

# SJCE BUSINESS CONNECT: ECOHOME NETWORK INFORMATIONAL WEBINAR

**March 6, 2025**


**Gabe Ruiz**, Energy Services Manager

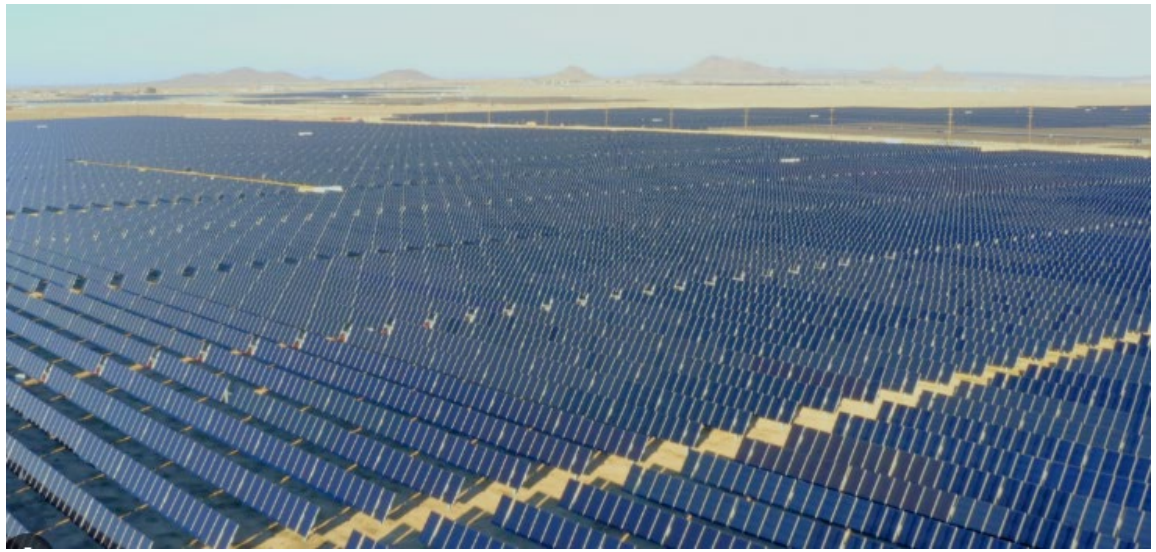
**Calleagh Turner**, Building Decarbonization Programs Specialist


SAN JOSE CLEAN ENERGY

A Program of the City of San José

# AGENDA

- Who we are
- How it works
- SJCE Programs
  - EcoHome Rebate
  - EcoHome Payment Plan
  - EcoHome Network
- Questions/Answers



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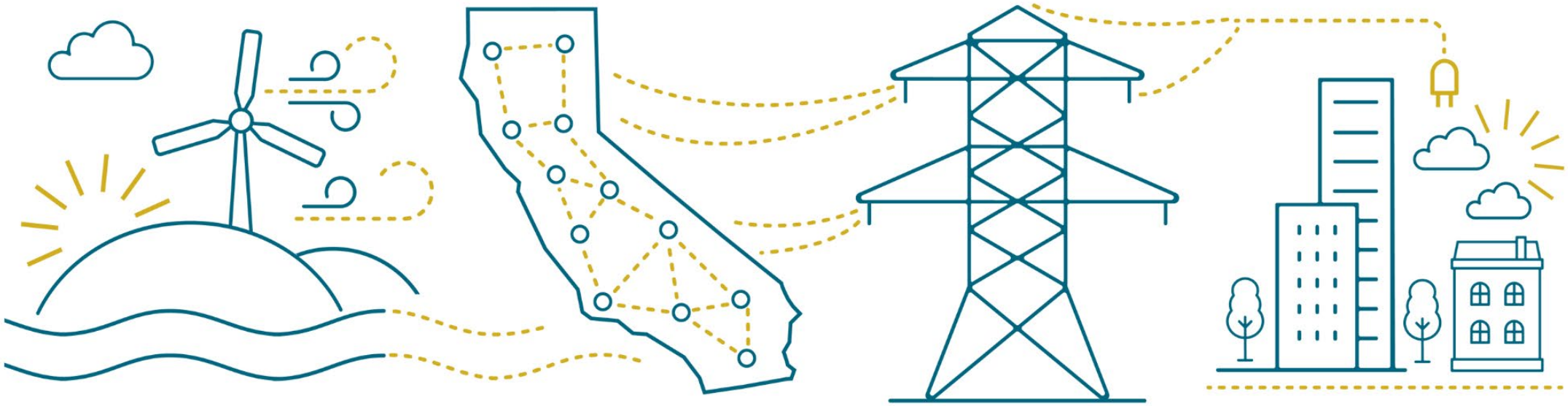
# WHO WE ARE

- San José Clean Energy is operated by the City of San José
- Not-for-profit local clean energy provider
- Offer clean energy options to nearly 1 million residents
- Provide community programs and discounts



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# HOW COMMUNITY CHOICE WORKS



## SOURCE

Sourcing and building cleaner energy

## GRID

Flowing clean energy into our state's power supply

## DELIVERY

Delivering energy, maintaining lines, serving customers

## CUSTOMER

Using cleaner energy, preserving the environment

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# CCA MOVEMENT

- A CCA allows communities to have more choices and transparency over their electricity options
- Local and not-for-profit
- 25 CCAs in CA with 14 million customers in 200+ cities and counties
- If you provide services in these areas, we encourage you to learn more about their programs



# WHO WE SERVE

- Offer clean energy options to 350,000 accounts
  - 326,000 are residential – our customers are your customers!
  - 97% participation rate
  - 21% are low-income
  - 34,000+ rooftop solar customers



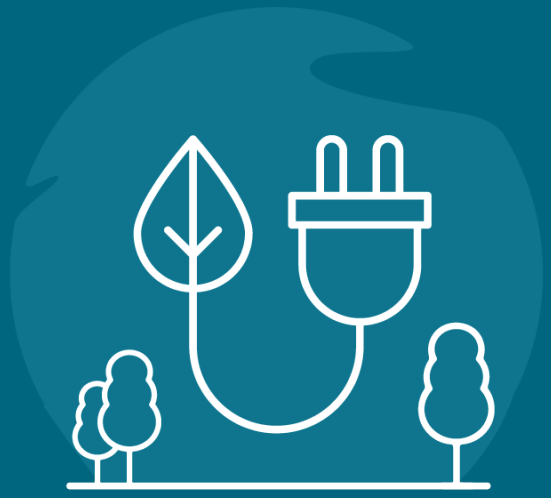
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# RESIDENTIAL COST COMPARISON

| GreenSource | SJ Cares | TotalGreen | PG&E |
|---|---|---|---|
| **62% Renewable Energy** | **62% Renewable Energy** | **100% Renewable Energy** | **33% Renewable Energy** |
| SJCE Electric Generation $53.12 | SJCE Electric Generation $47.80 | SJCE Electric Generation $57.12 | PG&E Electric Generation $71.44 |
| PG&E Added Fees $3.11 | PG&E Added Fees $3.11 | PG&E Added Fees $3.11 | PG&E Added Fees -$10.50 |
| PG&E Electric Delivery $110.99 | PG&E Electric Delivery $44.31 | PG&E Electric Delivery $110.99 | PG&E Electric Delivery $110.99 |
| **Average Total Cost $167.22** | **Average Total Cost $95.23** | **Average Total Cost $171.23** | **Average Total Cost $171.93** |

***Based on a typical residential usage of 400 kWh under the E-TOU-C rate schedule at SJCE rates effective March 1, 2025. Actual costs will vary depending on usage and other factors.**

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# PROGRAMS

# SJCE PROGRAMS

**Goals:**

1. Reduce greenhouse gas emissions
2. Align with Climate Smart San José
3. Promote equity, increase affordability, and support environmental justice communities
4. Benefit customers and community



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# BAAQMD ZERO NOX RULES

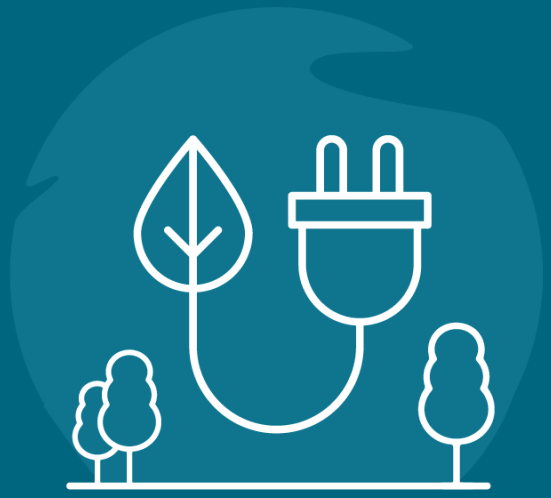
Appliances installed after these dates must be zero NOx/electric:

| Rule | Date Effective | Applicable Equipment |
|---|---|---|
| 9-6 | 1/1/2027 | Residential tanked water heater (less than 75k BTU/hr) |
| 9-4 | 1/1/2029 | All applicable natural gas-fired furnaces |
| 9-6 | 1/1/2031 | Larger tanked water heaters and tankless |

Does not apply to:

- Stoves, dryers, or water heaters or broilers larger than 2 million BTU/hr, or other appliances
- Appliances that use propane or other non-natural gas fuels
- Mobile home furnaces

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# ECOHOME REBATE

# ECOHOME REBATE

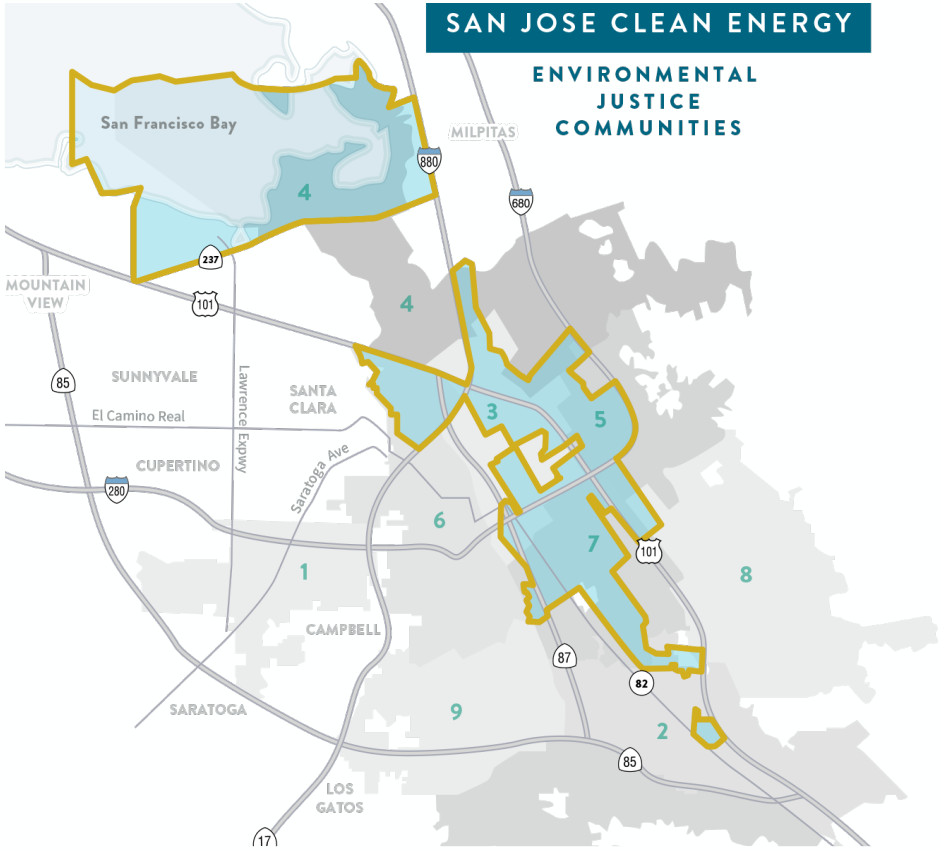
## Up to $12,000 in rebates



| Core Measure | Rebate amount – General Population | Rebate amount – Environmental Justice Community |
|---|---|---|
| **HP-HVAC** | **$2,500** | **$3,500** |
| **HPWH** | **$2,000** | **$3,000** |
| **Add-on Measure** | **Rebate amount – General Population** | **Rebate amount – Environmental Justice Community** |
| Panel Upgrade | $1,000 | $2,000 |
| Attic Insulation | Up to $700 | Up to $1,000 |
| EV, Dryer, Cooking Circuit Prewiring | $500 each | $750 each |
| Circuit Pauser/Splitter | $250 | $250 |

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# ECOHOME REBATE



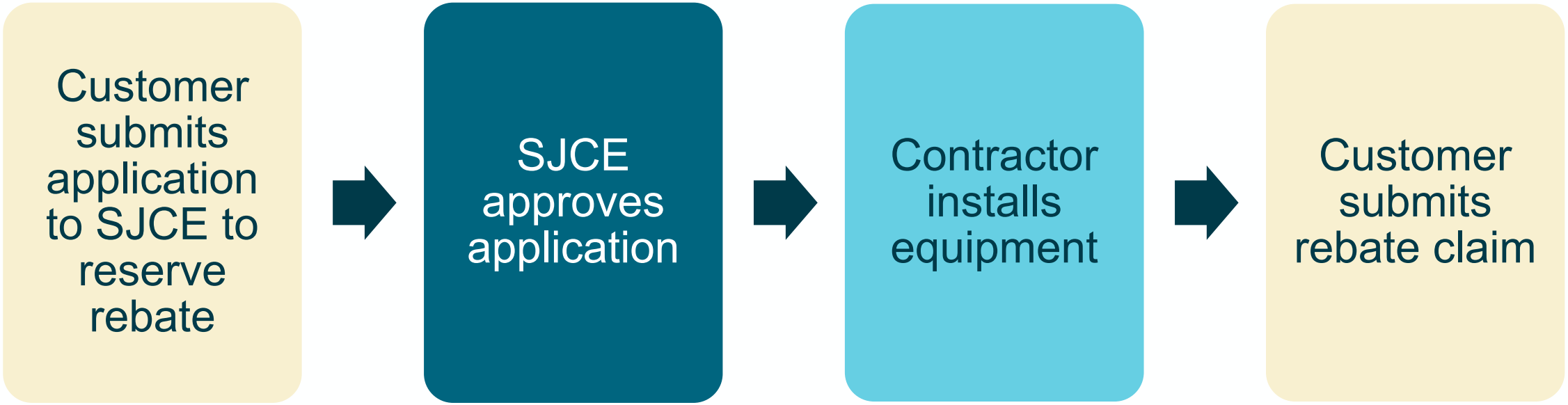

## Environmental Justice Community Qualifications

- Additional rebates are offered to residential customers in select geographical communities and for income-qualified customers
  - Customers can qualify based participation in another income-qualified program such as CARE, FERA, CalFresh, etc., or
  - Customers can qualify based on income AND location
- Environmental Justice Community Qualifications Document online

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# ECOHOME REBATE

## Process Overview




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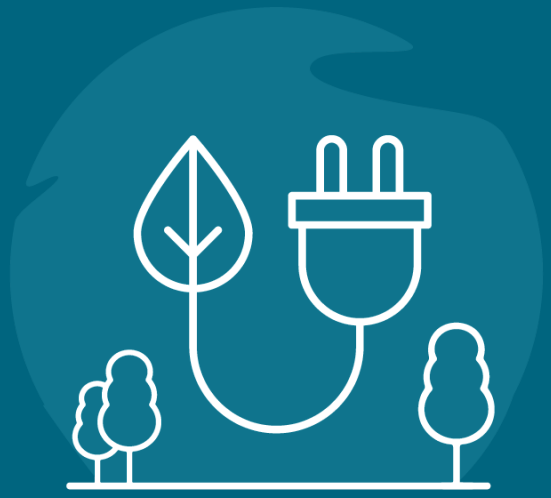
# ECOHOME REBATE



## Paid directly to you or customer

- Customer submits application and claim
- Rebate amount will be sent within 4 weeks from claim approval
  - Customer will indicate where to send payment
- $989k available in the program through 6/30/25
  - Seeking City Council approval for $2.7M budget for July 2025-June 2026
- SanJoseCleanEnergy.org/ecohome-rebate

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# ECOHOME PAYMENT PLAN

# ECOHOME PAYMENT PLAN



## Interest-free payments for up to $5,000

- Conveniently paid back on electricity bill
- Finance terms can be 2, 3 or 5 years
- No credit checks or fees
- Rebate can be stacked with payment plan
- Financed amount is paid directly to you
- Payment can be sent 2-4 weeks after project completion documents submitted and approved

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# ECOHOME PAYMENT PLAN



## Eligibility and Requirements

- SJCE customer on a residential rate
- Own residence or have property owners' approval
- $0 past-due balance on last three SJCE billing statements
- No other active loan with SJCE or the City of San José
- Have a signed agreement prior to start of installation
- Install eligible upgrades with an eligible contractor
- SanJoseCleanEnergy.org/ecohome-payment-plan

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# ECOHOME PAYMENT PLAN

## Customer Process Overview

Customer selects upgrades and Network contractor



Customer applies via SJCE website



SJCE confirms eligibility & sends agreement

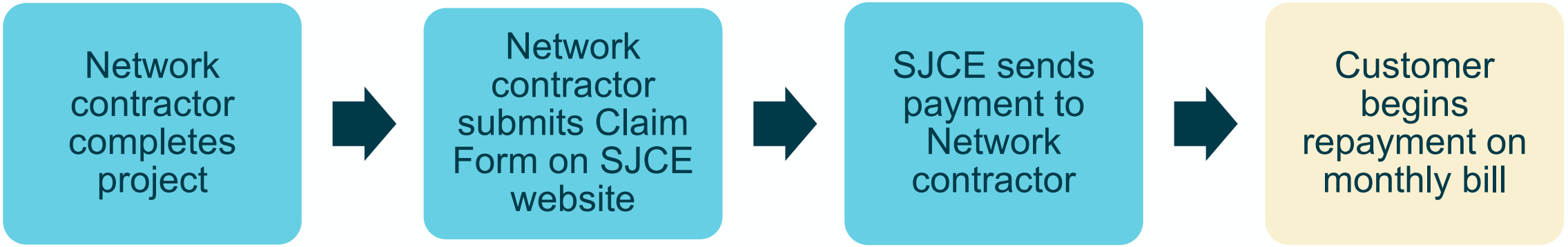


Customer & City signs agreement

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# ECOHOME PAYMENT PLAN

## Network Process Overview




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# FINAL PROJECT VERIFICATION & LOAN TERMS FORM

- This form is an addendum to the Customer Loan Agreement the Customer signed prior to installation
- It must be filled in and signed by Customer and Contractor
- The form must reflect the **final** project cost and details

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**Exhibit G**

**ZERO PERCENT LOAN – FINAL PROJECT VERIFICATION AND LOAN TERMS**

| *PROJECT INFORMATION* | | |
|---|---|---|
| Customer Name: | Contractor: | |
| Customer Property Address: | | |
| City: | State: | Zip: |

**Program Overview**

San José Clean Energy's zero percent loans allows customers to finance the net costs of qualifying energy upgrades. The customer must have a signed a Loan agreement prior to the work commencing. This project verification form must be completed after all upgrades are installed and outlines the final project details and loan terms. **San José Clean Energy pays the contractor directly for the final loan amount.**

| | | |
|---|---|---|
| A) List eligible upgrades installed (must also be on invoice) | | |
| B) Total cost of eligible upgrades before rebates | | $ |
| C) San José Clean Energy rebates | | $ |
| D) Other programs' rebates paid to contractor (e.g. BayREN*, TECH), if any<br>*If the BayREN rebate is paid to the customer (most cases), please leave blank | | $ |
| E) Customer out of pocket cost paid directly to contractor, if any | | $ |
| F) Final loan amount | | $ |
| G) Loan term (years) as requested by customer | | years |
| H) Interest rate | | 0% |
| I) Final monthly payment (F divided by G and 12) | | $ |

| *CONTRACTOR AGREED AND ACCEPTED* | |
|---|---|
| *I agree that I will be paid directly by San José Clean Energy. The San José Clean Energy payment will be for the combined line C and F amounts stated above.* | |
| Signature: | Date: |
| Name (printed): | Company Name: |
| *CUSTOMER AGREED AND ACCEPTED* | |
| *I certify that the information I have provided is true and correct and I approve financing the above amount on my electricity bill per the terms of the Zero Percent Loan Agreement previously executed.* | |
| Signature: | Date: |
| Name (printed): | |
| *SAN JOSE CLEAN ENERGY AGREED AND ACCEPTED* | |
| *Signatory certifies verification of the terms of the Zero Percent Loan Agreement as well as verification and agreement to the terms listed in the Project Overview Section (A) – (I).* | |
| Signature: | Date: |
| Name (printed): | Title: |

# SUBMITTING FINAL DOCUMENTS

- Contractor works with the customer to complete the following:
  - Final Project Verification & Loan Terms Form
  - Respond to Customer Loan Agreement confirmation email with the **required documents**:
    1. EcoHome Payment Plan Claim Form
    2. The Final Project Verification & Loan Terms Form signed by Customer and Contractor
    3. Itemized contractor invoices
    4. Photos of installed upgrade(s)
    5. Photo proof of previous equipment decommissioning
    6. Copy of city permit(s)



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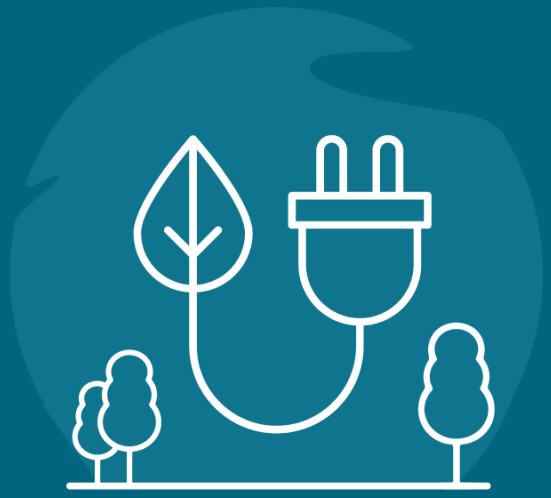
# SJCE VERIFICATION

Once documents are submitted, SJCE will:

- Verify program and equipment requirements
- Complete and provide a Final Truth in Lending Form to the customer
- Send payment to you, via check or direct deposit
  - Direct deposit will take 2 weeks to arrive
  - Checks will take 3-4 weeks to arrive
- Customer begins monthly payments



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# ECOHOME NETWORK

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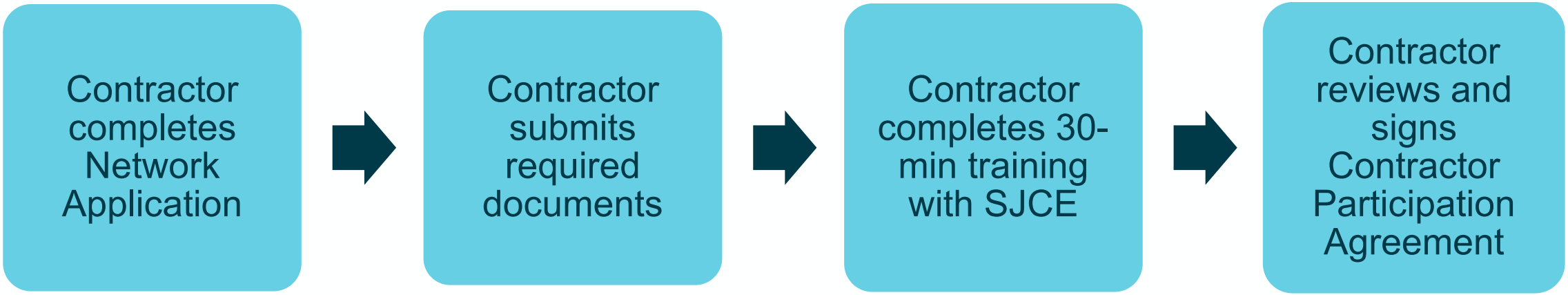
## Two pathways for participation:

1. Complete (2) EcoHome Rebate projects
2. Complete the EcoHome Network Application
    a) Attend a 30-min virtual training with our Programs Specialist
    b) Submit the mandatory documentation:
        i. IRS W-9 Form
        ii. Active Contractor License
        iii. General liability insurance
        iv. ACH Form for Direct Deposit and faster payment (Optional)
    c) Review and sign the EcoHome Payment Plan Pilot Program Contractor Participant Agreement to enroll as a Payment Plan Eligible Contractor

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# ECOHOME PAYMENT PLAN

## Network Enrollment Process Overview for Option 2

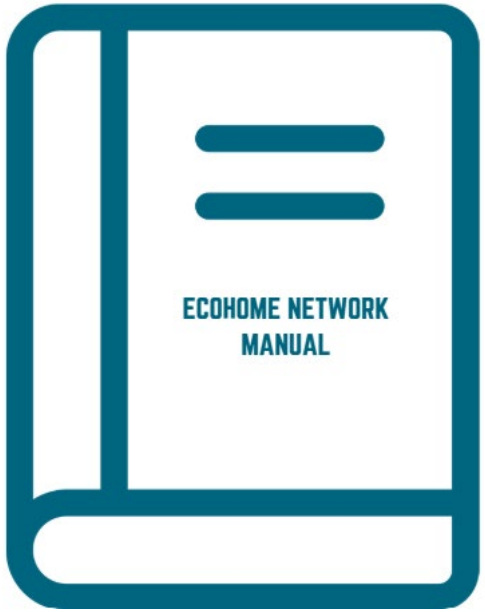



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# ECOHOME NETWORK MANUAL

## Includes:

1. Customer and Contractor eligibility and requirements
2. Qualified equipment specifications
3. Rebate and payment plan process
4. Environmental Justice Community qualifications
5. Required documentation and submission instructions




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# ECOHOME WEBSITE INFORMATION

EcoHome Rebate

EcoHome Network

Network Manual

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A Program of the City of San José

CITY OF SAN JOSE
CAPITAL OF SILICON VALLEY

# THANK YOU FOR ATTENDING THE SJCE BUSINESS CONNECT: ECOHOME NETWORK INFORMATIONAL WEBINAR !

## QUESTIONS?

SanJoseCleanEnergy.org

EcoHome Network: AskPrograms@sanjoseca.gov

EcoHome Rebate: SJCEPrograms@smud.org