



On-Bill Financing application

Step 1: Review summary of On-Bill Financing option

General description

On-Bill Financing (“OBF”) is an option offered by San Diego Gas & Electric Company (“Utility”) to eligible non-residential Utility customers. Non-residential customers include commercial, industrial and agricultural accounts. A qualified Utility customer who participates in the OBF Option will receive: (a) a zero percent (0%) interest, unsecured loan for eligible measures or equipment and certain installation labor-related charges, and (b) a rebate or other financial incentive from Utility.

In no event shall a participating Utility customer be entitled to receive a loan amount in excess of one hundred percent (100%) of the total project cost (including installation costs), less the rebates or financial incentives received under the program(s). The loan amount is determined by subtracting rebates and/or incentives from the total project cost. The loan term and fixed monthly payments are calculated based on estimated annual energy savings.

Each monthly loan repayment installment due from the Utility customer will be included on the customer’s Utility bill. A Utility customer may qualify for multiple loans under the OBF option on the same account, provided that the aggregate dollar amount of the loans provided for such account does not exceed the applicable maximum loan amount (as described in the graph below).

The OBF option has a limited budget. An On-Bill Financing application (this “Application”) will be accepted from qualified non-residential Utility customers on a first-come, first-served basis until funds are no longer available. The OBF option is subject to California Public Utilities Commission control and authorization and may be modified, suspended or terminated without prior notice. All financing received by Utility customers through the OBF option may only be used for the business purpose of implementing or installing eligible equipment or measures through the program(s) in which the Utility customer participates.

OBF loan requirements by customer type	Low-income multifamily	State of California-funded	Government-funded	Non-government funded (lighting or low cost equipment only) ¹	Non-government-funded comprehensive projects
Minimum loan per project	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Maximum loan per meter	\$250,000	\$1,000,000	\$250,000	\$100,000	\$100,000
Maximum loan per customer	\$1,000,000	\$2,000,000	\$2,000,000	\$1,000,000	\$1,000,000
Maximum loan term requirements ²	120 months or EUL, whichever is shorter.	180 months or EUL, whichever is shorter	180 months or EUL, whichever is shorter	36 months or EUL, whichever is shorter	60 months or EUL, whichever is shorter

Available funding is subject to meter type (all electric projects may not include gas meter to qualify for additional loan funding).

Government-funded customers may combine sites in order to meet the \$5,000 minimum loan requirement. For this

purpose, a government-funded customer is defined as a Utility customer that uses tax revenue to pay utility bills associated with that specific meter, including, but not limited to: public schools (k-12 and state-funded universities), public libraries, and government offices.

¹ Lighting & low cost equipment includes: lighting, lighting controls, pipe insulation, window film, plug load sensor, low-flow showerhead, and vending machine controller.

² EUL - Equipment Useful Life as defined by Database for Energy Efficiency Resources (DEER).

A low-income multifamily customer is defined as a customer with a non-residential Utility account whose property meets the following specifications: property must meet definition under Pub. Util. Code § 2852(a)(A) and must also house at least 65 percent of tenants with incomes at or below 200 percent federal poverty guidelines.³ To qualify for the OBF option, all equipment must be installed in a common area that's served by a Utility account with a qualifying non-residential rate. In no case can loans be made where the equipment is installed inside a residence. Multifamily customers may be asked for additional information to confirm eligibility.

Step 2: Review OBF eligibility requirements

Utility account/customer eligibility requirements

To qualify for participation in the OBF option, an applicant must satisfy each of the following conditions:

1. The applicant must be an existing, non-residential Utility customer (including government accounts) or account holder of residential multifamily units who resides off the premises. Loans for work within an applicant's household are not eligible.
2. The applicant must be a Utility customer with the same customer name and federal taxpayer identification and/or Social Security Number (i.e., maintained an active non-residential account) for at least twenty-four (24) months prior to the date OBF application is submitted. If the applicant has moved within the last twenty-four (24) months, the applicant must have at least twelve (12) months consumption as a Utility customer on the current meter.
3. The applicant account(s) at the location must be in good credit standing with the Utility, as determined by the following criteria:
 - a. No final disconnection notices in the last twelve (12) months
 - b. No returned payments within the last twelve (12) months
 - c. No more than one (1) payment agreement in the last twelve (12) months
 - d. No broken payment agreements in the last twelve (12) months
 - e. No deposit pending or on hand with Utility

OBF loans are not transferable.

If customer closes an account with an OBF loan balance, the loan will be due in full on customer's final Utility bill.

If the account(s) undergo a name change or change in ownership, account may be subject to closure and any loan balance will be due in full.

Customer shall be responsible for Utility OBF loan charges.

Project/equipment eligibility requirements

To qualify for the OBF option, a Utility customer must receive a rebate and/or incentive for the work to be performed through Utility or by a third-party administrator. The Utility customer must satisfy the requirements of each selected rebate/incentive program and execute the applicable application or agreement for such program. The program application(s) executed by the applicant are hereby incorporated into this Application by reference. If there is any conflict between the terms and conditions of any program application and the terms and conditions of this Application or the On-Bill Financing loan agreement ("Loan Agreement"), the terms and conditions of this Application and the On-Bill Financing loan agreement shall control.

³ Pub. Util. Code § 2852(a)3(A) stipulates that the property must be financed with low-income housing tax credits, tax-exempt mortgage revenue bonds, general obligation bonds, or local, state, or federal loans or grants, and for which either of the following scenarios apply: (1) The rents of the occupants who are lower-income households do not exceed those prescribed by deed restrictions or regulatory agreements pursuant to the terms of the financing or financial assistance, or (2) The affordable units have been or will be initially sold at an affordable housing cost to a lower-income household and those units are subject to a resale restriction or equity sharing agreement pursuant to the terms of the financing or financial assistance.



On-Bill Financing provides 0% loans to implement upgraded and new technologies to save energy and money for your business.

Step 3: Review OBF application process

Application process

1. Before purchasing and installing any energy-efficient measures or equipment, the applicant must satisfy the eligibility requirements of the OBF option and the selected rebate and/or incentive program(s). The Application must also have an energy assessment/pre-inspection completed by Utility before commencing any work related to the project. The applicant may authorize a Trade Professional to contact the Utility's Energy Savings Center on applicant's behalf to schedule a pre-inspection.
2. Complete this Application and any additional required documentation as listed in step 7 and email all documents to: businessenergysavings@sdge.com. Once an application is processed, an OBF representative will determine account and project eligibility.
3. If the applicant meets the OBF option eligibility and project/equipment requirements, an engineering review will be performed and loan terms calculated. For qualified projects, an OBF Project Summary and Loan Agreement will be emailed to the applicant.
4. Once Utility receives the completed Application, Utility will send the Loan Agreement, the OBF Project Summary, and Utility Tariff Rule 40 to the applicant, who is responsible for reading all documents in their entirety. If acceptable, the applicant must complete, sign and date the Loan Agreement and return to Utility. Once the signed Loan Agreement is received by Utility and signed by Utility Administrator, an OBF representative will notify applicant and its selected Trade Professional that work may commence and measures/equipment may be installed. No work may commence until the signed Loan Agreement is received and signed off on by the Utility Administrator.
5. Post-installation: All final invoices and final rebate/incentive documentation shall be submitted directly to Utility. See Customer/Trade Professional Handbook at www.sdge.com/obf for specific documentation requirements.

Step 4: Complete applicant and project information

Applicant information

Customer of record (company/organization name as listed on Utility bill)				
Customer contact name		Customer contact title		
Service address(es)				
City		State		Zip
Mailing address				
City		State		Zip
Government-funded customer (government, schools - see page one for details) <input type="checkbox"/> Yes <input type="checkbox"/> No				
Low-income multifamily customer (see page two for details) <input type="checkbox"/> Yes <input type="checkbox"/> No				
Customer of record phone number				
Customer of record alternate phone number				
Customer of record email address				
Customer federal taxpayer identification number				

Project information

Equipment qualifies for: Rebates (only) Incentives (only) Rebates and incentives

Will a Trade Professional install equipment? Yes No

Step 5: Complete Trade Professional information (if applicable)

Installation Trade Professional information

Trade Professional company name				
CA state license number				
Trade Professional contact name				
Trade Professional address				
City		State		Zip
Trade Professional phone number		Alternate phone		
Email address				
Trade Professional agrees that any confidential information concerning the customer listed in the Application, including, but not limited to, any Utility account information, will be used for the sole purpose of facilitating customer's participation in the OBF Option and the applicable eligible programs. Trade Professional hereby agrees to release, hold harmless and indemnify Utility from any liability, claims, demands, causes of action, damages, or expenses resulting from the release of any of customer's information obtained pursuant to the authorization set forth in this Application and from taking any action on behalf of the customer pursuant to such authorization.				
Trade Professional signature			Date	

Supplemental Installation Trade Professional Information

Trade Professional company name					
CA state license number					
Trade Professional contact name					
Trade Professional address					
City		State		Zip	
Trade Professional phone number		Alternate phone			
Email address					
<p>Trade Professional agrees that any confidential information concerning the customer listed in the Application, including, but not limited to, any Utility account information, will be used for the sole purpose of facilitating customer's participation in the OBF Option and the applicable eligible programs. Trade Professional hereby agrees to release, hold harmless and indemnify Utility from any liability, claims, demands, causes of action, damages, or expenses resulting from the release of any of customer's information obtained pursuant to the authorization set forth in this Application and from taking any action on behalf of the customer pursuant to such authorization.</p>					
Trade Professional signature				Date	

Project Manager information (if applicable)

Please complete the following fields if you are working with a third party company to facilitate project installations.

Project Manager company name					
Primary contact					
Project Manager address					
City		State		Zip	
Project Manager phone number		Alternate phone			
Email address					
<p>Project Manager agrees that any confidential information concerning the customer listed in the Application, including, but not limited to, any Utility account information, will be used for the sole purpose of facilitating customer's participation in the OBF option and the applicable eligible programs. Project Manager hereby agrees to release, hold harmless and indemnify Utility from any liability, claims, demands, causes of action, damages, or expenses resulting from the release of any of customer's information obtained pursuant to the authorization set forth in this Application and from taking any action on behalf of the customer pursuant to such authorization.</p>					
Project Manager signature				Date	

Step 6: Customer signature

Total contracted project cost (pre-rebate/incentives amount)	\$
Customer contribution or additional grants to apply to projects (if applicable)	\$

By signing below, I agree to the following:

I have read and understand all of the OBF option requirements and term and conditions set forth in this Application. I hereby certify that all of the information provided in this Application is true, correct and complete in all respects. I understand that the applicant must meet all eligibility criteria and requirements in order to participate in the OBF option. I declare under penalty of perjury under the laws of the State of California that I am authorized to execute this Application on behalf of the customer of record listed below ("Customer").

I approve the estimated project cost, scope and annual equipment operating hours. I understand that my loan calculation will be based on pre-inspection results and on this On-Bill Financing application. Any changes to scope, costs or equipment run hours require a revised signed, dated On-Bill Financing application. I understand that loans with more than one account number may realize energy savings on various meters but the loan will be placed on a primary Utility account.

I certify that the Trade Professional(s) listed on this Application has authority to act on my behalf, to request the release of information for the Utility accounts for the premises listed on this Application. I understand that Utility reserves the right to verify any authorization request submitted in this Application before releasing any information or taking any action on my behalf. I hereby agree to release, hold harmless, and indemnify Utility from any liability, claims, demands, and causes of actions, damages, or expenses resulting from: (1) any release of information to the Trade Professional(s) listed herein pursuant to this authorization; (2) the unauthorized use of this information by the Trade Professional(s) listed herein; and (3) from any actions taken by the Trade Professional(s) listed herein pursuant to this authorization. I understand that I may cancel this authorization at any time by submitting a written request.

I understand that Utility does not endorse or recommend any Trade Professional and does not review pricing in proposals. I understand that I am solely responsible for reviewing the feasibility of the Trade Professional proposal and verifying qualifications, licensing, pricing, energy savings, warranties, and other terms and conditions. If I have concerns or disputes about equipment or any work performed, I will contact my Trade Professional directly.

RELEASE OF INFORMATION

If the CPUC requests review of your project, SDG&E will provide the CPUC with all of the information requested without further notification to you. If you refuse to allow the CPUC, its staff or its contractors and/or consultants to have access to your data, you will not be allowed to participate, and you will be ineligible to receive any program incentives. Please note that if you designated a project sponsor, a similar notification has been forwarded to them as well. In the event your project is selected for review, SDG&E will mark your data as confidential before submitting your files to the CPUC in accordance with California Public Utilities Code Section 583 and CPUC General Order 66-C.

I have reviewed all OBF documentation submitted by my selected Trade Professional on my behalf and such documentation is true and correct in all respects.

OBF check made payable to: Customer Installation Trade Professional Project Manager

Authorized applicant/customer printed name (responsible for payment of Utility charges)			
Authorized applicant/customer signature		Date	

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

Step 7: Submit application materials to OBF

For OBF applications with equipment that qualifies for a rebate, please submit the following:

1. Completed OBF application
2. OBF Supplemental Energy Savings Workbook w/ manufacturer equipment specification sheets included
3. Copy of Trade Professional Proposal signed by customer (and participating Midstream Lighting distributor, if applicable)
4. Online Rebate Program application (for non-lighting measures only)

For OBF applications with equipment that qualifies for an incentive, please submit the following:

1. Completed OBF application
2. OBF Supplemental Energy Savings Workbook w/ manufacturer equipment specification sheets included
3. Copy of signed Trade Professional Proposal
4. Incentive Program application