



12th Annual CCEC Forum: Webinar 2

August 5, 2021 | 10:00 - 11:15 am

Soup to Nuts: An Interagency Approach to Guiding Constituents from Education to Energy Savings





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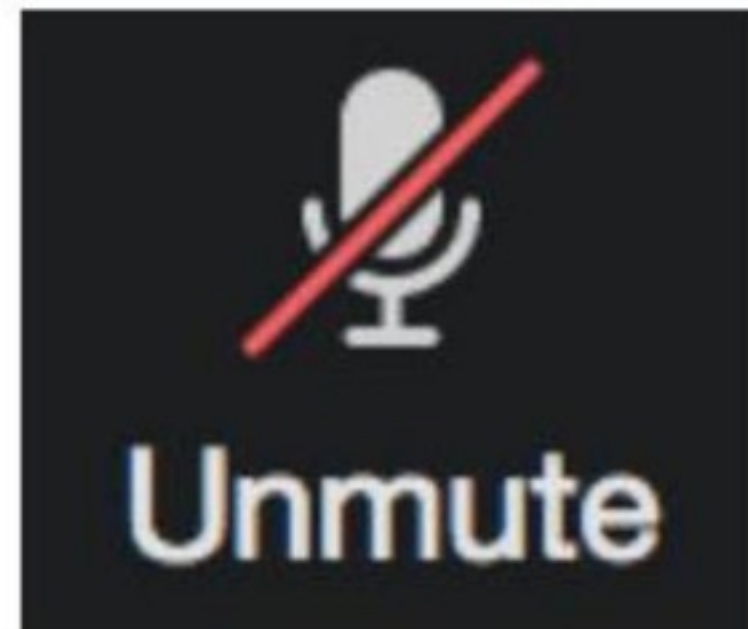


SOMAH

Zoom Features

Microphone

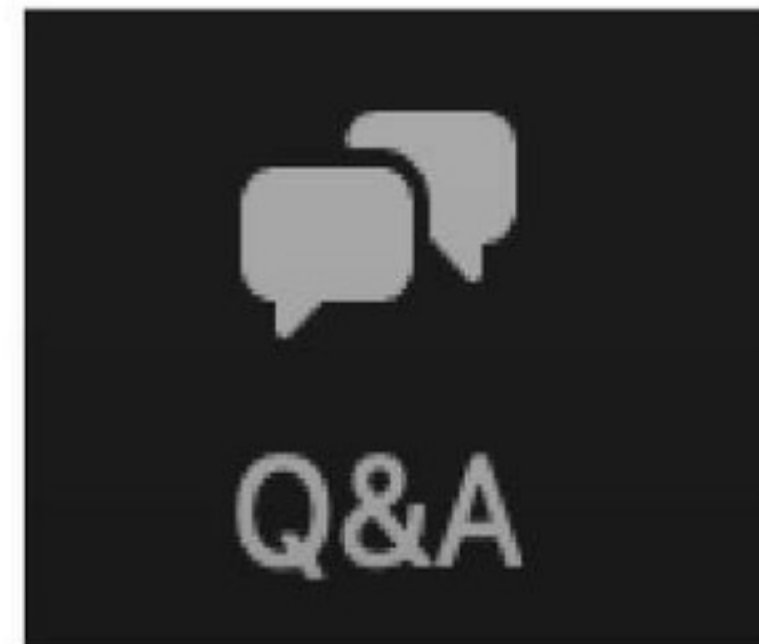
Keep yourself **muted** so that we can hear our speakers clearly



Q&A

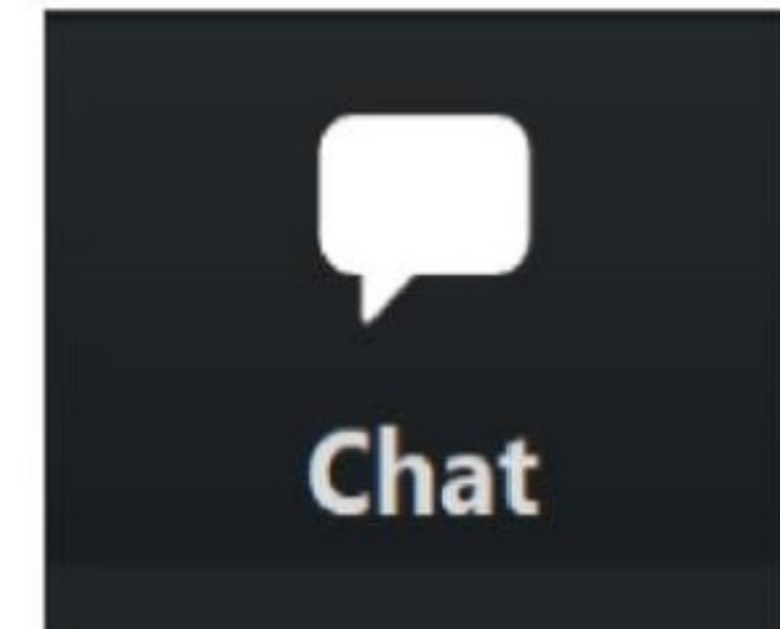
Submit questions for panelists through the Q&A module at any point during the webinar.

Upvote questions that you are interested in.



Chat

Communicate with other participants or reach out to LGC staff if you encounter technical issues.





Meet our Speakers!



Kaylee D'Amico

*Marketing, Education and
Outreach Specialist
California Hub for Energy
Efficiency Financing, State
Treasurer's Office*



Jeffery Liang

*Single Family Project
Manager
BayREN*



Tonya Veitch

*Senior Sustainability
Analyst
County of Santa Clara,
Office of Sustainability*

SOUP TO NUTS

An Interagency Approach to Guiding Constituents from Education to Energy Savings

California Climate & Energy Collaborative Forum

August 5, 2021



GUIDING CONSTITUENTS FROM EDUCATION TO ENERGY SAVINGS

- There are a multitude of programs that can **help your constituents pursue and complete energy upgrades**
- Local governments need to **raise awareness and understanding** of these programs to educate constituents and encourage them to take action
- With options at many organizations available to support energy upgrades, the landscape can be complex to navigate!
- **Interagency collaboration is the key** to taking constituents from education to energy savings
- Guidelines for success to aspire to: *knowledge sharing, seamless user experience, and scaling*

What kind of problems have you experienced in developing a cohesive, multi-agency approach to energy upgrades among your constituents?

Lack of capacity and knowledge.

Not enough funding

demonstrating value

Limits with coordination with local agencies due to finding funding to get started to do the work.

Disseminating information, participating uptake

contracting - deciding who holds contracts

Identifying the various opportunities across the public sector agencies and nonprofit organizations - they change quickly

Coordination with other agencies/overwhelm /capacity

funding and agency capacity

What kind of problems have you experienced in developing a cohesive, multi-agency approach to energy upgrades among your constituents?

Lack of capacity and knowledge

Not enough funding.

Lack of direction from elected officials.

The siloed nature of developing energy policy.

Limited staff to support

unclear to partners that we should be affiliating

no action after formulating Climate Emergency Declaration

Identifying stakeholders especially if you have never done that or are getting started.

KNOWLEDGE SHARING

- **How do we raise public awareness of energy efficiency programs among constituents?**
- **How do we help constituents transition from education to action?**
 - Meet people where they are at.
 - Partner with complimentary programs.
 - Identify target audiences by prioritizing equity.
 - Determine the best method of outreach.

SEAMLESS USER EXPERIENCE

- **How do we make it easy for constituents to navigate available programs and understand how they can use them?**
- Lots of EE programs to engage with, coming from many different messengers
 - Rebates, incentives, education, and more available from utilities, RENs/CCAs, government, and nonprofits
 - On this panel alone, we represent a county sustainability office, a REN rebate program, and a state financing program!

SCALING

- **How do we reach as many people as possible and remove obstacles to upfront costs for constituents?**
- Goals include: 100% zero carbon, renewable homes by 2045
- Upfront cost of energy upgrades is an obstacle to reaching goals
- Combine rebates and financing to achieve savings greater than the monthly payment

WHAT OUR AGENCIES DO



Connecting Constituents to Energy Efficiency Programs

2021 CCEC Forum

August 5, 2021

County of Santa Clara
Sustainability



Livable. Equitable. Resilient.

Sustainability Vision At a Glance



Climate Protection and Defense

Goal #1. Become a carbon neutral County with zero waste and zero emissions.

Goal #2. Increase preparedness and resilience to shocks and stressors.



Natural Resources and the Environment

Goal #3. Healthy environment for all residents and living creatures.

Goal #4. Enhance and protect natural and working lands.



Community Health and Well-being

Goal #5. Improve health and well-being and eliminate health inequities.

Goal #6. Encourage civic participation and leadership to achieve full potential.



Prosperous and Just Economy

Goal #7. Cultivate a prosperous and economically vibrant County.

Goal #8. Leverage County resources and influence to advance sustainability.

About Santa Clara County

- 1.9 million residents
- 15 cities
- PG&E territory
- 2 Municipal Utilities
 - City of Palo Alto Utilities
 - Silicon Valley Power
- 2 Community Choice Aggregators (CCAs)
 - San Jose Clean Energy
 - Silicon Valley Clean Energy
- Bay Area Regional Energy Network (BayREN)



Marketing and Outreach Strategies

- Host 8-10 bilingual energy efficiency and electrification workshops/webinars a year for home and property owners
- Partner with Complimentary Programs
 - CCAs
 - BayREN
 - Residential Energy Efficiency Loan (REEL)
 - Bay Area SunShares
- Mailers
- Digital media ads
- Digital media toolkits
- Website



Impact

- Webinars
 - Average 50 attendees
 - 96% of attendees learned something new
- BayREN 2020 results
 - \$2+ million rebates paid
 - 2,141 homes upgraded
 - 987 metric tons of CO2e reduced countywide
- GoGreen Home
 - Bay Area: 175+ loans
 - Santa Clara County: 15 loans

\$2 million

Mentimeter

in rebates paid to home and property owners in the County through BayREN for efficiency upgrades in 2020.



**560 homes
upgraded**

and received rebates from the BayREN Home+ program in 2020.

Collaboration Opportunities

- Plug and play content
- Digital media toolkits
- PowerPoint slides
- Attend workshops/webinars
- Like/share on social media platforms
- Collaborate on materials

County of Santa Clara

Office of the County Executive
Office of Sustainability
County Center at Charcot
2310 North First Street, Suite 106
San Jose, California 95131



Dear Property Owner:

The County of Santa Clara and Town of Los Gatos are pleased to invite you to the upcoming **Los Gatos Homeowner Energy Efficiency and Electrification Webinar**. At the webinar, you will learn from home energy experts about resources and rebates to help you transition to cleaner energy and improve the comfort and health of your home.

You will also have the chance to learn about the following programs and resources:

- **BayREN Home+** offers up to \$5,000 in rebates for energy upgrades and free unbiased expert advice.
- **Silicon Valley Clean Energy** provides clean electricity and innovative programs to fight climate change.
- **Bay Area SunShares** aims to make it simpler and more affordable to go solar by providing group-buy discounts for rooftop solar and battery storage (limited time).
- **Green House Calls** provides no-cost energy and water efficiency services.
- **Residential Energy Efficiency Loan program** offers exceptional interest rates and affordable monthly payments for energy efficiency upgrades. Can be combined with BayREN rebates to maximize savings.

Residential Energy Efficiency Loan (REEL) Program



REEL customer Sammie Allen and son, of Ridgecrest, CA, with new smart thermostat

- For houses, townhomes, condos, manufactured homes and properties of 1-4 units that receive gas and/or electricity from PG&E
- Loans of \$2,500 - \$50,000 offered by 8 participating lenders through state-administered program
- Interest rates starting at 2.95%*
- No closing costs or maintenance fees, no money down
- Loans are unsecured – property not used as collateral, no home equity required
- 1-15 year loan terms
- Can be combined with Home+ rebates and other incentives
- Up to 30% of loan can be for non-energy improvements like landscaping and remodeling
- Connect with REEL contractors and lenders through [GoGreenFinancing.com](https://www.bayren.org/GoGreenFinancing.com)



*as of 3/19/21. See [posted REEL rates](#) for current information.



Who is BayREN?



- Bay Area Regional Energy Network
- Collaboration of the 9 Bay Area Counties
- Funded by ratepayer dollars, overseen by the CPUC
- Energy efficiency programs including Single Family, Green Labeling, Multifamily

BayREN.org

BayREN Home+

- Up to \$5,000 in rebates for energy efficiency and electrification
 - Insulation, weatherization, furnace, water heater, etc.
- Trained and vetted Participating Contractors
- Free, independent advice through Home Energy Advisors
- Referrals to complementary programs

(866) 878-6008

www.bayrenresidential.org

BAYREN

What are we working towards?

- Customer Oriented
 - Easy, convenient, consolidated
 - One stop shop, clearinghouse of information
 - Earth Day Webinar
- Coordination of Programs
 - Contractor outreach
 - Coordinated requirements/paperwork

We are in this together!

Financing Energy Upgrades

through the California Hub for Energy Efficiency Financing (CHEEF)

Presented by

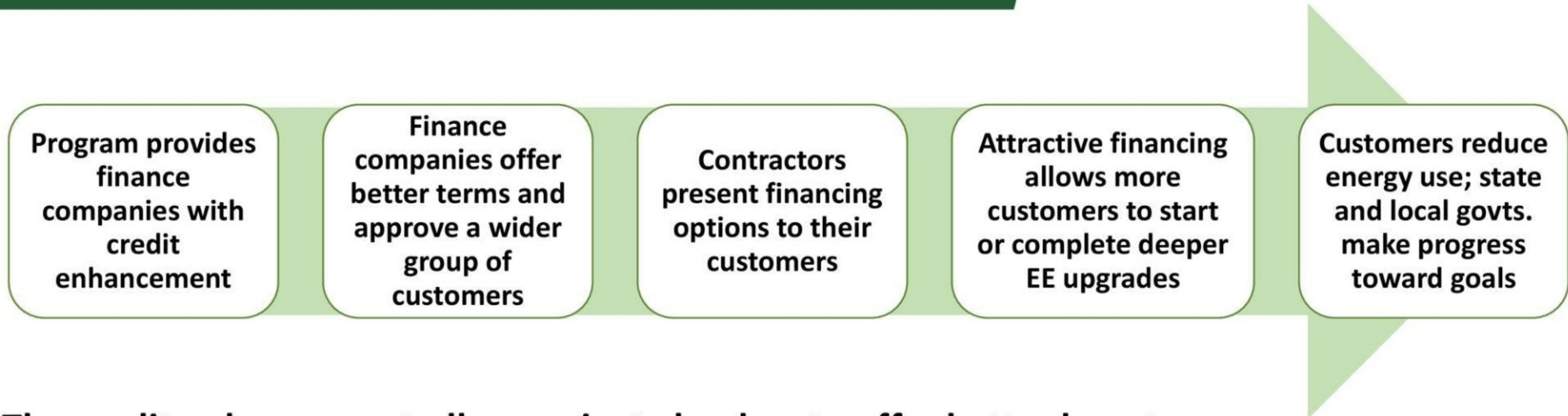
California Alternative Energy and Advanced Transportation
Financing Authority (CAEATFA)

2021 CCEC Forum

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FINANCING™



Credit enhancement leverages private capital for energy efficiency



The credit enhancement allows private lenders to offer better loan terms:

- *Lower rates:* 2.95% - 8.12%, compared with national average of 10.3%*
- *Longer repayment terms:* Up to 15 years – most market-rate products only go up to 5 years
- *Broader approvals:* Minimum credit score of 580

* CUNA national average credit union rate for unsecured loans, May 2021

Three financing programs to help your constituents upgrade their properties

New names coming soon!

All of our financing options:

- Are **unsecured** or equipment secured (not tied to the property)
- Offer **extended terms** (15 years for Home, 10 years for Business and Multifamily)



Home

Customers: Single family homes, owners or tenants (inc. condos, multiplexes, and mobile homes)

Financing Options:

- Loans from \$2,500 to \$50,000
- Current rates: 2.98%-8.12%
- **Appliance microloans via utility marketplaces** coming soon!



Business

Customers: Small businesses and nonprofits, building owners or tenants

Financing Options:

- Loans, leases, and energy service agreements from \$10,000 to \$5 million
- **On-Bill Repayment** functionality launching soon!



Affordable Multifamily

Customers: Multifamily properties where at least 50% of units are restricted to LMI households

Financing Options:

- Equipment finance agreements from \$10,000 to \$250,000 and energy service agreements from \$250,000 to \$10 million

Fast Facts on GoGreen Home:

1,400
loans enrolled

9
lenders enrolled

\$23.5M
total amount financed

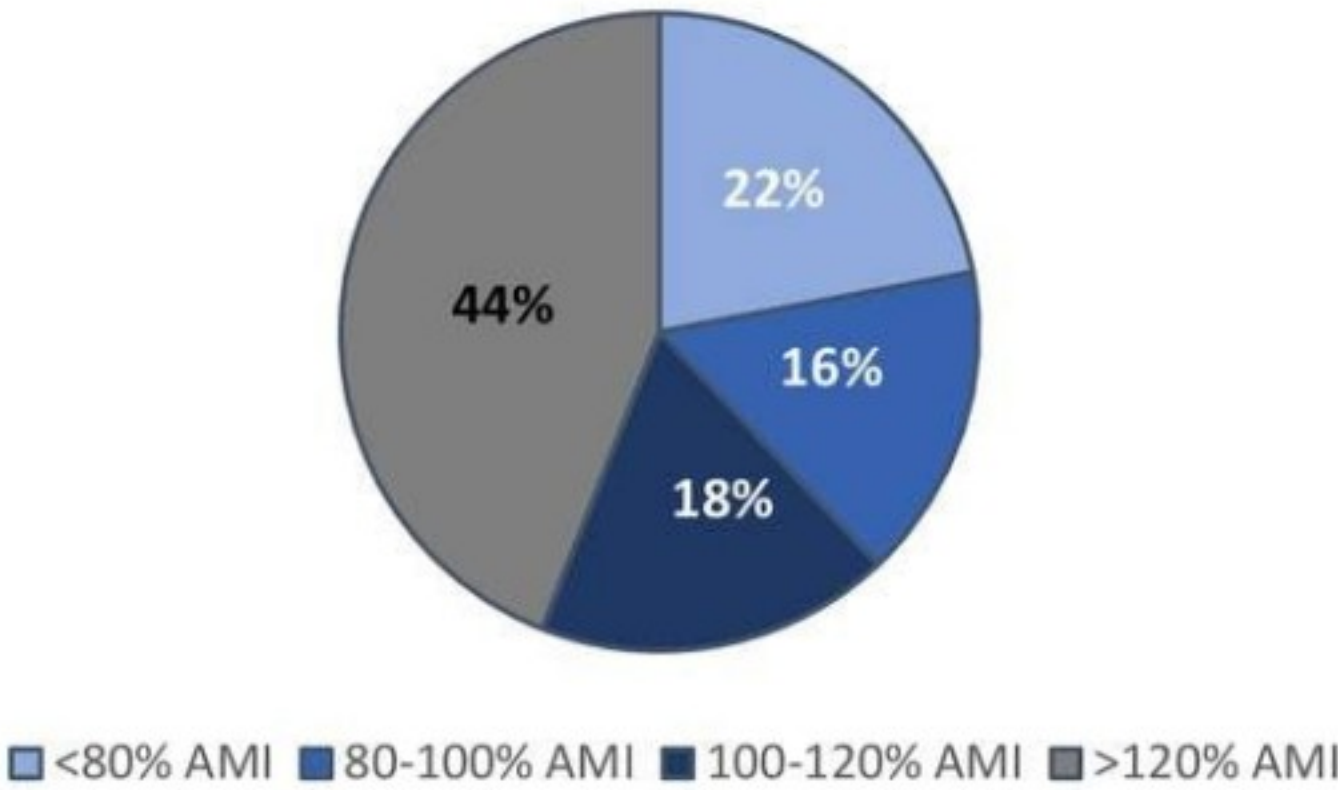
528
participating contractors

\$16,841
average loan size

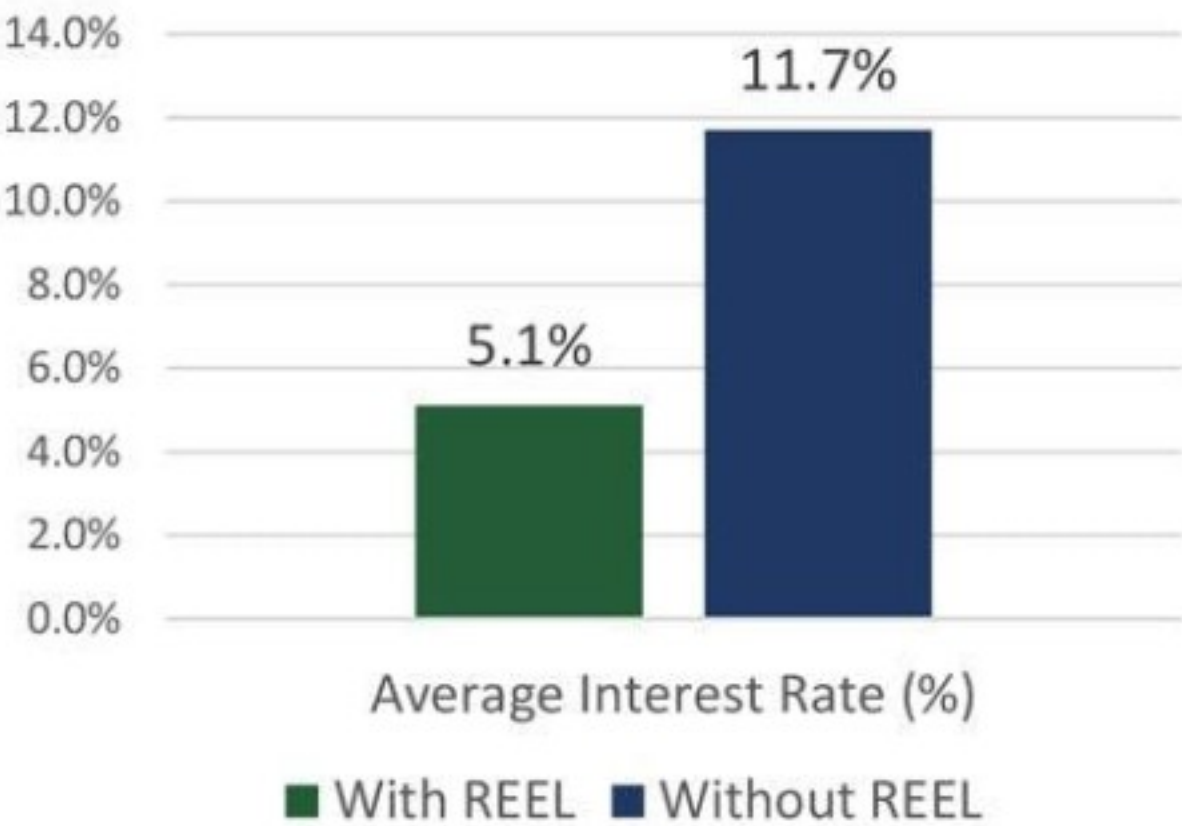
108 months
average term length

\$6.55
in private capital is leveraged for every \$1 of ratepayer-funded credit enhancement

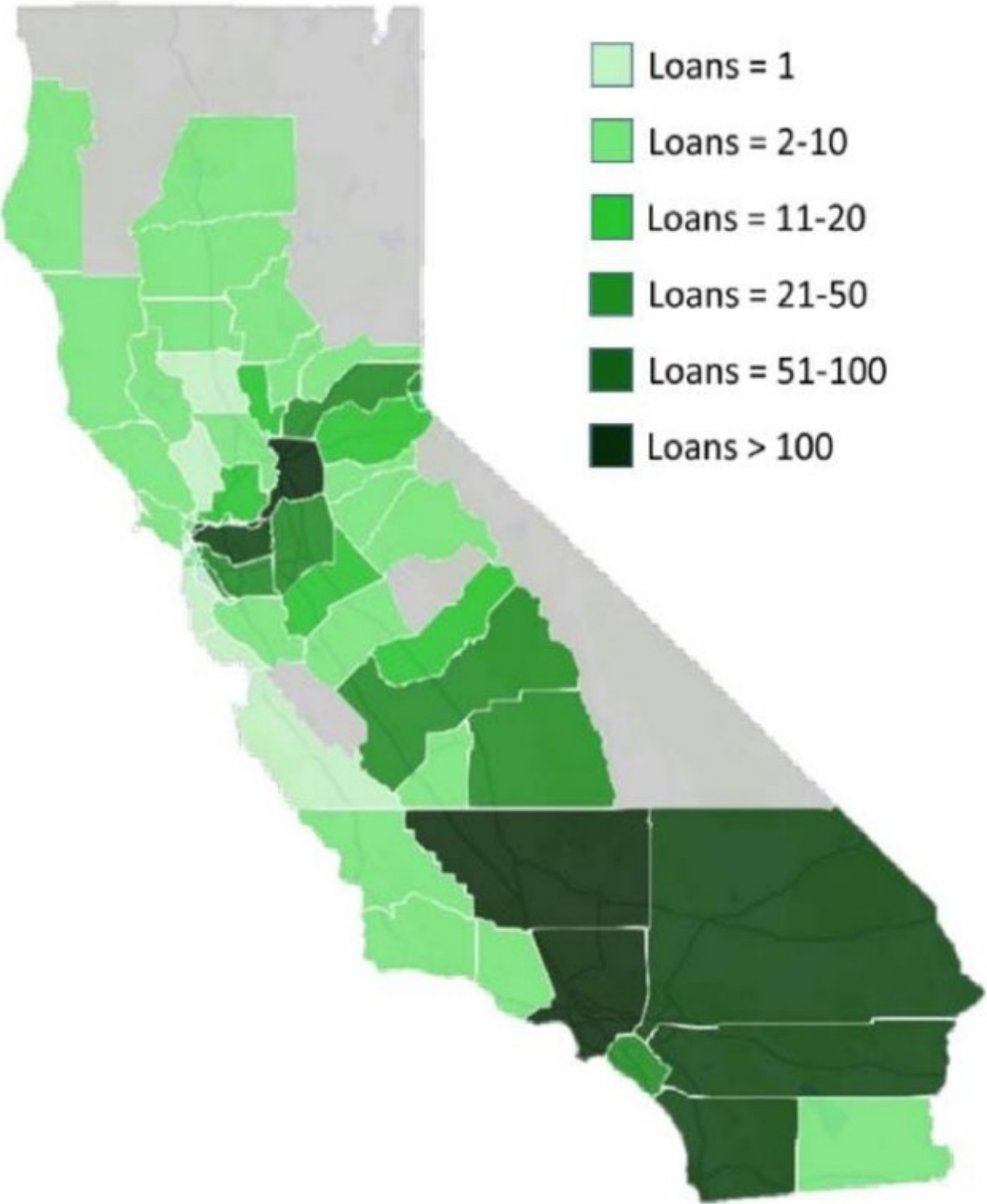
Percentage of Loans Enrolled by Census Tract Income



Average Interest Rate for terms up to and including 60 months



Loans Enrolled by County



For customers, this means lower monthly payments and deeper retrofits!

Bill the Customer has a credit score of 600 and needs \$30,000 to:

- Upgrade the HVAC unit (\$12,000)
- Install dual-pane windows (\$8,000)
- Bring electric panel up to code (\$5,000)
A GoGreen Home loan can include legal and practical measures.
- Landscape the backyard (\$5,000)
Up to 30% of a GoGreen Home loan can be used for non-EE measures.

Without GoGreen Home, Bill walks into a local credit union and is offered:

- Interest rate: 10.3%*
- Term length: 5 years
- **Monthly payment: \$642**

With GoGreen Home, Bill gets a quote from a participating lender:

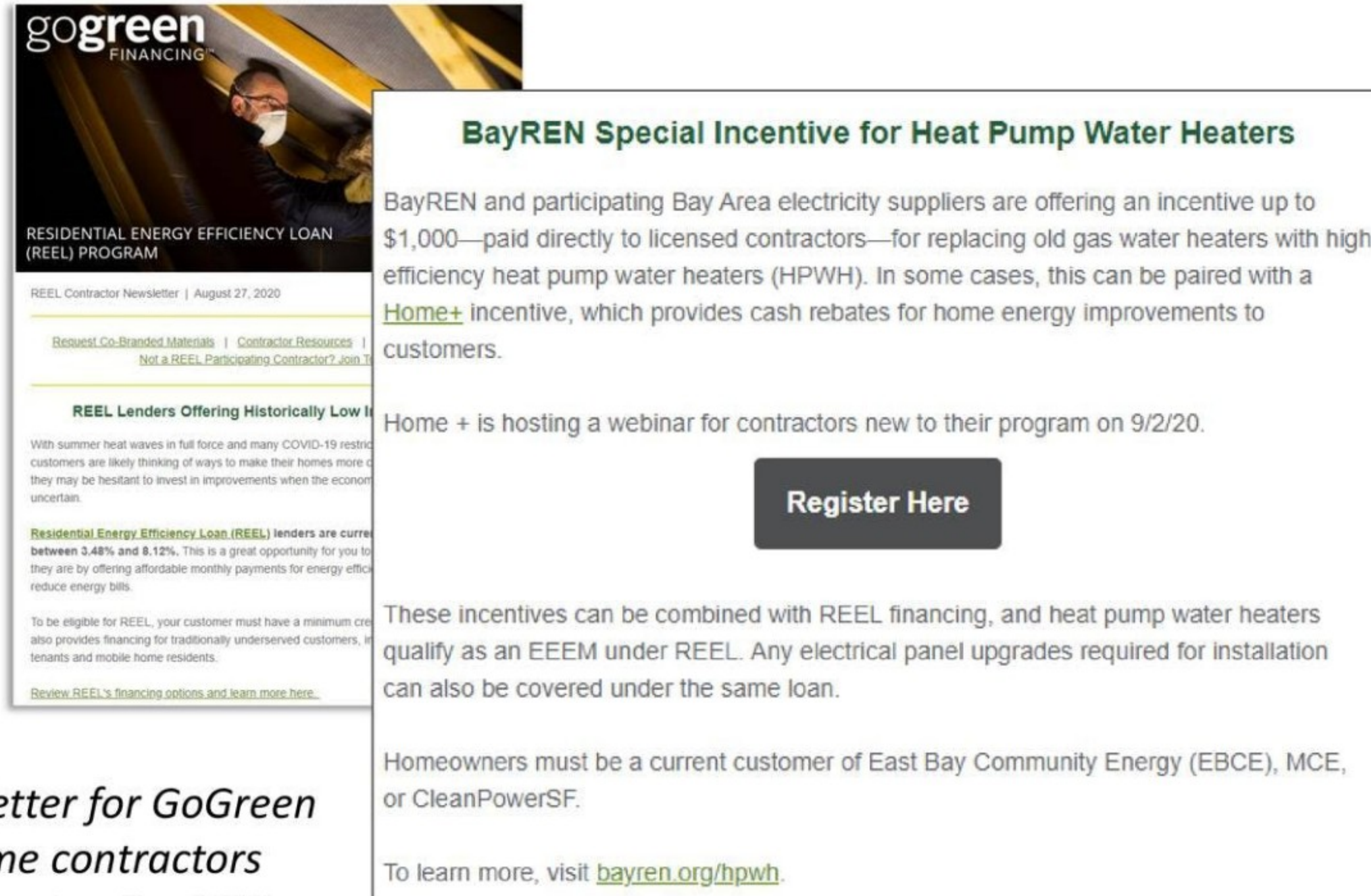
- Interest rate: 5.49%
- Term length: 15 years
- **Monthly payment: \$245**

Bill saves \$397 a month with GoGreen Home!

Financing alleviates upfront cost barriers... but doesn't generate its own demand

- Customers need to **already be considering** an EE project before financing becomes attractive to them
 - Financing is a late-stage step in the energy upgrade process
 - Financing on its own does not incentivize constituents to improve their energy efficiency
- We rely on EE programs and their administrators (utilities, RENs, local govt., etc.) to educate and prepare constituents for EE upgrades
 - Financing helps customers **follow through** with projects that may not otherwise be attainable
 - *This is especially important for decarbonization!*
- **Financing can be used in combination with rebates, incentives, etc. or on its own**

Cross-promotions and integration with EE programs are key opportunities for financing



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RESIDENTIAL ENERGY EFFICIENCY LOAN (REEL) PROGRAM

REEL Contractor Newsletter | August 27, 2020

[Request Co-Branded Materials](#) | [Contractor Resources](#) | [Not a REEL Participating Contractor? Join Today](#)

REEL Lenders Offering Historically Low Interest Rates

With summer heat waves in full force and many COVID-19 restrictions in place, customers are likely thinking of ways to make their homes more energy efficient. However, they may be hesitant to invest in improvements when the economy is uncertain.

Residential Energy Efficiency Loan (REEL) lenders are currently offering interest rates between 3.48% and 8.12%. This is a great opportunity for you to offer your customers a financing option that they are by offering affordable monthly payments for energy efficient improvements that will reduce energy bills.

To be eligible for REEL, your customer must have a minimum credit score of 640. REEL also provides financing for traditionally underserved customers, including tenants and mobile home residents.

[Review REEL's financing options and learn more here.](#)

BayREN Special Incentive for Heat Pump Water Heaters

BayREN and participating Bay Area electricity suppliers are offering an incentive up to \$1,000—paid directly to licensed contractors—for replacing old gas water heaters with high efficiency heat pump water heaters (HPWH). In some cases, this can be paired with a [Home+](#) incentive, which provides cash rebates for home energy improvements to customers.

Home + is hosting a webinar for contractors new to their program on 9/2/20.

[Register Here](#)

These incentives can be combined with REEL financing, and heat pump water heaters qualify as an EEEM under REEL. Any electrical panel upgrades required for installation can also be covered under the same loan.

Homeowners must be a current customer of East Bay Community Energy (EBCE), MCE, or CleanPowerSF.

To learn more, visit bayren.org/hpwh.

*Newsletter for GoGreen
Home contractors
promotes BayREN
incentives*

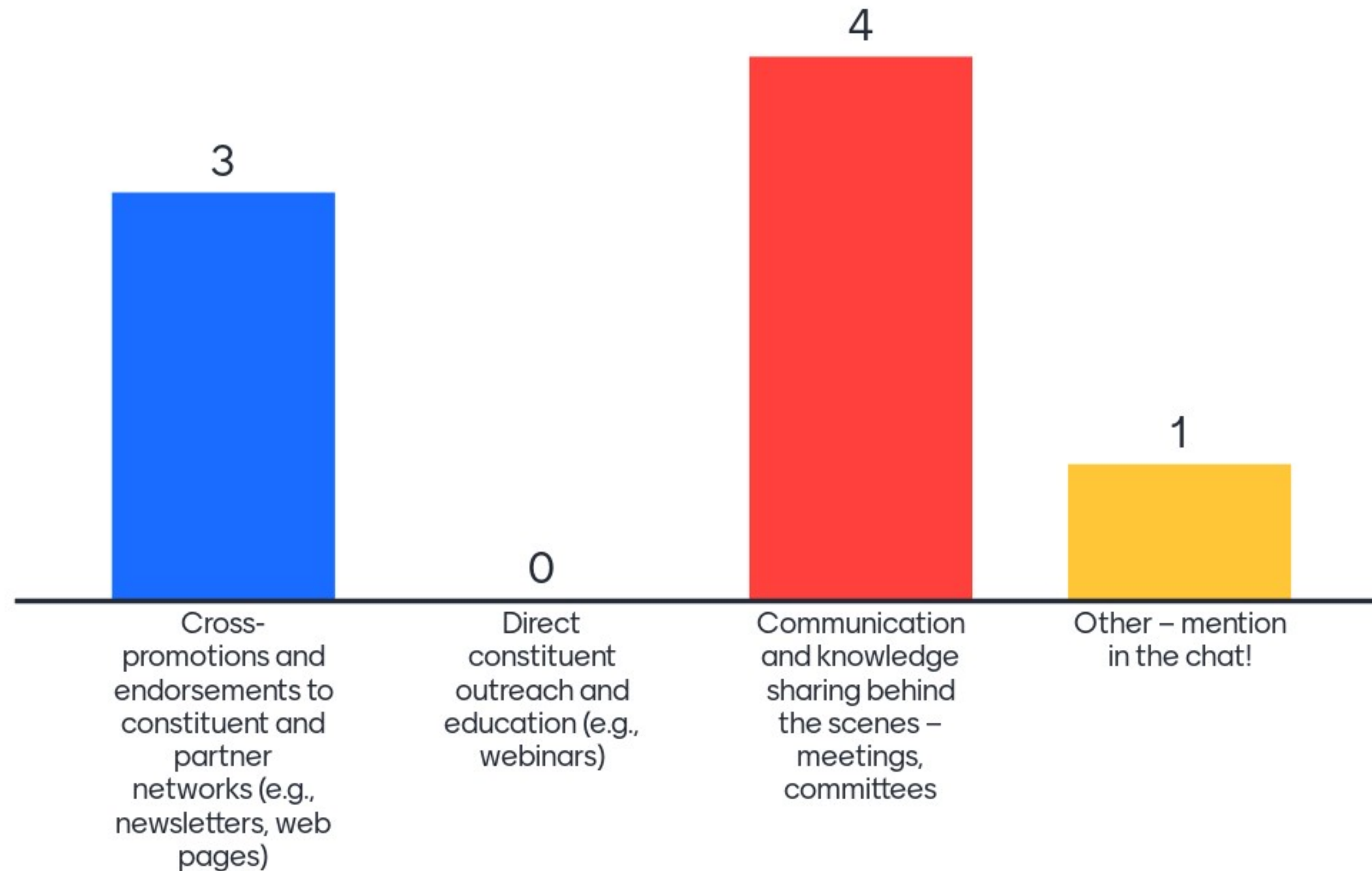
- **Local govts. can promote financing** to their constituents, along with other EE/sustainability programs
- **Financing can be advertised in combination with rebates** and incentives to help constituents pursue projects with no upfront cost barrier
- **EE programs can integrate financing options** to bridge the gap between information and project completion

PANEL DISCUSSION AND Q&A

How is your local government or organization currently promoting energy efficiency rebates, incentives and financing (if at all)?



What do you think is the most important aspect of successful interagency collaboration in the context of energy upgrades?



Q&A

THANK YOU!

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Thanks again to...

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Upcoming Events



12th Annual California Climate & Energy Forum

Transforming Tomorrow Together

August 3 - 19, 2021

WEEK 1

- **8/5 Webinar 3:**
Sustainable Procurement: Opportunities for Local Government

WEEK 2

- **8/10 Webinar 4:**
Increasing EV Adoption: From Paper to Production
- **8/10 Webinar 5:**
Planning for Equitable Existing Building Electrification

Post-Session Survey:
bit.ly/CCEC-Post-Session-Survey

To view the entire program visit eecoordinator.info/forum-program/