



LEVERAGING UTILITY REBATE PROGRAMS

Andrew Nih – EE Financing Programs Supervisor

On-Bill Financing (OBF) Program Overview

1

Must qualify & receive rebate from SoCalGas EE programs

2

0% interest, unsecured loan, non-transferable

3

Loan Per Meter:
Minimum: \$5,000
Maximum: \$100,000

4

Maximum loan term: 5 years or useful life of equipment

5

Monthly payment paid through utility bill, no penalty for early repayment

6

Loan default will result in shut-off of gas service

Eligibility Requirements

Account must be in good standing

1st
Item

Project must meet 5 year payback

2nd
Item

Account must be active for 2 years & have 12 months of energy usage

3rd
Item

SoCalGas will qualify based on customer's billing history

OBF Process

- 1 Customer/vendor contacts SoCalGas
- 2 SoCalGas performs credit check & project review
- 3 Loan Agreement issued & signed
- 4 Project installed & post-inspection performed
- 5 Adjustment true-up letter (if applicable)
- 6 Loan issued and monthly billing begins

Programs that Leverage Financing

- » Core Programs
 - Programs implemented by SoCalGas
- » Third Party Programs
 - Programs implemented by vendors
- » Direct install
 - Programs that install measures at no-cost to small and medium commercial customers

Outreach Partners and Trainings

Account Executives

Trainings held at least once a year

3P Programs

Look for programs that will integrate financing

Make qualification process as seamless as possible

Trade Pro Program

Trainings held at annual trade pro event

Third Party Integration Examples

- » Sell as “no out of pocket” costs and loan is attached to their gas bill
- » Provide energy savings and payback calculations to vendor
- » Prepare loan documents for qualified customers at time of energy audit

Key Takeaways

Understand what your finance program is

Integrate with EE programs

Contractor & vendor driven

Integrate into vendor processes

Consumer marketing may not be effective

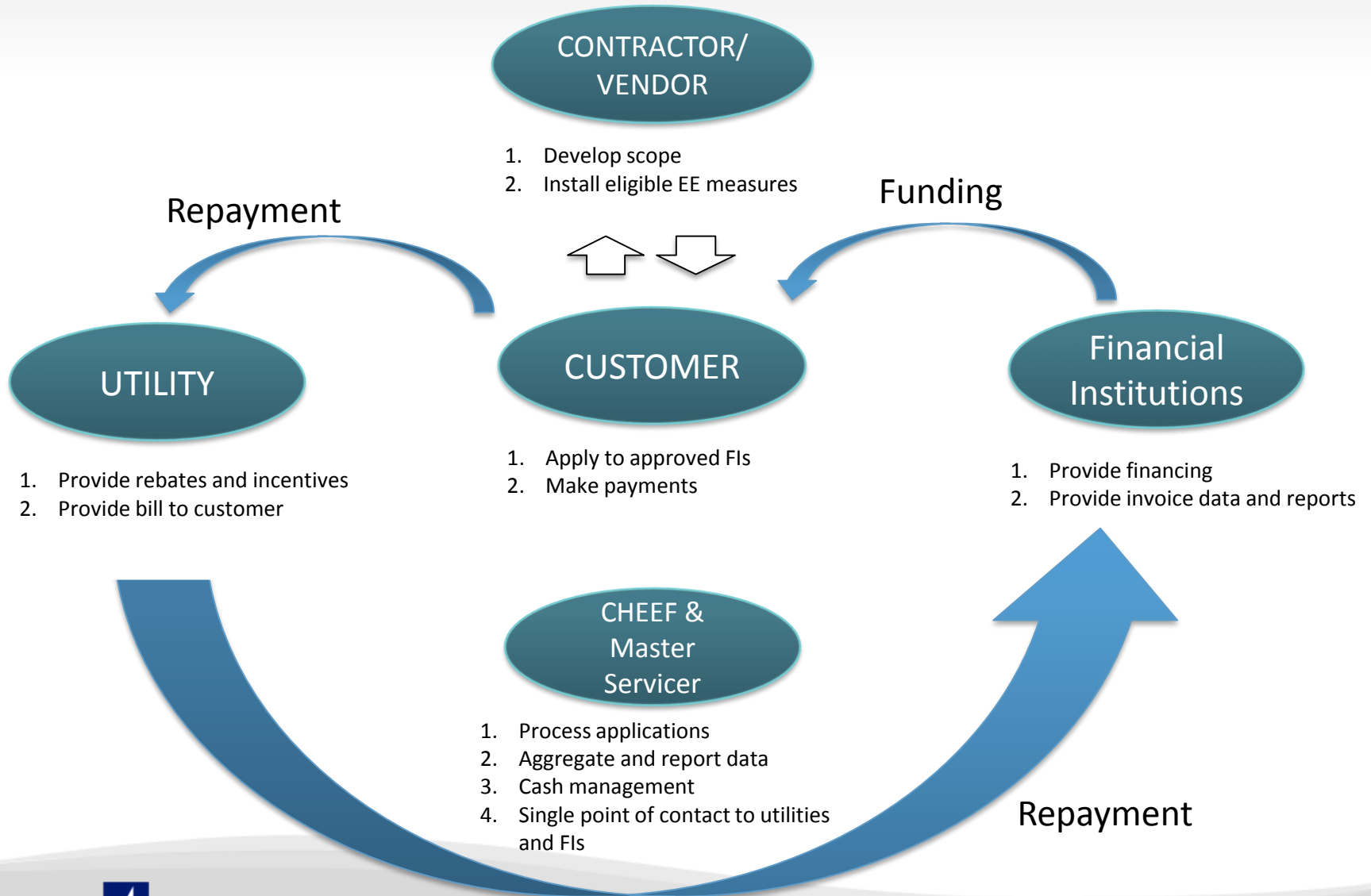
Allow vendor to sell financing to customer

Meet the customer where they are

CHEEF Pilots Commercial as Authorized by CPUC

	Small Business Lease	Small Business Loan	Commercial OBR
Products	Leases & ESAs	Loans	Loans, Leases, ESAs
Repayment	Off-Bill & On-Bill	Off-Bill & On-Bill	Off-Bill & On-Bill
Credit Enhancement	Loan Loss Reserve	Loan Loss Reserve	None
Occupancy Requirement	Tenant or owner occupants	Tenant or owner occupants	Tenant or owner occupants
Borrowers	Small Businesses and Non-Profits	Small Businesses & Non-Profits	Any size business, government and Non-Profit

ON-BILL REPAYMENT PROCESS OVERVIEW



Contacts

- » Andrew Nih – EE Finance Programs Supervisor
 - Email: anih@semprautilities.com
 - Phone: 213-244-3433

- » SoCalGas: <http://www.socalgas.com/for-your-business/rebates/zero-interest.shtml>