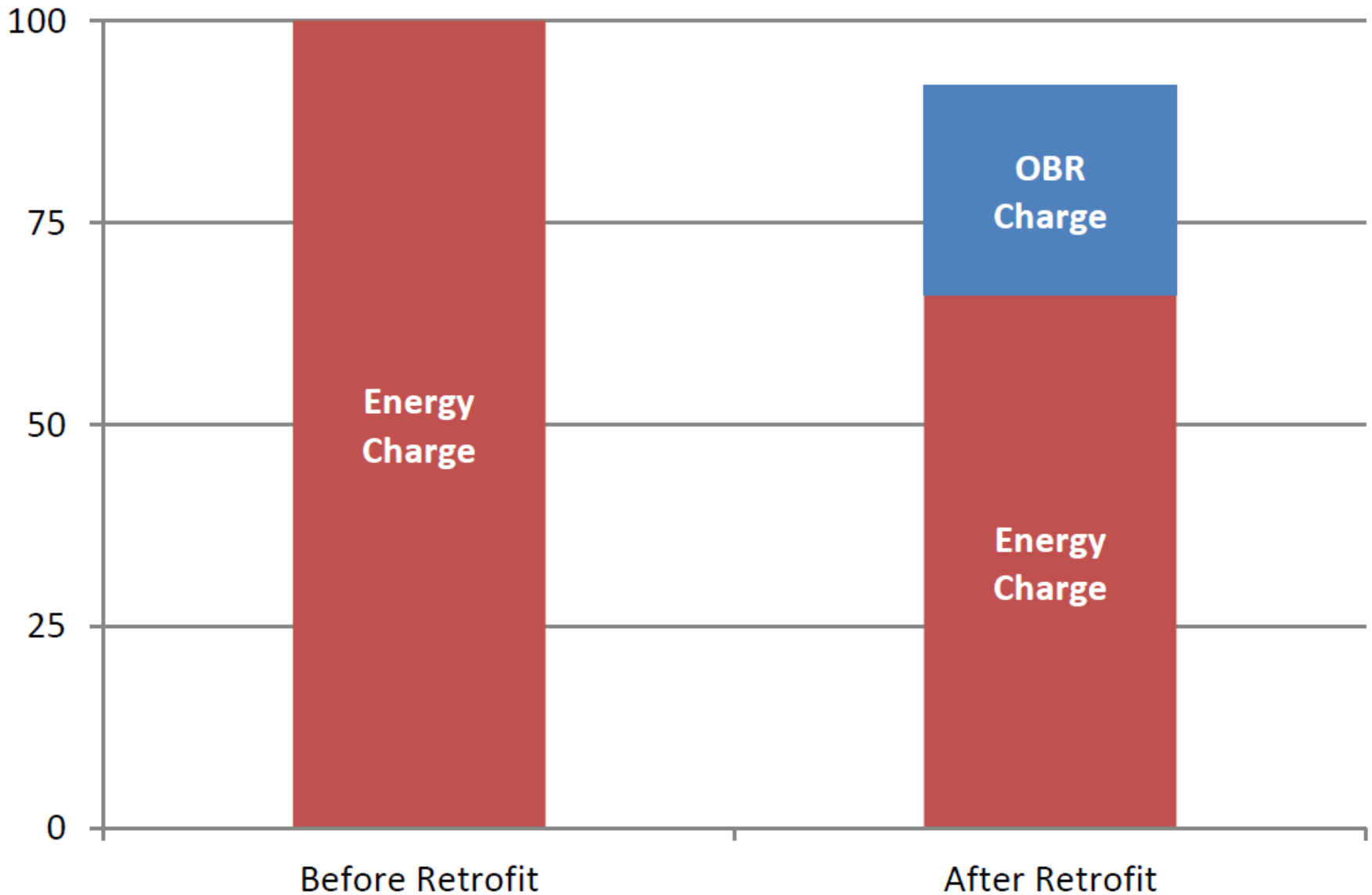


OBR administrator verifies project performance



OBR saves money and energy

# Example Utility Bill



# Key Features of OBR

- Bill Neutrality
- “Stays-with-the-meter”
- Consumer Protections
- Complements other energy programs

# Current OBR Status

- **California**
  - OBR for commercial building to launch in 2014
  - EDF is considering introducing legislation to implement residential OBR
- **Hawaii:**
  - Residential and commercial OBR to launch in 2014
- **Connecticut:**
  - Residential OBR to launch Q2 2014



EDF is working with stakeholders in New York, New Jersey, North Carolina, Ohio, Illinois and other states to pursue programs in 2014

# Thank You

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