ALJ/GT2/cmf **Date of Issuance 9/23/2026**

Decision 26-09-068 September 17, 2026

BEFORE THE PUBLIC UTILITIES COMMISSION OF THE STATE OF CALIFORNIA

Order Instituting Rulemaking to Investigate and Design Clean Energy Financing Options of Electricity and National Gas Customers.	Rulemaking 20-08-022

DECISION GRANTING COMPENSATION TO NATIONAL CONSUMER LAW CENTER FOR SUBSTANTIAL CONTRIBUTION TO DECISION (D.) 25-12-021

Intervenor: National Consumer Law Center	**For contribution to Decision (D.)** 25-12-021
Claimed: $55,640[4]	**Awarded: $50,570.00**
Assigned Commissioner: John Reynolds[1]	**Assigned ALJ:** Garrett Toy

PART I: PROCEDURAL ISSUES

A. Brief description of Decision:	D.25-12-021 authorizes Southern California Edison's proposed Tariff On-Bill Financing Pilot proposal, with modifications, and denies the proposals put forth by San Diego Gas & Electric Company, Southern California Gas Company, and Silicon Valley Clean Energy.

B. Intervenor must satisfy intervenor compensation requirements set forth in Pub. Util. Code §§ 1801-1812[2]:

	Intervenor	CPUC Verification
Timely filing of notice of intent to claim compensation (NOI) (§ 1804(a)):		
1. Date of Prehearing Conference:	2/5/2021	Verified
2. Other specified date for NOI:		
3. Date NOI filed:	3/5/2021	Verified
4. Was the NOI timely filed?		Yes
Showing of eligible customer status (§ 1802(b)) or eligible local government entity status (§§ 1802(d), 1802.4):		
5. Based on ALJ ruling issued in proceeding number:	R.20-08-022. NCLC's most recent finding of	R.17-06-024

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[1] Reassign R.20-08-022 has been reassigned to Commissioner John Reynolds from Commissioner Alice Reynolds as of June 30, 2026.

[2] All statutory references are to California Public Utilities Code unless indicated otherwise.

	eligible customer status was issued in this proceeding in D.24-10-024 on October 23, 2024. *See also* comment #1 below.	
6. Date of ALJ ruling:	October 23, 2024	November 24, 2020
7. Based on another CPUC determination (specify):	NCLC has previously been found eligible in R.17-06-024 based on a ruling issued on November 24, 2020 and in R.18-07-005, D.23-06-051 Decision Granting Compensation to NCLC for Substantial Contribution to D.21-10-012, p.2	Noted
8. Has the Intervenor demonstrated customer status or eligible government entity status?		Yes
Showing of "significant financial hardship" (§1802(h) or §1803.1(b)):		
9. Based on ALJ ruling issued in proceeding number:	R.17-06-024.	Verified
10. Date of ALJ ruling:	11/24/2020	Verified
11. Based on another CPUC determination (specify):	NCLC met the showing of significant financial hardship in this proceeding and been awarded compensation in D.24-10-024 on	Noted

	October 17, 2024. *See also* comment #1 below.	
12. Has the Intervenor demonstrated significant financial hardship?		Yes
Timely request for compensation (§ 1804(c)):		
13. Identify Final Decision:	D.25-12-021	Verified
14. Date of issuance of Final Order or Decision:	12/23/2025	Verified
15. File date of compensation request:	2/20/2026	Verified
16. Was the request for compensation timely?		Yes

C. Additional Comments on Part I:

#	Intervenor's Comment(s)	CPUC Discussion
1	Per CPUC Rules of Practice and Procedure Rule 17.2, "A party found eligible for an award of compensation in one phase of a proceeding remains eligible in later phases, including any rehearing, in the same proceeding." NCLC's most recent finding of eligible customer status was issued in this proceeding in D.24-10-024. Accordingly, NCLC is eligible for an award of compensation in this phase of the proceeding.	Noted

PART II: SUBSTANTIAL CONTRIBUTION

A. Did the Intervenor substantially contribute to the final decision (*see* § 1802(j), § 1803(a), 1803.1(a) and D.98-04-059):

Intervenor's Claimed Contribution(s)	Specific References to Intervenor's Claimed Contribution(s)	CPUC Discussion
Summary of NCLC's active participation leading up to D.25-12-021		Noted

This proceeding began in August 2020 when the Commission opened this proceeding to investigate financing strategies to promote clean energy improvements without increasing the risk of disconnection. NCLC, in collaboration with Center for Accessible Technology (CforAT), National Housing Law Project (NHLP) and The Utility Reform Network (TURN), was an active participant in this proceeding focused primarily on low-income consumer protections in the development of Tariff On-Bill (TOB) proposals, but also economically vulnerable moderate-income households at risk of becoming low-income. Throughout this phase of the proceeding, NCLC spoke to industry, other consumer, housing and environmental/clean energy advocates and experts from the consumer financial protection fields to promote recommendations for strong low-income consumer protections at all phases of the TOB transaction, from initial marketing to the initial TOB contract signing to the treatment of subsequent tenants and homeowners.	D. 25-12-021 at 1-2 citing Order Instituting Rulemaking 20-08-022 (Sept. 4, 2020).	
The Commission in D.23-08-026 (August 18, 2023) declined to adopt any of the residential TOB proposals and directed the IOUs, and other	D.23-08-026 at 79-80; CoL 31-33, and Ordering paras. 9-10.	

interested parties, to file a Joint TOB proposal in this phase of the proceeding. D.23-08-026 also directed the formation of a TOB Working Group to develop the Joint TOB proposal and, within the Working Group, an Equity Committee to focus on consumer protections and equity concerns.	D.25-12-021 at 11-12 (ensuring adequate consumer protections as goal of TOB programs) D.25-12-021 at FoF #8, #9 (need for significant consumer protections and role of Equity Committee)	
On May 14, 2024 the IOUs and SVCE filed their Joint Tariff On-Bill Proposal which was informed by the deliberations of the TOB Equity Committee, of which NCLC was an active participant	Joint Tariff On-Bill Proposal, R.20-08-022 (filed 5/14/24) (“Joint TOB Proposal”) at Appx D (the Equity Committee Report) Joint Tariff On-Bill Proposal at 11 (Extensive input from Equity Committee) D. 25-12-021 at 9 (Joint TOB Proposal included findings and recommendations of the Equity Committee)	
On May 29, 2024 CforAT, NCLC and TURN filed a Motion Seeking Procedural Guidance for a process to review the TOB proposals.	CforAT, NCLC and TURN’s Motion Seeking Procedural Guidance, R.20-08-022 (filed 5/29/2024).	
On April 16, 2025 an ALJ Ruling was issued asking parties to consider the TOB proposals, the Dunsky Energy + Climate Advisors assessment of the TOB proposals, and provide comments on which proposals, if any, should be approved.	ALJ Ruling Directing Parties to File Comments on TOB Proposals, R.20-08-022 (filed 4/16/2025).	

On May 14, 2025, parties filed Opening Comments on the ALJ Ruling. On May 30, 2025, parties filed Reply Comments on the ALJ Ruling On November 20, 2025 parties filed comments on the Proposed Decision (PD). On November 25, 2025 parties filed reply comments on the PD.	Comments of CforAT, TURN, NCLC and NHLP on the ALJ Ruling (filed May 14, 2025) ("Joint Consumer Comments on TOB") Reply Comments of Joint Consumer Advocates on the ALJ Ruling (filed May 30, 2025) ("Joint Consumer Reply Comments on TOB") Comments of CforAT, NCLC and NHLP on the PD (filed Nov. 20, 2025) ("Joint Consumer Comments on PD") Reply Comments of CforAT, NCLC and NHLP on the PD (filed Nov. 24, 2025) ("Joint Consumer Reply Comments on PD")	
TOB Equity Committee The TOB Equity Committee met virtually thirteen times between Nov. 16, 2023 and April 25, 2024 on a bi-weekly basis and the Working Group held two public workshops. The Equity Committee's recommendations were considered in the final Joint Tariff On-Bill Proposal. NCLC was a very active participant in the Equity Committee meetings and focused mainly on low-income consumer protections. The important contribution of the Equity Committee led to a fuller consideration of the consumer protections necessary to mitigate risk of harm to consumers, particularly low-income	Joint Tariff On-Bill Proposal at Appx D: TOB Equity Committee Report at 1. Joint TOB Proposal at 4.	Verified

consumers. This is noted throughout the IOU and SVCE's Joint Proposal as illustrated by the quotes below.		
"The Working Group and Equity Committee identified as many issues as possible and developed solutions when feasible; however, there are still many critical issues that remain unsolved before the effort can be scaled."	Joint TOB Proposal at 7.	
"The Equity Committee's input has significantly shaped the Pilot proposals by highlighting the impact of energy costs on the customers and communities that their organizations represent, including low income. The Equity Committee also highlighted research on energy programs around the country and related policies and guidance related to housing and tenant issues. These insights have informed the Working Group process in significant ways and highlight the complexities in energy policy that impacts residential customers, especially those that are most vulnerable."	Joint TOB Proposal at 7.	
"The Working Group, with the extensive input of the Equity Committee, discussed and analyzed, among other items, the SVCE/TECH proposal, the IOU TOB proposals, and the questions posed by the Commission in D.23-08-026."	Joint TOB Proposal at 11.	
The important contribution of the Equity Working Group is		

also reflected in D.25-12-021 : Because of the "need for significant customer protections in implementing a TOB program, including a robust M&V process", "[t]he Utilities consulted with a TOB Working Group and were advised by an Equity Committee in designing their TOB pilots." Thus, NCLC and others in the Equity Committee served as a sounding board on matters regarding consumer protections and equity impacts and our input shaped the pilot proposals and identified consumer protection matters that remain to be addressed should there be efforts to go to scale.		
Motion Seeking Procedural Guidance D.23-08-026, while setting forth a process for the major IOUs and SVCE to develop a Joint TOB proposal, did not set forth a process for how the proposals would be considered. NCLC, along with CforAT and TURN reviewed the TOB proposals and noted that "substantial questions remain on whether the Joint TOB Proposal fulfills the requirements of D.23-08-026 and whether it comports with the core principles previously adopted by the Commission." Accordingly, NCLC, along with CforAT and TURN filed a	CforAT, NCLC and TURN's Motion Seeking Procedural Guidance (filed 5/29/2024) at 3-4.	As NCLC mentions here, the Commission did not formally address NCLC's procedural motion filed on May 29, 2024. The Ruling dated April 16, 2025 cites "After reviewing the submitted TOB proposals…" and "Parties shall consider the Joint TOB Proposals filed on May 14, 2024 in this proceeding as well as the attached Dunsky Report (Joint Tariff On-Bill Proposal Assessment)" as

Motion Seeking Procedural Guidance. The Commission did not formally address this procedural motion, but the ALJ issued a Ruling directing parties to file comments on the TOB proposals and the Dunsky Report evaluating the proposals. The Ruling notes that "After reviewing the submitted TOB proposals by PG&E, SCE, SDG&E, and SoCalGas, we have determined that additional comment is needed from the parties." Thus, it is reasonable to assume that the need NCLC and others highlighted for a process to provide additional comment was considered in ALJ's ruling seeking additional comment from parties. See comment #1.	ALJ Ruling Directing Parties to File Comments on Tariff On-Bill Proposals (filed April 16, 2025) at 4.	reasons why additional comment is needed from parties. NCLC's procedural motion is not cited as a reason for party comment in the Ruling, and cannot be assumed to be a factor when deciding to issue the Ruling. As such, NCLC did not establish a substantial contribution here to D.25-12-021. *See* Part III.D CPUC Comments, Disallowances, and Adjustments [4].
The Development of Consumer Protections in the TOB Pilot Proposals The following are some of the major consumer protections that NCLC and the Joint Consumers have been raising throughout this proceeding, and particularly through the Equity Committee and Working Group process, but also through our comments on the pilot proposals and the Dunsky evaluation, and our comments on the PD. The pilot designs are stronger because of the concerns raised by NCLC along with the Joint Consumers to mitigate the risk of disconnections for		Verified

nonpayment. The packaging of the consumer protections along with the TOB program design work together to address several of the specific harms raised by NCLC and Joint Consumers.		
Eligibility/Targeting Marketing		
****Targeting******	*****Targeting******	
NCLC and Joint Consumers disagreed with Dunsky's recommendation to open the pilots to low and moderate income (LMI) customers, with our particular concern centering on low-income consumers. The Decision agrees with NCLC and the Joint Consumers that "Low-income customers shall be excluded from the pilot, as such customers are the most at-risk and least able to afford potential short-term setbacks if the pre-project bill neutrality calculation proves to be inaccurate." Instead, those customers are to be directed to free or low-cost programs and not targeting those customers for TOB.	D. 25-12-021 at 77, FoF 18, 40, CoL 10 (Decision declines to include low-income customers in the SCE pilot). This issue was raised and discussed in the Equity Committee as a very important consumer protection. See e.g., Joint Tariff On-Bill Proposal at Appx D: TOB Equity Committee Input Tracker at 2 (re targeting low-income in marketing), 5-6 (questions and concerns re the treatment of CARE customers) and 7 (concern about ensuring bill savings for CARE customers) This feature of excluding CARE/FERA customers is included as a feature of the SCE pilot. D. 25-12-02, Att. A at 31 (4.2.4 Customer Targeting) and Att. B at E.3 SCE-9, SCE-10 (target the top 10% highest users meeting eligibility criteria) Joint Consumers Comments on TOB proposals at 6-7 (ability to pay), 8-11(bill neutrality). Joint Consumers Reply Comments on TOB proposals at 4 (concerns about including LMI in the pilot).	
********Targeting******	********Targeting*********	

Ability to Pay** The Joint TOB and SCE pilot proposals eligibility screen does not account for the risk to households that are scrambling to pay student loan debts, unaffordable car loans, unexpected medical expenses, etc., particularly if they do not have savings to fall back on (the economically fragile). NCLC along with the other Joint Consumers have noted that households under serious financial strain may go out of their way to ensure the utility bills get paid on time. While this remains a risk for moderate income households, the exclusion of low-income customers from the SCE TOB pilot is a significant protection. In addition, SCE's pilot that targeting of the top 10% highest energy users who meet the eligibility criteria, should also mitigate the risk of bill savings not materializing.	**** Ability to Pay**** Joint Consumer Comments on TOB proposals at 6-8. D.25-12-021 at 54 (Joint Consumers note proposals do not include income checks); 67 (Joint Consumers cite a need for credit checks); 76 (Decision cites Joint Consumers concerns and upon consideration of party comments finds that the billing history is sufficient when "viewed in concert with the other protections in this TOB pilot as implemented." (also notes that additional safeguards in the pilot ensure participants do not have adverse consequences for their participation). The Decision adds the additional requirement to the billing history review that the customer has not been on a payment plan in the past 12 months to enhance the likelihood that the consumer is not in financial distress.) See above for the cites to the exclusion of low-income households from the pilot TOB proposal. See also, SCE's pilot at D.25-12-021 at Att. B, E.3 SCE-9 (customer targeting will be primarily geared toward high energy users that have the greatest opportunity for bill savings).	
*******Contractor***** **Contractor Abuses** NCLC and Joint Consumers disagreed with the Dunsky recommendation to allow contractors to market the pilot TOB offerings to customers. Throughout this proceeding NCLC and Joint Consumers raised lessons learned from	***** Contractor ********* This issue was raised and discussed in the Equity Committee as a very important consumer protection. See e.g., Joint TOB Proposal at Appx D: TOB Equity Committee Input Tracker at 2-4 (multiple questions and concerns re contractor abuses),10 (closed model list of contractors).	

PACE and solar scams that harmed low-income consumers, in particular.	Joint Consumer Comments on TOB proposals at 19-21 (contractor marketing). D.25-12-021 at 81-82 (SCE pilot marketing) and D.25-12-021 at Att. A, 28 (Protections against predatory sales practices)	
****Contractor********	****Contractor********	
******** BN ********* **Bill Neutrality**: The Decision preserves bill neutrality as an important consumer protection. This is a critical consumer protection since the SCE pilot proposal and the Decision permit disconnection for failure to pay the TOB charge. The Dunsky evaluation had recommended removal of bill neutrality to increase program participation. NCLC and the other Joint Consumers strongly disagreed and noted that “Movement away from bill neutrality to a stronger reliance on ability to pay higher bills would make TOB look and act more like On-Bill Financing (OBF), which this Commission has not approved for residential customers.” The Decision also cites this concern in its discussion of bill neutrality.	*********** BN ************ Joint Consumers Comments on TOB proposals (May 14, 2026) at 8-11. Joint Consumer Reply Comments on TOB proposals (May 30, 2026) at 3-4 D. 25-12-021 at 75 (citing concerns about no controls on the TOB charge would act like OBF if no bill neutrality) and 79 (limiting TOB monthly charge to 90% of estimated monthly bill savings) and FoF 19, 36,37; COL 11	
*******BN***********	*******BN*************	
********CoPays ******** **Co-Pays:** NCLC and Joint Consumers raised concerns about the reliance on upfront co-pays to achieve bill	*********CoPays********* Joint TOB Proposal at Appx D: TOB Equity Committee Input Tracker at 6-7 (mitigation of unaffordable co-pays by focusing on high savings potential	

neutrality. This was a concern raised and discussed in the Equity Committee with the Working Group. Mitigation ideas included targeting customers with high savings potential, leveraging other funds to lower the co-pay and technology selection.	customers), 9 (the Working Group will use all relevant rebates and incentives to lower the co-pay and there may be replacement scenarios where the co-pay is less a barrier), 27 (regarding if there is any technology that doesn't have a co-pay).	
While the Decision ultimately permits upfront co-pays, it does so in the context of a Joint Pilot Proposal and SCE proposal that tries to minimize the risk of harm to consumers. Early on in the development of the Joint Proposal, NCLC as part of the Equity Group and the Working Group grappled with the co-pay question in earnest. The filed pilot proposals reflect the attempts to mitigate the harm from high co-pays. The Joint TOB pilot proposal acknowledges the consumer challenge when faced with a high co-pay and the Joint Proposal focuses on targeting customers likely to have energy savings. The SCE pilot proposal goes further in explicitly targeting high energy users.	D. 25-12-021 at FoF 14, 15, 16 (allows for co-pays) Joint Consumers Comments on TOB proposals at 11-12. D.25-12-021 at Att. A, 19 (high co-pays are listed as a challenge if TOB pilots go to scale); 31 (targeting customers with good prospects for energy savings). See also SCE's pilot at D.25-12-021 at Att. B, E.3 SCE-9 (customer targeting will be primarily geared toward high energy users that have the greatest opportunity for bill savings).	
---co-pay----	----co-pay----	
-----transfers -----	-----transfers ------	
Transfers/Subsequent Occupants: Because subsequent occupants in a residence with a TOB charge must continue to pay off the monthly TOB charge, NCLC and Joint Consumers focused	NCLC and Joint Consumers raised concerns about ensuring consumer protections for subsequent occupants in the Equity Committee. See e.g., Joint TOB Proposal at Appx D: TOB Equity Committee Issue Tracker at 24-25.	

on the need to build in protections, particularly for tenants who may not know about the TOB obligation until after they paid an application fee or other fees to rent an apartment. The energy usage assumptions that were part of the calculation for the original TOB applicant could be very different for the new occupant, increasing the risk of no bill neutrality. The Equity Committee and Working Group did not completely address the concerns, it did identify the M&V portion of the pilot plans as the place to identify measures that may be more likely to be beneficial to successor occupants. The Joint TOB Pilot proposal and the SCE Pilot proposal will rely on consumer notice of the TOB charge as the primary way to protect consumers. How consumers react to the transfer of the TOB will be important to study in the pilot. ----transfers --------	Joint Consumer Comments on TOB Proposals at 12-13. The Joint TOB Pilot Proposal has a section on Successor Customer Notifications. D.25-12-021 at Att. A, 29-30. D.25-21-021 at 55, 67 (noting Joint Consumers concerns re transferability) -----transfers ---------	
Proposal Review: NCLC along with the Joint Consumers filed detailed comments regarding the proposed TOB pilot proposals. NCLC along with the other Joint Consumers agreed with the Dunsky Report to deny the proposals from SCE and SDG&E. NCLC along with the Joint Consumers also agreed with the Dunsky Report that the	Joint Consumers Comments on TOB pilot proposals at 5,26. Joint Consumer Comments on the Pilot Proposals at 29-30 (cost of pilot proposals unreasonable). D.25-12-021 at 69 (acknowledges consumer advocates opposition to administration and implementation costs); 74-75 (approves one small pilot as a way to test the concept of TOB	Verified

pilot TOB proposals' administrative costs were not reasonable. However, we disagreed with the Dunsky report on approving the SoCalGas pilot proposal as it would keep customers on gas rather than encourage electrification. If the program is modified to be an efficiency program only, it adds not new learnings as a pilot. The Commission agreed with a NCLC and Joint Consumer's recommendation to deny SDG&E's and SoCalGas's pilot, but approved the SCE pilot.	while protecting unnecessary spending of ratepayer funds). Joint Consumers Reply Comments on TOB Pilot Proposals at 2-3 (opposition to SoCalGas pilot TOB proposal). D.25-12-021 at CoL 1-5 (denies SDG&E's pilot and SoCalGas's pilot). D.25-12-021 at 72 (Decision agrees with intervenors that it would not be fruitful to approve the SoCalGas pilot at this time and notes that the pilot fails to meet many of the goals for testing pilots including decarbonization/ electrification).	
Consumer Financial Protections: NCLC along with the Joint Consumers have raised concerns that the TOB pilot proposal is actually a loan product and thus additional consumer financial protections apply, such as protections from the Truth in Lending Act (TILA). In California, the Department of Financial Protection and Innovation (DFPI) has jurisdiction over financial consumer protection laws governing loans and debt collection.	Joint TOB Pilot Proposal at 15 (discussion about the disagreement regarding whether the TOB product is a loan or debt and taking seriously the Equity Committee member's sentiment that "just because you don't call it a loan, doesn't' mean that it's not a loan") Joint Consumers Comments on the Proposed TOB Pilots at 13-18 (TOB product as loans).	Verified

SCE, in conjunction with the Commission's Legal Division staff are required to seek an opinion from the California Department of Financial Protection and Innovation (DFPI) determination on whether the SCE TOB is a program a lender or debtor program. If the DFPI finds the program it is and does not grant an exception, SCE shall propose to cancel the pilot	Joint Consumer Reply Comments on the PD at 1-3 (re seeking an opinion, and if applicable, an exemption from the DFPI). D.25-12-021 at 80-81 (There is an "outstanding question whether the TOB pilot could be construed as a loan program" and "whether the debt recording exemption applies more broadly to exempt the program from being characterized as debt." SCE is to seek an opinion from DFPI on this matter.); COL 26 ("SCE's TOB Pilot could be construed as a lending program.") and COL 27 (SCE should seek an opinion from the DFPI as to whether its TOB pilot is subject to lender or debtor regulations); Order paragraph 3 (re seeking an opinion from DFPI).	
Joint Consumers clarified the interpretation of Section 8375 that while the recordation of a decarbonization charge (TOB charge) by an IOU or another energy supplier is not debt collection, the statute is silent as to collection activities by the TOB implementers.	Joint Consumers Comments on the PD at 3-5. The final decision clarifies the reference to the statute Pub. Utils. Code Section 8375(b). See PD Rev.1 (Redline) at p.8.	

B. Duplication of Effort (§ 1801.3(f) and § 1802.5):

	Intervenor's Assertion	CPUC Discussion
a. Was the Public Advocate's Office of the Public Utilities Commission (Cal Advocates) a party to the proceeding?	Yes, Cal Advocates was a listed party to the proceeding, but participated on a limited basis.	Verified

b. Were there other parties to the proceeding with positions similar to yours?	Yes	Verified
c. If so, provide name of other parties: The Center for Accessible Technology (CforAT), the National Housing Law Project (NHLP) and The Utility Reform Network (TURN). NCLC worked closely with CforAT, NHLP and TURN on identification of consumer protection issues with the TOB proposals and recommendations to ensure low-income consumers are not harmed by these financial products. NCLC engaged in conversations with other consumer groups at times throughout the proceedings to explain our concerns and recommendations. NCLC also shared we have been seeing with TOB proposals and programs in other parts of the country with other consumer advocates.		Noted
d. Intervenor's claim of non-duplication: NCLC has interdisciplinary expertise with TOB because of our organization's deep expertise with consumer financial protection laws and utility consumer protections at the state and federal level. This brings a unique perspective to this proceeding that ultimately enhanced the scope and breadth of the consumer protections seen in D.25-12-021, particularly for low-income consumers, that were considered in this proceeding and addressed. NCLC's engagement in this proceeding remained focused on low-income households, but also protected economically fragile middle-income households that are coping with rising prices and stagnant incomes and other forms of debt such as car loans, student loans and medical debt. NCLC focused on protecting these households during the full life-cycle of the TOB product – from the sales pitch to the subsequent occupant that would inherit the monthly payment obligation. NCLC worked in very close collaboration with NHLP staff with personal experience representing low-income households harmed by Property Assessed Clean Energy (PACE) loans and has experience with the California Department of Financial Protection and Innovation (DFPI). NCLC collaborated extremely closely with CforAT and TURN, two organizations that have deep expertise on CPUC low-income utility consumer protections and programs. Thus, our coordination and synthesis of positions in Joint Consumer Advocate filings were an efficient and more comprehensive than if our groups developed our positions and comments separately.		Noted; *See* Part III.D CPUC Comments, Disallowances, and Adjustments [4].

C. Additional Comments on Part II:

#	Intervenor's Comment	CPUC Discussion
1	Procedural contributions have been found compensable through the intervenor compensation program. See *New Cingular Wireless PCS, LLC v. Pub. Utils. Comm'n*, 21 Cal/App.5th 1197, 1203; 231 Cal. Rptr.3d 91 (Cal. Ct. App. 2018).	Noted; *See* Part III.D CPUC Comments, Disallowances, and Adjustments [4].

PART III: REASONABLENESS OF REQUESTED COMPENSATION

A. General Claim of Reasonableness (§ 1801 and § 1806):

	CPUC Discussion
Intervenor's claim of cost reasonableness: This phase of the Clean Energy Financing proceeding focuses on the evolution of smaller scale residential energy efficiency financing projects (measures other states cover in ratepayer energy efficiency programs that are designed reduce usage and lower overall bills) to financing more expensive electrification/clean energy measures that will not necessarily lower usage for all customers. The original Tariff On-Bill (TOB) products have appeared mostly in co-ops and municipal utilities. The Commission is one of the first states to explore TOB for clean energy/electrification measures for customers of regulated utilities. The more expensive the measures, the longer the TOB monthly charge appears on the bill. The risk to low- and moderate-income households from TOB, particularly since housing costs are already high in California, is that the estimated/promised saving fail to materialize and the monthly TOB surcharge essentially raises the cost of housing for the household. The risks are greater for subsequent occupants because their usage may be very different from the original owner or tenant. For subsequent tenants, the risk is even higher because there are application fees and down-payments to lock-in a unit, and it is possible that the landlord only provides notice closer to signing the lease, after the tenant feels locked-in because of these payments. Low-income households move more often then wealthier households and many moderate-income households are walking a tightrope struggling to make other debt payments and, with a financial setback, become eligible for CARE or FERA. NCLC's participation in this docket has been with an awareness of what is being proposed in other states and has brought an interdisciplinary approach of low-income utility consumer protections, consumer financial services	Noted; *See* Part III.D CPUC Comments, Disallowances, and Adjustments [4].

<table>
<tr><th></th><th>CPUC Discussion</th></tr>
<tr><td>protections and our expertise from the Property Assessed Clean Energy loans debacle. We have focused primarily on protecting low-income consumers, who are more likely to be renters, from TOB program designs that create a risk of disconnection, increased utility bills, predatory marketing, increased housing costs, particularly for subsequent occupants. Our advocacy also protects moderate income households at risk of becoming low-income should they experience a financial set-back. The impact of our efforts on any one customer is hard to quantify. The costs of disconnection from non-payment of an unaffordable utility bill are also hard to quantify.

It is hard, if not impossible, to assign a dollar value to the benefits of maintaining energy service and access to energy efficiency and clean technologies.

In light of the grave importance of the matters discussed above, NCLC's efforts to ensure strong consumer protection and that the benefits to struggling low- to moderate-income consumers, whether from protections from unscrupulous marketing or from bearing the risks that the modeling of the savings is wrong, and especially for the successor occupant who takes on the TOB charge and bears even more risk that the bill savings do not materialize, NCLC's request for intervenor compensation is reasonable.</td><td></td></tr>
<tr><td>b. Reasonableness of hours claimed: NCLC worked efficiently and effectively in this proceeding. We coordinated closely with CforAT, NHLP and TURN in the development of our positions and we avoided duplication in the drafting of comments. NCLC has not billed for all of our time in this proceeding (e.g., if more than one NCLC attorney was on the same call, meeting or workshop, except in the limited instance where there was preparation for a handoff in coverage of the Equity Committee participation).</td><td>Noted; <i>See</i> Part III.D CPUC Comments, Disallowances, and Adjustments [4].</td></tr>
<tr><td>c. Allocation of hours by issue:
<table>
<tr><td>Advocate/ Year</td><td>Charged Hours for General Participation</td><td>Charged Hours for Working Group/ Equity Committee Participation</td><td>Charged Hours for TOB Proposal Development</td><td>Totals</td></tr>
<tr><td>Olivia Wein 2023</td><td></td><td>11.50</td><td></td><td>11.50</td></tr>
<tr><td>Olivia Wein 2024</td><td>.50</td><td>15.55</td><td>10.75</td><td>26.80</td></tr>
<tr><td>Olivia Wein 2025</td><td></td><td></td><td>36.50</td><td>36.50</td></tr>
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</td><td>Noted; totals 100%</td></tr>
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	CPUC Discussion

Berneta Haynes 2024	.50	3.50		4.00
Total	***1.00***	***30.55***	***47.25***	***78.80***
Percentage	***1%***	***39%***	***60%***	***100%***

Explanation of categories

General Participation covers activities associated with general participation in this proceeding such as discussions with other consumer advocates and parties to coordinate coverage of issues in TOB workshop or committee meetings.

Working Group Equity Committee covers the time spent preparing for and participating in the TOB Equity Committee meetings. This was where consumer advocates could raise concerns and questions about different aspects of the TOB program designs. There were agendas and meeting slides prepared for each meeting to frame the discussion. As discussed in Part II. A., NCLC along with Joint Consumers focused on low-income and by extension moderate-income consumers at risk of becoming low-income and this led to stronger consumer protections to mitigate the risk of disconnection while piloting TOB.

Proposal Development covers the comments on the Joint TOB pilot proposal, the individual TOB pilot proposals, the Dunsky evaluation of the pilot proposals and recommendations, as well as comments on the Proposed Decision.

B. Specific Claim:*

CLAIMED						**CPUC AWARD**		
ATTORNEY, EXPERT, AND ADVOCATE FEES								
Item	**Year**	**Hours**	**Rate $**	**Basis for Rate***	**Total $**	**Hours**	**Rate $**	**Total $**
Olivia Wein	2023	11.5	$625	D.21-10-024	7,187.50	11.50	$625.00 [1]	$7,187.50
Olivia Wein	2024	26.8	$650	D.21-10-024 plus 2024 (4.07%) escalation	17,420.00	26.55 [4]	$650.00 [1]	$17,257.50
Olivia Wein	2025	36.5	$673	D.21-10-024 plus 2024 (4.07%) and	24,564	32.50 [3]	$670.00 [1]	$21,775.00

CLAIMED						**CPUC AWARD**		
				2025 (3.46%) escalation				
Berneta Haynes	2024	4.0	$576	D.21-10-024 plus 2022 (4.46% escalation) and 2023 (4.07 escalation)	2,304.00	4.00	$570.00 [2]	$2,280.00
Subtotal: $51,476[3]						***Subtotal: $48,500.00***		
INTERVENOR COMPENSATION CLAIM PREPARATION **								
Item	**Year**	**Hours**	**Rate $**	**Basis for Rate***	**Total $**	**Hours**	**Rate $**	**Total $**
Olivia Wein	2026	12	$347	D.21-10-024 plus 2024 (4.07%) plus 2025 (3.46%) escalation plus 2026 escalation (3.35%)/2	$4,164.00	6.00 [5]	$345.00 [1]	$2,070.00
Subtotal: $4,164						***Subtotal: $2,070.00***		
TOTAL REQUEST: $55,640[4]						***TOTAL AWARD: $50,570.00***		

*We remind all intervenors that Commission staff may audit the records and books of the intervenors to the extent necessary to verify the basis for the award (§1804(d)). Intervenors must make and retain adequate accounting and other documentation to support all claims for intervenor compensation. Intervenor's records should identify specific issues for which it seeks compensation, the actual time spent by each employee or consultant, the applicable hourly rates, fees paid to consultants and any other costs for which compensation was claimed. The records pertaining to an award of compensation shall be retained for at least three years from the date of the final decision making the award.

**Travel and Reasonable Claim preparation time are typically compensated at ½ of preparer's normal hourly rate

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[3] Per NCLC's time records and information provided here in Part III.B, the subtotal request amount for Attorney, Expert, and Advocate fees equals $51,475.50.

[4] Per NCLC's time records and information provided here in Part III.B, NCLC's total request amount equals $55,639.50.

CLAIMED			**CPUC AWARD**
ATTORNEY INFORMATION			
Attorney	**Date Admitted to CA BAR[5]**	**Member Number**	**Actions Affecting Eligibility (Yes/No?) If "Yes", attach explanation**
Olivia Wein	Admitted CA Active 12/7/1995; Inactive 2002 Admitted MD 12/18/1997 Admitted DC 2/6/1998	CA Bar No. 178926 MD Bar No. 199712180273 DC Bar No. 457638	No (CA) No (MD_ No (DC) A claimant need only show "licensing by any jurisdiction within the United States" ALJ-393, p.6, CA BAR not required

C. Attachments Documenting Specific Claim and Comments on Part III[6]:

Attachment or Comment #	Description/Comment
1	Certificate of Service
2	**NCLC Detailed Time Records**

D. CPUC Comments, Disallowances, and Adjustments

Item	Reason
[1] Olivia Wein (Wein) 2023, 2024, 2025 & 2026 Hourly Rates	D.24-04-028 previously approved the rate of $625 for Wein in 2023. NCLC requests a rate of $650 for Wein in 2024. We apply the 4.07% escalation from Resolution ALJ-393 to Wein's previously established 2023 rate of $625 and round to the nearest $5 to establish a 2024 hourly rate of $650. NCLC requests a rate of $673 for Wein in 2025. We apply the 3.46% escalation from Resolution ALJ-393 to Wein's previously established 2024 rate of $650 and round to the nearest $5 to establish a 2025 hourly rate of $670.

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[5] This information may be obtained through the State Bar of California's website at https://apps.calbar.ca.gov/attorney/LicenseeSearch/QuickSearch.

[6] Attachments not included in the final Decision.

Item	Reason
	NCLC requests a rate of $694 for Wein in 2026. We apply the 3.35% escalation from Resolution ALJ-393 to Wein's previously established 2025 rate of $670 and round to the nearest $5 to establish a 2026 hourly rate of $690. As Intervenor Compensation Claim Preparation hours are compensated at ½ preparer's normal hourly rate, we apply the rate of $345 for Wein in 2026.
[2] Berneta Haynes (Haynes) 2023 & 2024 Hourly Rate	D.24-04-028 previously approved the rate of $530 for Haynes in 2022. NCLC requests a rate of $576 for Haynes in 2024. We apply the 4.46% escalation from Resolution ALJ-393 to Haynes' previously established 2022 rate of $530 and round to the nearest $5 to calculate a 2023 hourly rate of $555. However, as the 2023 rate range for Attorney – Level III is $342.53 to $552.25 with a median of $446.65, we round down to the nearest $5 and adopt the 2023 hourly rate of $550. To establish Haynes' 2024 hourly rate, we apply the 4.07% escalation from Resolution ALJ-393 to Haynes' established 2023 rate of $550 and round to the nearest $5 and adopt a 2024 hourly rate of $570.
[3] Wein 2025 Hours	Pub. Util. Code Section 1801.3(f) provides that the Commission should administer the Intervenor Compensation Program "in a manner that avoids unproductive or unnecessary participation that duplicates the participation of similar interests otherwise adequately represented or participation that is not necessary for a fair determination of the proceeding." Wein spent 4.50 hours reviewing opening comments on Tarif On-Bill Proposals, which we find excessive given the breadth of the comments filed. We therefore reduce 2.00 hours from Wein's 2025 requested hours. Additionally in 2025, Wein spent 5.00 hours drafting and editing reply comments on the Proposed Decision. We find this excessive for the 6-page work product produced by this filing, as these comments were filed jointly with CforAT and the National Housing Law Project. We therefore reduce 2.00 hours from Wein's 2025 requested hours.
[4] Lack of Substantial Contribution – Procedural Motion	Pub. Util. Code § 1802(j) states that a substantial contribution means that the intervenor "has substantially assisted the commission in the making of its order or decision because the order or decision has adopted in whole or in part one or more factual contentions, legal contentions, or specific policy or procedural recommendations presented by the customer." The courts have addressed the requirement of substantial contribution in, for example, TURN v. CPUC 166 Cal.App. 4th 522 (2008), stating at 11: "[T]o be eligible for compensation, the statute requires that the customer have made a 'substantial contribution' to the PUC's proceedings, as the PUC determines. "Substantial contribution' means that, in the judgment of the commission, the customer's presentation has substantially assisted the commission in the making of its order or decision…."

Item	Reason
	In evaluating whether NCLC made a substantial contribution here, the Commission evaluates whether the hours claimed were commensurate with the contributions claimed by the intervenor. Making a substantial contribution in and of itself does not entitle an intervenor to all its claimed fees and costs. Compensation is granted for efficient, meaningful contributions. NCLC claims 1.00 hour for Wein in May and June 2024 for work related to reviewing and editing their Procedural Motion filed on May 29, 2024. The Motion mainly summarized the proceeding status. One hour is an excessive amount for a motion that could have been addressed through a procedural e-mail. Because this work did not substantially contribute to D.25-12-021, 0.25 hours for this motion are disallowed.
[5] Excessive IComp Claim Preparation Hours	Section 1801.3(f) provides that the Commission should administer the Intervenor Compensation Program "in a manner that avoids unproductive or unnecessary participation that duplicates the participation of similar interests otherwise adequately represented or participation that is not necessary for a fair determination of the proceeding." We find the request for 12.00 hours to prepare NCLC's Intervenor Compensation Claim by Wein to be excessive given the scope of issues and overall scale of the request. Hours claimed must be reasonable, productive, effective, and efficient. We find that the hours claimed are excessive for the work produced and for breadth of this claim. As a result, we have reduced Wein's time spent preparing this IComp Claim by 6.00 hours, resulting in a total of 6.00 hours awarded.

PART IV: OPPOSITIONS AND COMMENTS
Within 30 days after service of this Claim, Commission Staff or any other party may file a response to the Claim (*see* § 1804(c))

A. Opposition: Did any party oppose the Claim?	No

B. Comment Period: Was the 30-day comment period waived (*see* Rule 14.6(c)(6))?	Yes

FINDINGS OF FACT

1. National Consumer Law Center has made a substantial contribution in some aspects to D.25-12-021.

2. The requested hourly rates for National Consumer Law Center's representatives, as adjusted herein, are comparable to market rates paid to experts and advocates having comparable training and experience and offering similar services.

3. The claimed costs and expenses, as adjusted herein, are reasonable and commensurate with the work performed.

4. The total of reasonable compensation is $50,570.00.

CONCLUSION OF LAW

1. The Claim, with any adjustment set forth above, satisfies all requirements of Pub. Util. Code §§ 1801-1812.

ORDER

1. National Consumer Law Center is awarded $50,570.00.

2. Within 30 days of the effective date of this decision, Pacific Gas and Electric Company, San Diego Gas & Electric Company, Southern California Edison Company, and Southern California Gas Company shall pay National Consumer Law Center their respective shares of the award, based on their California-jurisdictional electric and gas revenues for the 2025 calendar year, to reflect the year in which the proceeding was primarily litigated. If such data are unavailable, the most recent electric and gas revenue data shall be used. Payment of the award shall include compound interest at the rate earned on prime, three-month non-financial commercial paper as reported in Federal Reserve Statistical Release H.15, beginning May 6, 2026, the 75th day after the filing of National Consumer Law Center's request, and continuing until full payment is made.

3. The comment period for today's decision is waived.

This decision is effective today.

Dated September 17, 2026, at San Marcos, California.

JOHN REYNOLDS
President
DARCIE L. HOUCK
KAREN DOUGLAS
CHRISTINE HARADA
Commissioners

Commissioner Matthew Baker recused himself and did not participate in the vote of this item.

APPENDIX

Compensation Decision Summary Information

Compensation Decision:	D2609068	**Modifies Decision?**	No
Contribution Decision(s):	D2512021		
Proceeding(s):	R2008022		
Author:	ALJ Garrett Toy		
Payer(s):	Pacific Gas and Electric Company, San Diego Gas & Electric Company, Southern California Edison Company, and Southern California Gas Company		

Intervenor Information

Intervenor	Date Claim Filed	Amount Requested	Amount Awarded	Multiplier?	Reason Change/Disallowance
National Consumer Law Center	12/20/2026[7]	$55,640[4]	$50,570.00	N/A	*See* Part III.D, CPUC Comments, Disallowances and Adjustments.

Hourly Fee Information

First Name	Last Name	Attorney, Expert, or Advocate	Hourly Fee Requested	Year Hourly Fee Requested	Hourly Fee Adopted
Olivia	Wein	Attorney	$625	2023	$625
Olivia	Wein	Attorney	$650	2024	$650
Olivia	Wein	Attorney	$673	2025	$670
Olivia	Wein	Attorney	$695[8]	2026	$690
Berneta	Haynes	Attorney	N/A[9]	2023	$550
Berneta	Haynes	Attorney	$576	2024	$570

(END OF APPENDIX)

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[7] NCLC’s Intervenor Compensation Claim was filed on February 20, 2026.

[8] Information provided in Part III.B indicates NCLC’s 2026 hourly fee requested for Wein is $694.

[9] This row has been added as we established a 2023 hourly rate for Haynes in this claim.