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Utility on-bill financing programs offer customers a convenient option for overcoming the up-front cost hurdle to undertaking energy efficiency improvements. Many successful programs cater specifically to the small business sector because these customers are especially susceptible to the mix of generous rebate incentives, direct-install and cost-effective lighting measures, and facilitated access to affordable capital. Can programs be designed to facilitate greater savings and environmental benefits? And can programs leverage the characteristics of the small business sector to achieve even more? I suggest that the answer is “yes” on both counts. My hypothesis: when small business customers are offered on-bill financing, they are tempted to “splurge” on energy efficiency. There are four contributing factors: 1) the attractiveness of immediate savings from short-payback measures, 2) deeper savings realized by moving beyond lighting upgrades without higher up-front costs, 3) postponed payments, and 4) the relative easiness of making a single decision. It is documented that decision-making is complicated when time and money are variables to consider. Small businesses can be encouraged to engage in projects that generate more savings by appealing to the owner as an individual rather than the commercial enterprise. My presentation begins with a case study of on-bill financing programs based on a design developed by my agency. It presents data showing that small business customers who use on-bill financing programs implement larger projects (compared to those who do not) and experience significantly greater savings. The presentation concludes with preliminary findings and areas for additional data, research, and analysis.