

→ Leveraging on-bill financing to increase program accessibility and equity



We bring decades of experience designing and delivering energy and climate policies and programs with a focus on [decarbonization](#), [flexible load management](#), [electrification](#), and [customer insights and incentives](#). Our forward-thinking and innovative services create new customer pathways and richer relationships with energy companies, yielding greater results as they deploy their financing options.

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About ICF

ICF (NASDAQ:ICFI) is a global consulting services company with approximately 8,000 full-time and part-time employees, but we are not your typical consultants. At ICF, business analysts and policy specialists work together with digital strategists, data scientists and creatives. We combine unmatched industry expertise with cutting-edge engagement capabilities to help organizations solve their most complex challenges. Since 1969, public and private sector clients have worked with ICF to navigate change and shape the future. Learn more at icf.com.

While utility programs have historically been successful in achieving their energy goals, participation in those programs has not been equitable across customer segments. This has been especially true for customers who are renters, lack capital and/or have poor credit. Making utility programs accessible to all customers will be even more important as utilities pursue new initiatives such as resiliency, decarbonization, and beneficial electrification.

Leveraging on-bill financing mechanisms is one strategy that utilities can use to better serve these groups and achieve more equitable participation across existing and emerging programs.

Designing an effective on-bill financing program

ICF helps utilities understand and navigate the nuances of each financing model to create the right package of programs that addresses the different needs in a utility's marketplace. Designing an effective on-bill financing program requires working through **three key activities**:

1. Selecting the on-bill financing mechanism(s) that best accomplishes your goals
2. Identifying and securing capital for the financing
3. Understanding the corresponding earning opportunities and impacts on ratepayers

Implementing a successful on-bill financing program

Designing an effective program is only half the equation. To achieve success, it is equally important to have a program implementer who can:

- Leverage AMI and other data sets to [effectively target the right customers](#) to participate
- Develop **clear and simple marketing** with insights that explain the value proposition to customers
- Tap into a **well-trained contractor network** that properly install measures to ensure savings are realized

Let ICF's energy experts help you work through these issues and design an on-bill financing program that best accomplishes your goals, be it through on-bill financing, on-bill repayment, and/or tariff on-bill.