



Pacific Gas and Electric Company

On-Bill Financing for Energy Efficiency Upgrades



Zero-interest financing for business customers

Energy efficiency upgrades are a great way for businesses to lower their energy use and reduce monthly bills. PG&E can help you make facility improvements without high interest costs.

Program benefits for business customers:

- Financing from \$5,000 to \$100,000 of the project cost, after incentives
- Loan terms up to five years
- Zero interest
- No minimum credit requirements
- Loan repayment is based on projected energy savings

What is On-Bill Financing?

- The Energy Efficiency Retrofit Loan Program, also known as On-Bill Financing, helps eligible customers pay for energy efficiency retrofit projects with zero interest, zero penalty loans.
- The program works in conjunction with PG&E's energy efficiency rebate and incentive programs by eliminating up-front costs.
- After project completion, PG&E will lend the money for the retrofit, and the customer will pay the loan—interest free—through their monthly utility bills.

How much can businesses and agencies borrow?

- Business customers may qualify for loans between \$5,000 and \$100,000 per service address, with loan periods of up to 60 months.
- Government agencies may qualify for loans between \$5,000 and \$250,000 per service address, with loan periods of up to 120 months.
- Loan funds must be used to purchase and install qualifying energy efficient equipment.

What kinds of projects are eligible?

Financing is available to fund many energy efficient technology upgrades, including LED lighting, refrigeration, HVAC, food service and LED streetlight projects. To qualify, a project's total cost savings must be sufficient to repay the loan within the maximum loan term limits, and the project must qualify for a rebate or incentive through a PG&E program.

Customers may install the equipment themselves or hire a contractor to perform the work. PG&E may need to inspect the site before the old equipment is removed and may perform another inspection upon project completion.





How is the loan term calculated?

To qualify for financing through the On-Bill Financing Program, a project's estimated energy savings must be sufficient to repay the loan during the maximum allowable payment term. The monthly payment is calculated based on estimated monthly energy savings.

For example:

Project cost	\$10,000
Energy efficiency rebates and/or incentives	(\$2,500)
Loan amount (remaining costs to be funded)	\$7,500
Estimated monthly energy savings from retrofit	\$300
Monthly loan installment billed on PG&E utility bill	\$300
Simple payback period (loan amount divided by monthly payment amount)	25 months

The loan terms for the customer in this example would be \$300 per month for 25 months.

If a business customer closes a PG&E account before the loan term ends—for example if a business closes or moves to a new location—the business must pay off its loan balance when the final bill is settled.

Does your business or agency qualify?

Before beginning your retrofit project, contact PG&E to make sure your energy efficiency upgrades qualify for On-Bill Financing. To be eligible, customers must have a PG&E account that has been continuously active for the past 24 months and has been in good standing for the past 12 months. Business customers are also subject to a payment history screening.

Next Steps

To find out more information about the On-Bill Financing Program and to check your eligibility, contact your PG&E Account Manager through the Business Customer Service Center at 1-800-468-4743, or visit pge.com/obf.



Contra Costa County Climate Leaders Program

A project of Generation Green - a 501(c)3 Non profit organization
Find Links to Other Local Government Policy Opportunities at

Residential Energy Conservation Ordinance (RECO)

WHAT? A RECO ordinance requires energy efficiency upgrades to be installed in a house at the time of sale or at the time of a major remodel. Compliance with RECO measures saves money in energy savings and reduces the amount of GHG emissions in each home. A RECO ordinance will greatly influence the reduction of city GHG emissions.

WHY? Buildings have a long lifespan. The initial technology installed in a house is often outdated by the time an owner sells the building. By implementing a RECO, these energy upgrades are implemented when owners are already undergoing property inspections and improvements associated with the sale or remodel.

- More than two-thirds of CA's residential buildings were built before 1982 and so therefore did not have energy performance requirements from the CEC.
- With continual upgrades in the state's energy standards since 1978, even houses built in 1990 lack some of the most cost-effective efficiency measures.
- The number of existing homes sold each year is triple the number of new homes that are built.

By improving the existing building stock, GHG emissions can be greatly reduced in a building sector that would otherwise remain relatively stagnant.

WHO? Cities and counties have ordinances that require energy efficiency improvements to buildings at the time of sale. Local governments define what classifies as a major remodel to ensure updates at that time also. Utilities sometimes partner with local governments to expand the use of these local energy conservation ordinances as part of the 2006-08 energy efficiency programs.

- San Francisco
http://www.sfdbi.org/ftp/uploadedfiles/dbi/Key_Information/ResidentialEnergyConservationOrdinance.pdf
- Berkeley <http://www.ci.berkeley.ca.us/ContentDisplay.aspx?id=16030>
- Austin, TX
<http://www.austinenergy.com/About%20Us/Environmental%20Initiatives/ordinance/index.htm>

HOW? The following resources will be useful:

- CA Home Energy Rating Services (HERS) www.energy.ca.gov/HERS
- Energy Checkup www.energycheckup.com
- Description, calculations, cost-effective analysis, barriers to implementation and more
http://www.arb.ca.gov/cc/scopingplan/submittals/electricity/nrdc_time_of_sale_ee_final.pdf
- San Fran Costs, Benefits, Reductions and Savings from an upgraded RECO
http://www.spur.org/publications/library/report/critical_cooling/option2
- Presentation on Berkeley's Current and possible future RECO alterations
<http://www.ecoleader.org/assets/downloads/RECO/Berkeley%20RECO%20for%20Sonoma%20County.pdf>
- Draft Ordinance from Boulder, CO
http://www.bouldercolorado.gov/files/Environmental%20Affairs/CAPAG/reco_report_boulder.pdf

Thank you to our sponsors!



THE FOUNDATION

Since 1990, Generation Green (a 501(c)3) has sought to inform and encourage environmental action in CCC. The mission of Generation Green is to educate and inspire local residents and stakeholders in Contra Costa County to Reduce Our Impact on the Earth, to Reuse Our Materials, to Respect Our Planet and to empower citizens to implement sustainable actions to reduce our carbon footprint.

GENERATION GREEN

PROGRAMS INCLUDE:

- *Contra Costa County Climate Leaders (4CL)*
- *Dumpster Diversion Project (DDP)*
- *Green Rheem*
- *Sustainable Schools Connection*

Thank you to our sponsors.



QUEST

ILLUSTRATION: ENERGY SERVICES & TECHNOLOGIES, INC.

Reduce • Reuse • Respect

CONTRA COSTA COUNTY CLIMATE LEADERS



A Project of Generation Green

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CONTRA COSTA COUNTY CLIMATE LEADERS



Planning for our Future

A Network for sharing, publicizing
and facilitating the sharing of
best practices for greenhouse gas
emission reduction policies



A project of Generation Green
a 501(c)3 Nonprofit organization

www.cccclimateleaders.org

The network for local governments sharing, publicizing and facilitating greenhouse gas emission reduction policies in Contra Costa County.

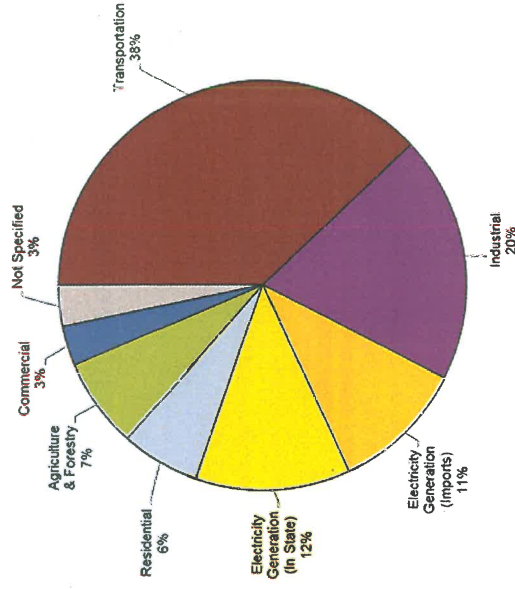
THE PROJECT

The mission of the Contra Costa County Climate Leaders Program (4CL) is to help Local Governments take action and reduce Green House Gas (GHG) emissions in Contra Costa County (CCC). To facilitate regional action, we monitor activities, provide free resources and tools and a multimedia communications strategy that ensures best practices are shared and implemented. Joined by elected officials, paid staff, volunteer advocates and grassroots organizations, we are ALL climate leaders in CCC.

2009 GHG emissions by Sector

(Air Resources Board, 2000-2009 emission inventory)

Year 2009: Total Gross Emissions
456.8 MMT CO₂e



THE PURPOSE

The 19 cities in CCC are some of the fastest growing areas in the Bay Area. It is critical that CCC utilize smart growth opportunities and cities share best practices.

- *The County's emission rate in tons/person is the highest of all the Bay Area counties.*
- *The population is significant in size (1 million as compared to Alameda's 1.4 million).*
- *The growth rate of CCC (8%) is much higher than the other counties and higher than California as a whole (6%).*

With the passage of AB32 and SB375 these numbers become significant. Our organization is eager to help local governments share best practices and achieve regional goals.

THE BENEFITS

There are no dues or fees or to use the tools and resources provided. We are all volunteers working for the same cause: *to help local governments reduce GHG emissions in Contra Costa County.* We provide the following:

- *Monthly newsletters featuring up to date local actions.*
- *Website featuring interactive map with links to all contra costa county cities for sharing of best practices and tracking status on Climate Action Planning.*
- *Periodic workshops on key policy issues.*
- *Periodic fact sheets on key issues facing Contra Costa County.*



To sign up, please email: info@cccclimateleaders.org

"Contra Costa County has the most acres at high risk of development of any county in the Bay Area ... over 18,000 acres".

--Greenbelt Alliance.

REDUCE

REUSE

RESPECT