

**On-Bill Financing:
0% Financing. 100% Easy.**

Agenda

12:00pm – Welcome and Overview of SCP

12:05pm – On-Bill Financing

- Requirements

- Costs

- Permitting

- Steps to Participate

- Important Terms & Conditions

- Getting Started

12:45pm – Q&A

1:00pm – Closing



Webinar Logistics

- All attendees are in listen only mode
- Please send us questions using the Q&A box at any time
- We will answer questions after the presentation
- Webinar is being recorded; recording & presentation will be shared





generation
SCP

buys cleaner energy sources, provides programs

delivery
PG&E

delivers energy, maintains the grid, provides bill

customer
YOU

cleaner energy, local control and competitive rates



SCP's Mission

Sonoma Clean Power is turning the tide on the climate crisis, through bold ideas and practical programs.

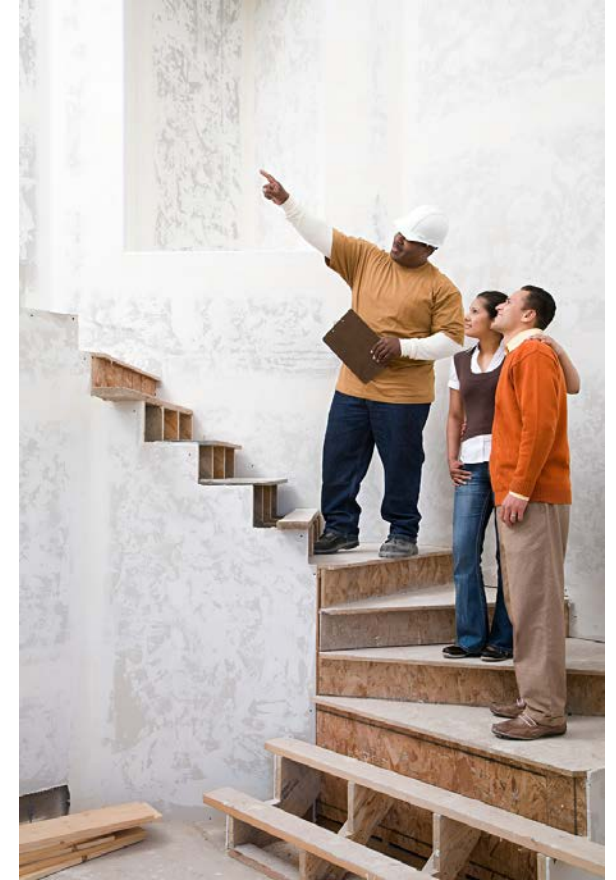
- Provide higher percentages of renewable energy and reduce greenhouse gas emissions
- Help solve the climate crisis at a local level
- React and respond to local needs
- Deliver benefits which make a difference for our customers



Lead Locally Project Purpose & Customer Benefits

Customer Knowledge - Contractor Engagement - Financial Barriers

- Use the Advanced Energy Center website and store to see and touch new energy products
- Find and select pre-qualified contractors
- Get specially negotiated discounts from participating vendors and SCP
- Take advantage of SCP's 0% On-Bill Financing to install eligible products for no up-front cost



Welcome to the Advanced Energy Center!

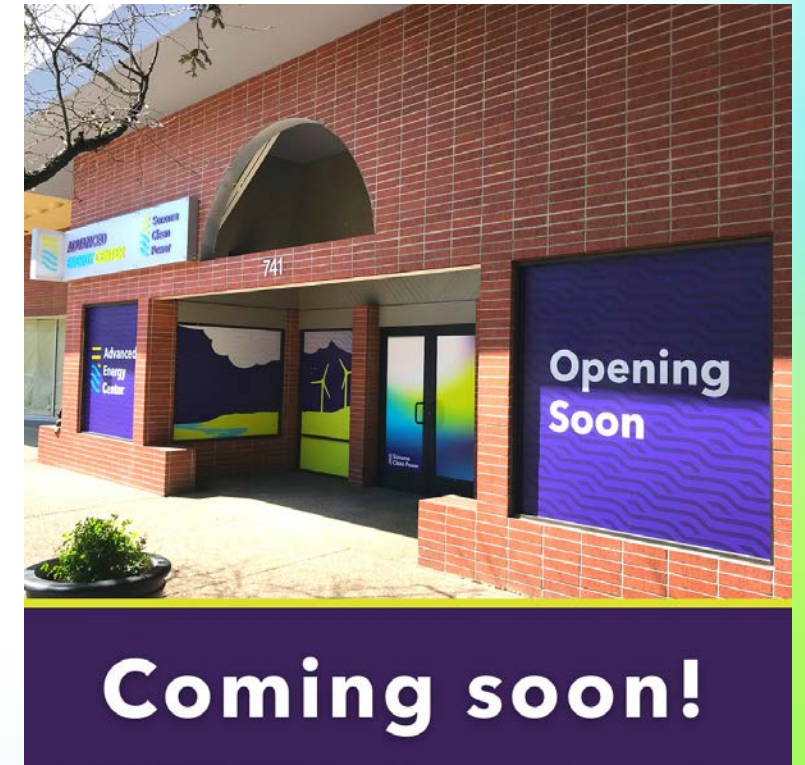
SCP created the **Advanced Energy Center** to help our customers find local, qualified contractors to install more **advanced efficiency features and electric appliances**, many of which are eligible for incentives and no-interest, on-bill financing!

Opens June 15th!!!

Now online! www.scpadvancedenergycenter.org



Made possible by a grant from the California Energy Commission



Featured Products

- Electric heat pumps for heating and cooling
- Electric heat pump water heaters
- Induction cooktops and ranges
- Air sealing
- Enhanced building insulation
- and more!



ecobee

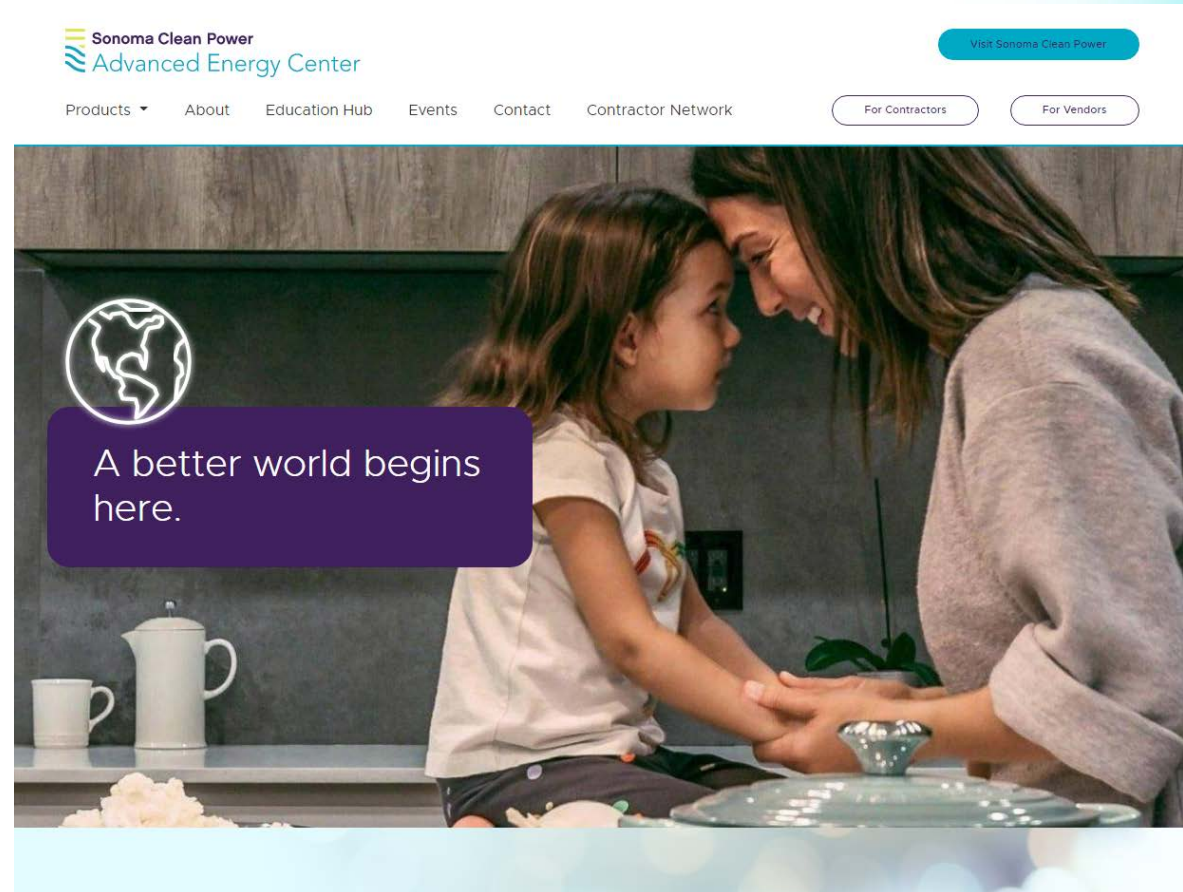


Gas and propane products are not eligible



Website

- Get discounts on eligible improvements
- Apply for 0% On-Bill Financing
- Request bids from pre-qualified contractors
- Track your project's progress, including automatic website reminders
- Review project invoices and permits as submitted by your contractor
- Explore events & prior webinars



Equipment Discounts

Vendor Discounts negotiated by SCP for participating contractors

SCP Discount Vouchers for additional savings at purchase

Lowest priced equipment for your residential and commercial projects

Program incentives, offers, and Terms and Conditions subject to change without notice



On-Bill Financing



Home energy projects with no money down*



0% interest loans up to \$10,000**



Pay monthly on your electricity bill

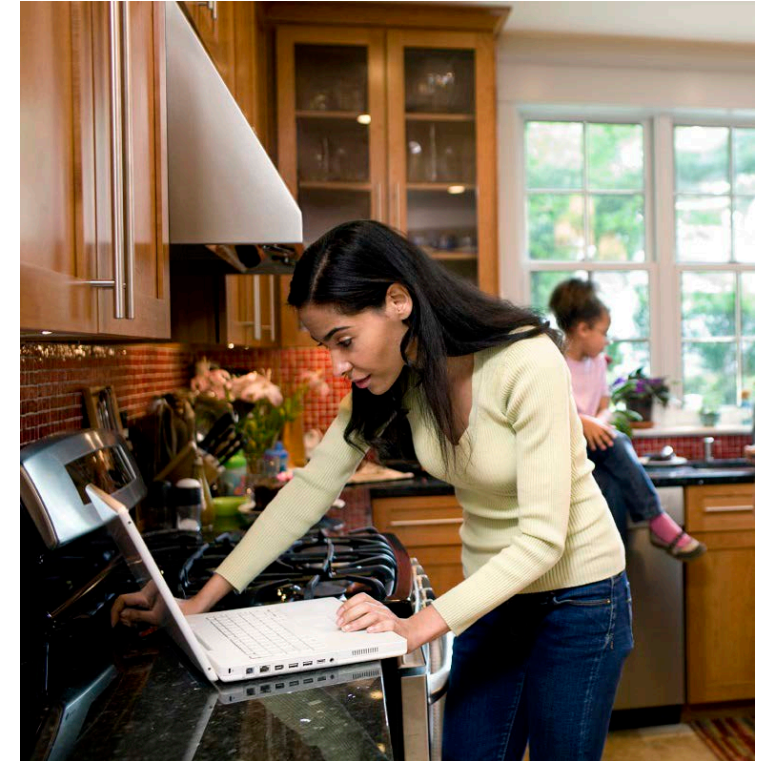
**Must be installed by a contractor participating in SCP's On-Bill Financing Program. Self-installed equipment and products are not eligible for On-Bill Financing.*

***See full Terms and Conditions for on-bill financing eligibility.*



On-Bill Financing Requirements

- Be an active SCP residential customer
- Own the property with the project
- Have zero-dollar past-due balance on your last three PG&E billing statements
- Work with a Contractor approved to offer SCP's On-Bill Financing



SCP follows all requirements and practices for equal opportunity lending as part of its On-Bill Financing Program

Eligible Project Costs

Project costs eligible for On-Bill Financing include:

- Product and installation costs, less incentives from SCP & other programs, approved in customer's On-Bill Financing agreement
- Related equipment, material and labor costs for connected building system improvements required for product installation or by code
- Permit costs



Questions? advancedenergycenter@sonomacleanpower.org



Eligible Related Project Costs

Certain related improvements to connected building systems that are required to complete your project may be eligible for On-Bill Financing.

Eligible Related Costs	Not Eligible
New electric line to installed improvement	New electric wiring throughout home
New pipe to a heat pump or water heater	New pipes throughout home
Finish work around wall/roof penetrations	Repainting full interior or exterior
New main electric panel or subpanel	New electric service line-drop or meter

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Permitting Your Project

Working with a qualified contractor is the best way to get the most benefit out of your energy project.

Why is permitting required and how does it benefit you?

- Permits confirm upgraded electrical, water, and gas equipment and systems are **safe and meet code**.
- Proof of permits will get you the **best return value** on your upgrades when you sell your home.
- **Peace of mind** that fire or other home damage is traced back to permitted work to safeguard insurance pays for repair or rebuild.



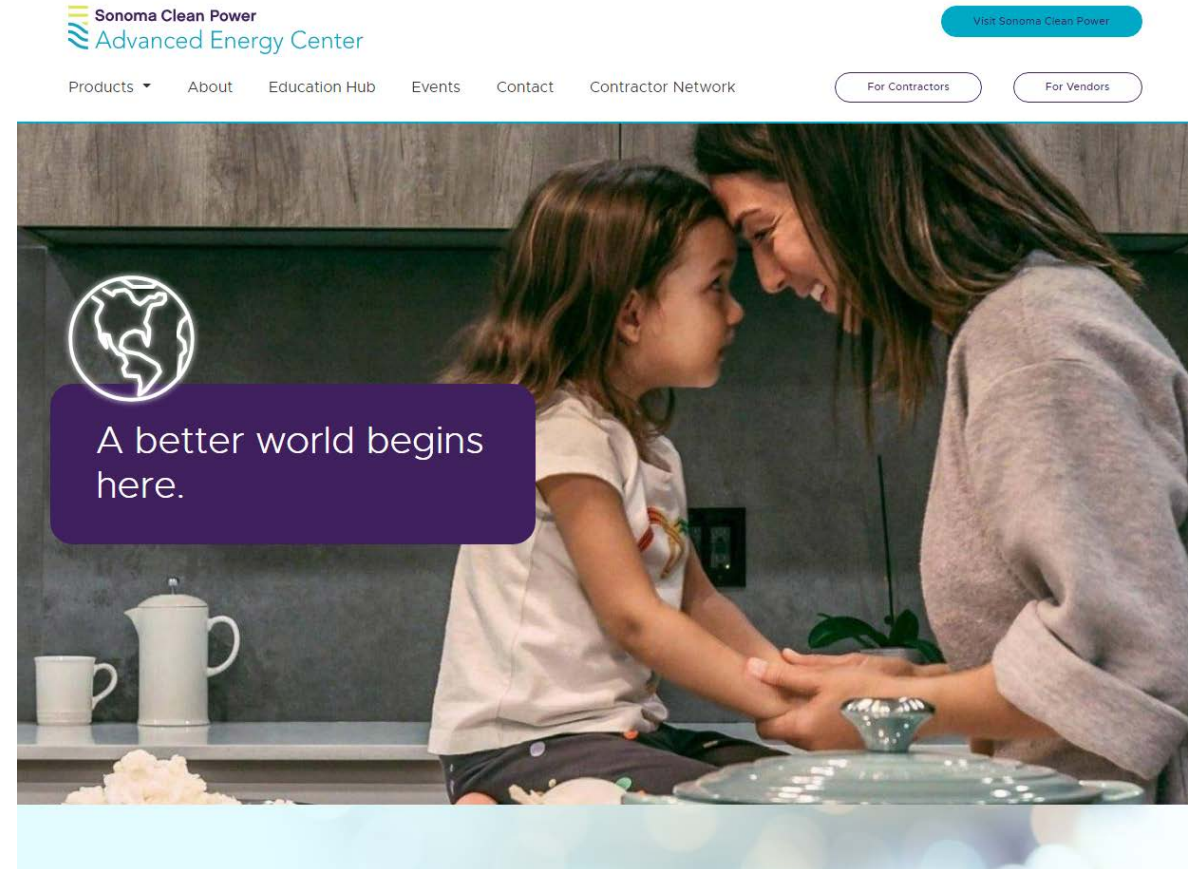
On-Bill Financing Steps

- 1 Visit the Website
- 2 Receive and Select Bids
- 3 Sign an Agreement
- 4 Install Your Improvements
- 5 Close Out and Payment
- 6 Paying the On-Bill Charge



1 Visit the Website

- View eligible products and discounts
- Select products and request bids from contractors
- Submit On-Bill Financing Application



2 Receive and Select Bids

- Contractors submits bids through website
- You can review all bids and select a bid
- SCP uses bid to fill out On-Bill Financing Agreement and confirms loan details with you



3 Sign an Agreement

- SCP will send you the On-Bill Financing Agreement
- You will sign the On-Bill Financing Agreement with SCP
- You and your Contractor may sign a separate contract for project work not covered by On-Bill Financing



4 Install Your Improvements

- Your Contractor will install the approved improvements listed in Exhibit B of On-Bill Financing Agreement
- If changes are made to approved improvements (different model, quantity etc.)
 - You will email SCP to request changes before installation; your Contractor will provide a new bid to SCP
 - If approved, SCP issues new Exhibit B to Customer and Contractor



On-Bill Agreement Exhibit B

A. Approved Program Improvements*

AEC Voucher No.	Equipment with make & model, Labor, Permits, Fees, Taxes, etc. (List each line item from the Contractor's Bid)	Cost (From Bid)	Manufacturer Rebate	SCP AEC Rebate	Other Rebates or Discounts	Total Amount for On-Bill Financing = (Loan Amount)	Approved by SCP**	
							(Y/N)	Initial
Total Approved Amount for On-Bill Financing								

- Approved Improvements
- Eligible Costs
- Loan Terms



B. Loan Terms for Approved Improvements:

Loan Amount Approved by SCP	\$	XXX.XX
Interest Rate / APR		0.0%
Loan Term*** (Months):		
First Month Payment	\$	<u>XX.XX</u>
Remaining Monthly Payments	\$	<u>XX.XX</u>
PG&E SAID tied to OBF		

5 Close Out and Payment

- Customer & Contractor submits close-out documents through website (Notice of Completion, invoice, final closed permit if required)
- SCP pays Contractor the approved loan amount
- You pay your Contractor for project work not covered by On-Bill Financing Agreement



6 Paying the On-Bill Charge

- You will pay the On-Bill Financing charges through your monthly electricity bill
- Please note: You would need to pay off the remaining balance if you chose to close your SCP account





Important Terms & Conditions

As you consider On-Bill Financing for your project, you should know:

- Funds are available on a first come, first reserved basis.
- Flexible repayment terms up to 5 years for loans up to \$5,000 and 10 years for loans up to \$10,000.
- SCP's On-Bill Financing charge will appear on your electricity bill 1-3 months after your project completes.
- You will be obligated to pay your On-Bill Financing charge as part of your regular electric bill payment. Failure to pay may result in termination of your SCP account and make you subject to collections.





Important Terms & Conditions Continued

As you consider On-Bill Financing for your project, you should know:

- You can pre-pay your remaining loan balance in full, but partial payments are not allowed. If you move or close your SCP account, you must pay off the remaining balance.
- Switching from gas to electric appliances will increase your electricity usage which will result in a higher electric bill. Part of the higher electricity costs may be offset by lower gas costs.
- Installing electric appliances with energy efficiency improvements may result in lower operating costs overall.



Program incentives, offers, and Terms and Conditions subject to change without notice

Getting Started

1. Visit the Advanced Energy Center online
www.scpadvancedenergycenter.org
2. Visit the Advanced Energy Center after June 15th on
4th Street Santa Rosa
3. Create your account and learn about:
 - Products for your project
 - Discounts and On-Bill Financing
4. Use the website to:
 - Submit your On-Bill Financing Application
 - Request bids from contractors

Information available online

- Eligible products and contractors
- Program details and FAQs
- On-Bill Financing Application and Agreement

Application submittal and bid requests do not obligate customer to any purchase or payment.



Questions?

www.scpadvancedenergycenter.org

advancedenergycenter@sonomacleanpower.org

(707) 708-0444

COMING JUNE 15th!

Advanced Energy Center

741 4th Street

Santa Rosa, CA 95404

