

# Affordability Study Session

April 24, 2025



REDWOOD COAST  
EnergyAuthority

# Goals for Attendees

## Deeper Understanding of:

1. Rates, bills, and cost drivers
2. What RCEA is doing and how you can help

# Agenda

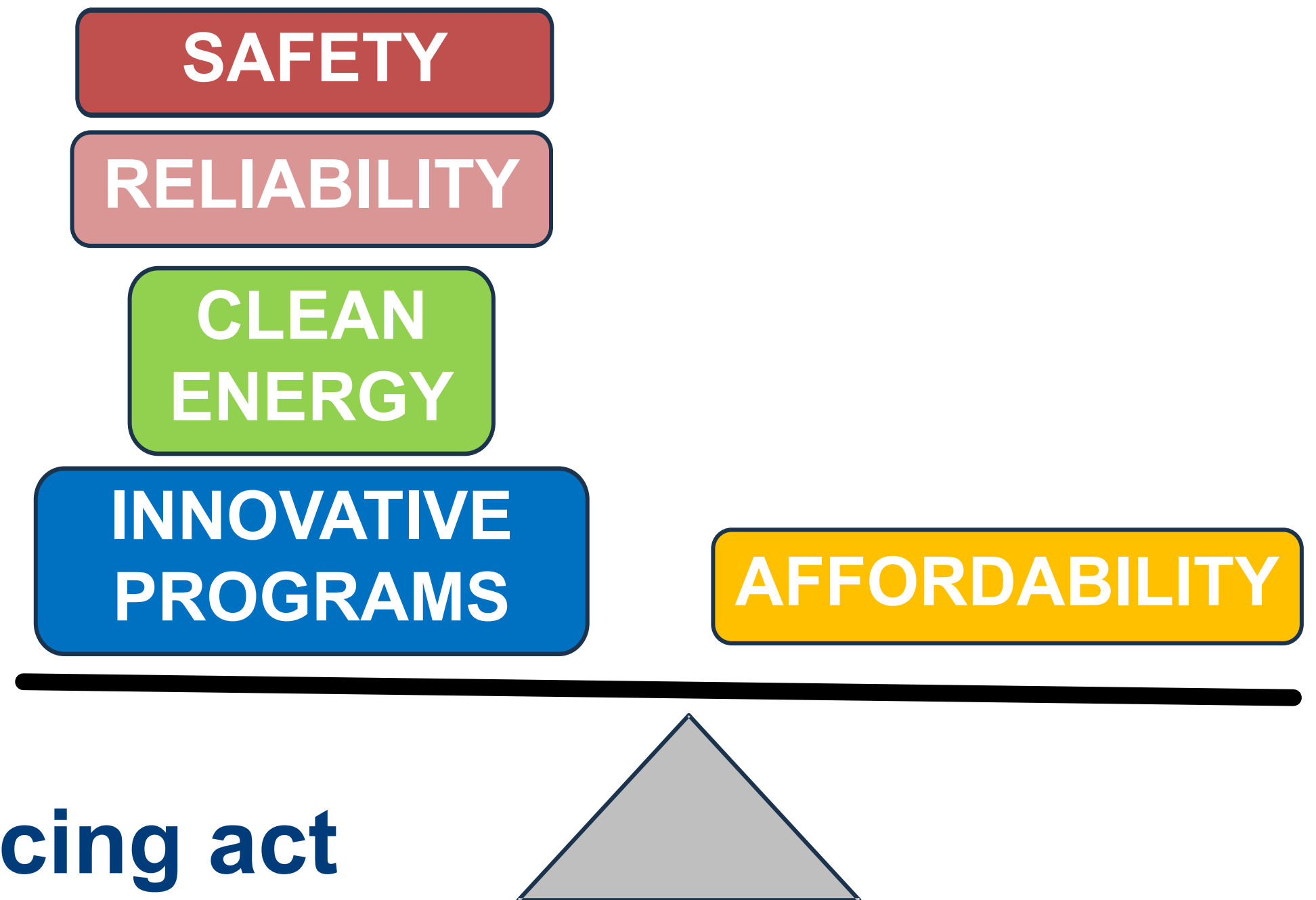
- Why we care about affordability
- Understanding Your Bill
- Rates Overview
- Affordability and RCEA



REDWOOD COAST  
EnergyAuthority

# Why We Care About Affordability

Providing clean energy, high reliability, and innovative programs per RCEA's mission can add expenses above the base cost of providing energy



**This is a challenging balancing act**

# Affordability is an equity issue

Lower income customers spend a larger % of their income on energy

Affordability Ratio (AR)



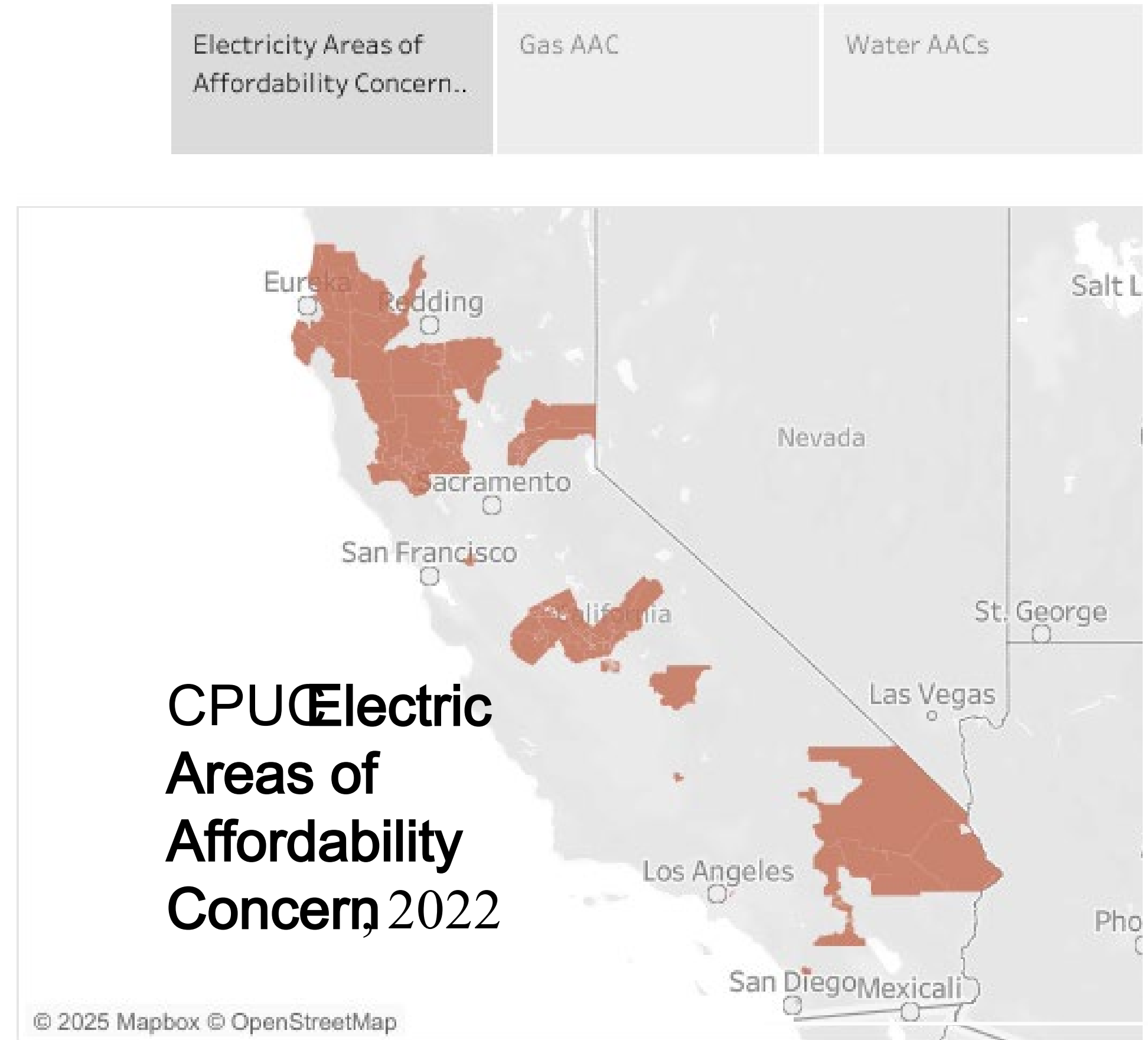
$$\frac{\$ \text{ essential services bill}}{\$ \text{ household income} - \text{non-discretionary expenses (housing and other utilities)}} = \text{AR}$$

**Areas of Affordability Concern:** Affordability Ratio (AR) is 15% or greater for customers in the lowest 20% of income.

# Energy Affordability in Humboldt

Most of Humboldt County is an **Area of Affordability Concern**.

Customers in the lowest 20% of income (\$18.1k/year or less), paying more than 15% of remaining money after housing, water, and gas for energy alone.



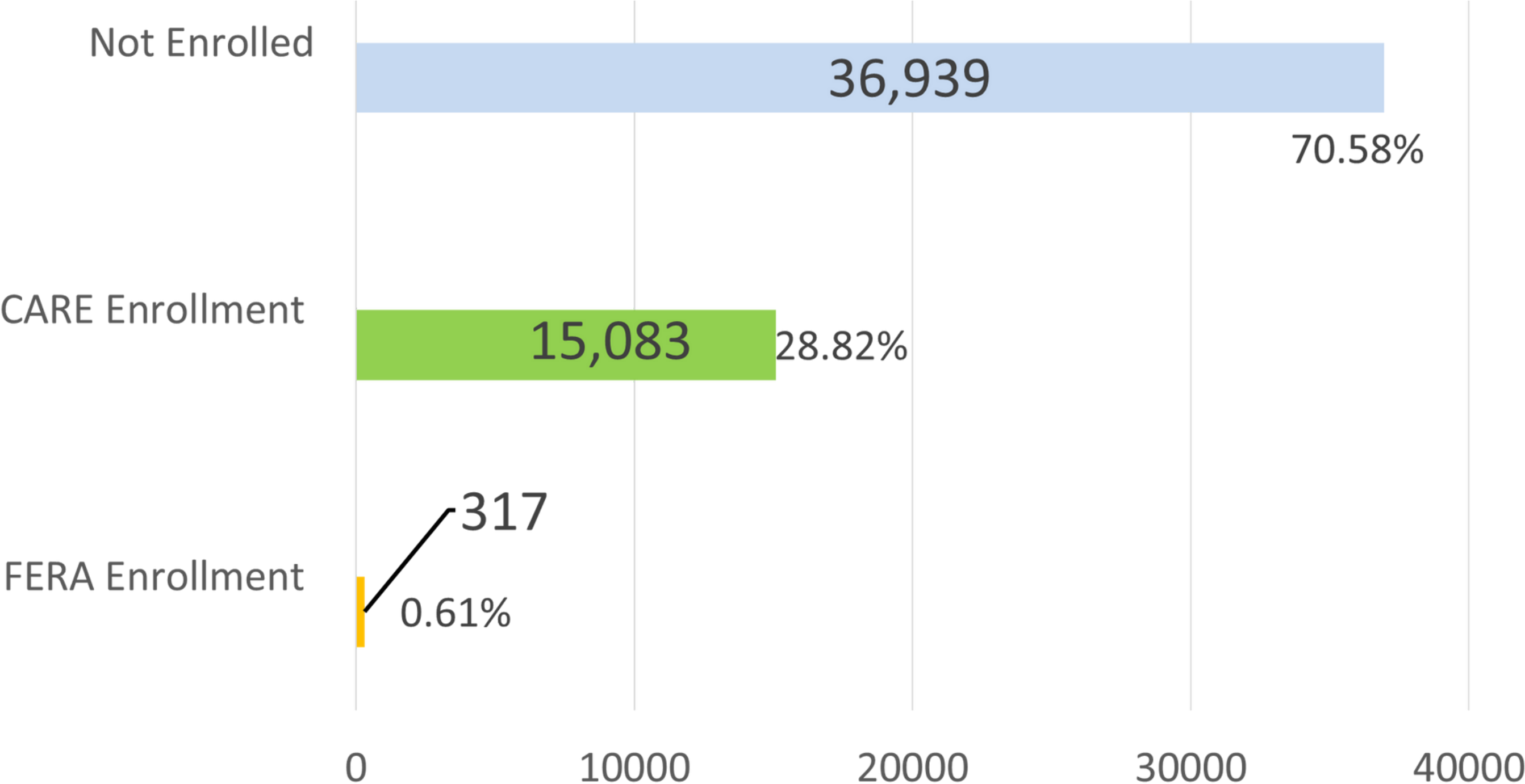
# CARE & FERA Enrollment

California  
Alternate Rates  
for Energy  
(CARE)

**Discount:**  
20% or more for  
gas & electricity

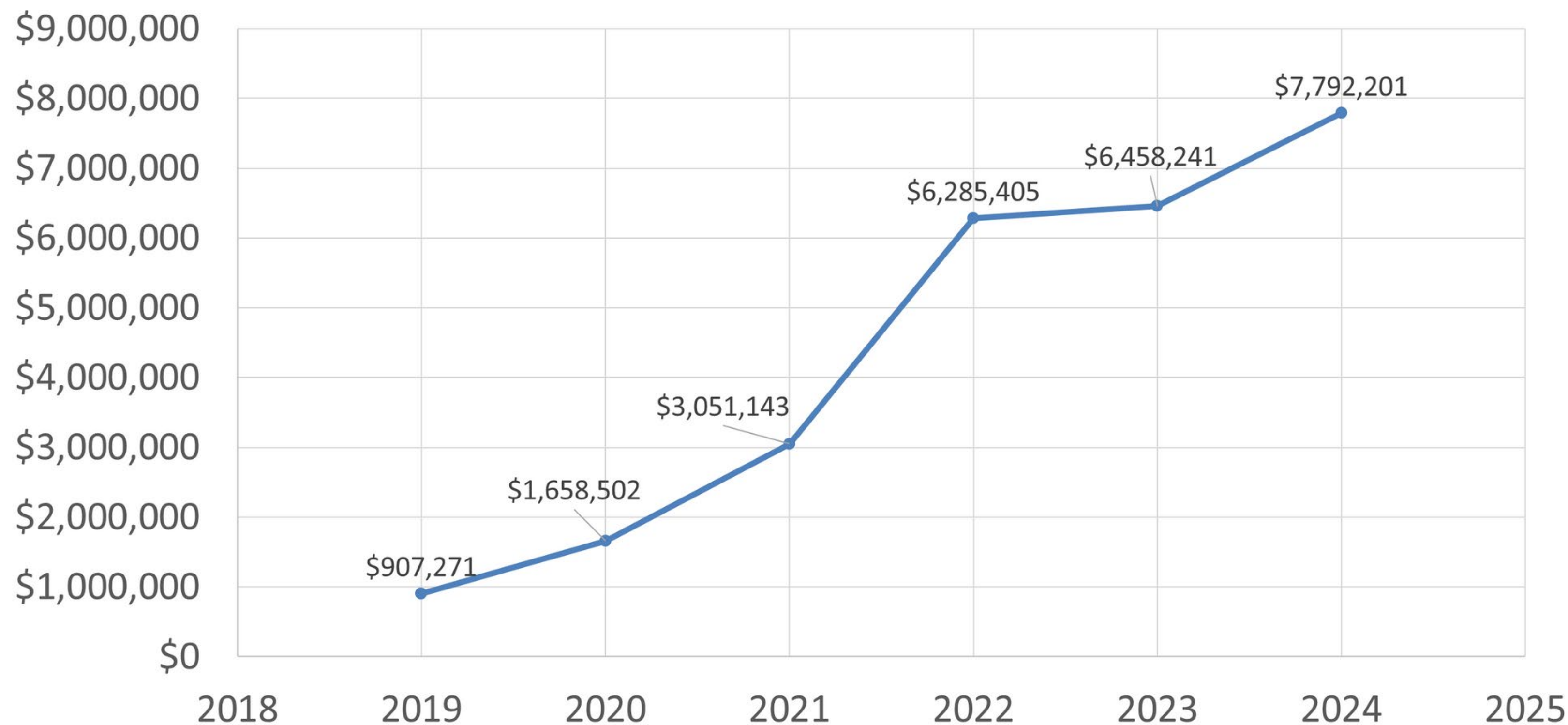
Family Electric  
Rate Assistance  
(FERA)

**Discount:**  
18% for electricity



# RCEA Total Arrears 2019 -2024

## 61+ Days in Arrears





# Understanding Your Bill



# PG&E Bill: Page One



## ENERGY STATEMENT

[www.pge.com/MyEnergy](http://www.pge.com/MyEnergy)

Account No: 1234567891-0  
Statement Date: 02/13/2025  
**Due Date: 03/06/2025**

### Service For:

John Smith  
1234 Your Street  
Your Town, CA 95501

### Questions about your bill?

Mon-Fri 7 a.m.-7 p.m.  
Saturday 8 a.m.-5 p.m.  
Phone: 1-800-743-5000  
[www.pge.com/MyEnergy](http://www.pge.com/MyEnergy)

### Ways To Pay

[www.pge.com/waystopay](http://www.pge.com/waystopay)


### Your Enrolled Programs


Medical Baseline

### Your Account Summary

Amount Due on Previous Statement	\$731.59
Payment(s) Received Since Last Statement	-366.89
Previous Unpaid Balance	\$364.70
Current PG&E Electric Delivery Charges	\$57.95
Redwood Coast Energy Authority Electric Generation Charges	36.22
Current Gas Charges	273.62

<b>Total Amount Due</b>	<b>\$732.49</b>
-------------------------	-----------------

 Current charges include discounts for medical baseline.

 Your Payment Arrangement installment of \$26.04 is due on 03/04/2025; also, your current charges of \$367.79 are due on 03/06/2025. For details of all Payment Arrangement installments, log into [pge.com](http://pge.com). If you have already made your payment, thank you.

# PG&E Bill: Page One



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Total RCEA Charges

Payment Plan Summary,  
if applicable

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### Your Enrolled Programs

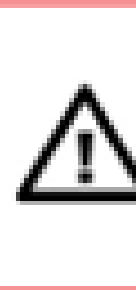
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Payment Plan Summary,  
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Program(s) customer is enrolled  
in: CARE, FERA, Medical Baseline

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### Your Enrolled Programs

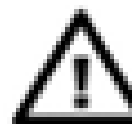
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# RCEA Details Page



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Due Date: 03/06/2025

### Details of Redwood Coast Energy Authority Electric Generation Charges

01/09/2025 - 02/06/2025 (29 billing days)

Service For: 1234 Your Street  
Service Agreement ID: 3456791011 ESP Customer Number: 3444583644

01/09/2025 – 02/06/2025

Rate Schedule: **E-TOU-D**

Generation - Off Peak - Winter	83.267800	kWh	@ \$0.14477	\$12.05
Generation - Off Peak - Winter	136.256300	kWh	@ \$0.14566	19.85
Generation - On Peak - Winter	8.944900	kWh	@ \$0.17968	1.61
Generation - On Peak - Winter	14.637100	kWh	@ \$0.18056	2.64
Net Charges				36.15

Energy Commission Surcharge 0.07  
RCEA's charges replace PG&E's previous generation charges.  
To see what PG&E would have charged, please find the "Generation Credit" on the "Details of PG&E Electric Delivery Charges" page on this bill.

**Total Redwood Coast Energy Authority Electric Generation Charges** **\$36.22**

### Service Information

Total Usage 243.106100 kWh

For questions regarding charges on this page, please contact:  
REDWOOD COAST ENERGY AUTHORITY  
633 3RD ST  
EUREKA CA 95501  
1-800-931-7232

### Additional Messages

Thank you for being a valued customer of the Redwood Coast Energy Authority (RCEA). Established in 2003, RCEA is a locally-governed public agency providing a wide range of energy services to the community. We procure electricity on behalf of Humboldt County residents and businesses to provide greater choice while increasing the use of renewable energy. Electricity from RCEA is delivered to you by PG&E, who remains an essential partner for power distribution, service, and billing. To learn more about RCEA's energy services, please visit [RedwoodEnergy.org](http://RedwoodEnergy.org) or call 1-800-931-7232. RCEA is committed to protecting customer privacy. Our customer confidentiality policy may be viewed at [RedwoodEnergy.org/privacy/](http://RedwoodEnergy.org/privacy/)



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Total Usage (kWh)

RCEA's Contact Info



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Total Usage (kWh)

RCEA's Contact Info

Your Rate Schedule

# RCEA Details Page



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Total Usage (kWh)

RCEA's Contact Info

Your Rate Schedule

Generation Charge Details: On Peak/Off Peak, etc.

# RCEA Details Page



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Total Usage (kWh)

RCEA's Contact Info

Your Rate Schedule

Generation Charge Details: On Peak/Off Peak, etc.

Total RCEA Charge

# PG&E's Electric Delivery Charges Page



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01/09/2025 - 02/06/2025 (29 billing days)

Service For: 1234 Your Street

Service Agreement ID: 3456791011

Rate Schedule: ETOUD VM Time-of-Use (Peak Pricing 5-8 p.m. Weekdays)

Enrolled Programs: Medical Baseline

01/09/2025 – 02/06/2025

#### Energy Charges

Peak	23.582000	kWh	@ \$0.47502	\$11.20
Off Peak	219.524100	kWh	@ \$0.43641	95.80
Medical Baseline Discount (12.000%)				-12.84
Generation Credit				-39.17
Power Charge Indifference Adjustment				2.40
Franchise Fee Surcharge				0.26

**Total PG&E Electric Delivery Charges** **\$57.65**

# PG&E's Electric Delivery Charges Page



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Generation Credit

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Generation Credit

Power Charge Indifference Adjustment (PCIA)

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**Total PG&E Electric Delivery Charges**

**\$57.65**

Generation Credit

Power Charge Indifference Adjustment (PCIA)

Franchise Fee (FF)

# Let's Calculate Together...

<hr/>	
Total Redwood Coast Energy Authority Electric Generation Charges	\$36.22
<hr/>	
Medical Baseline Discount (12.000%)	-12.84
Generation Credit	-39.17
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Franchise Fee Surcharge	0.26
<hr/>	
Total PG&E Electric Delivery Charges	\$57.65

## To Calculate Savings:

RCEA Generation Cost: \$36.22  
PCIA: 2.40  
FF: 0.26  
Comparable Amount = \$38.88

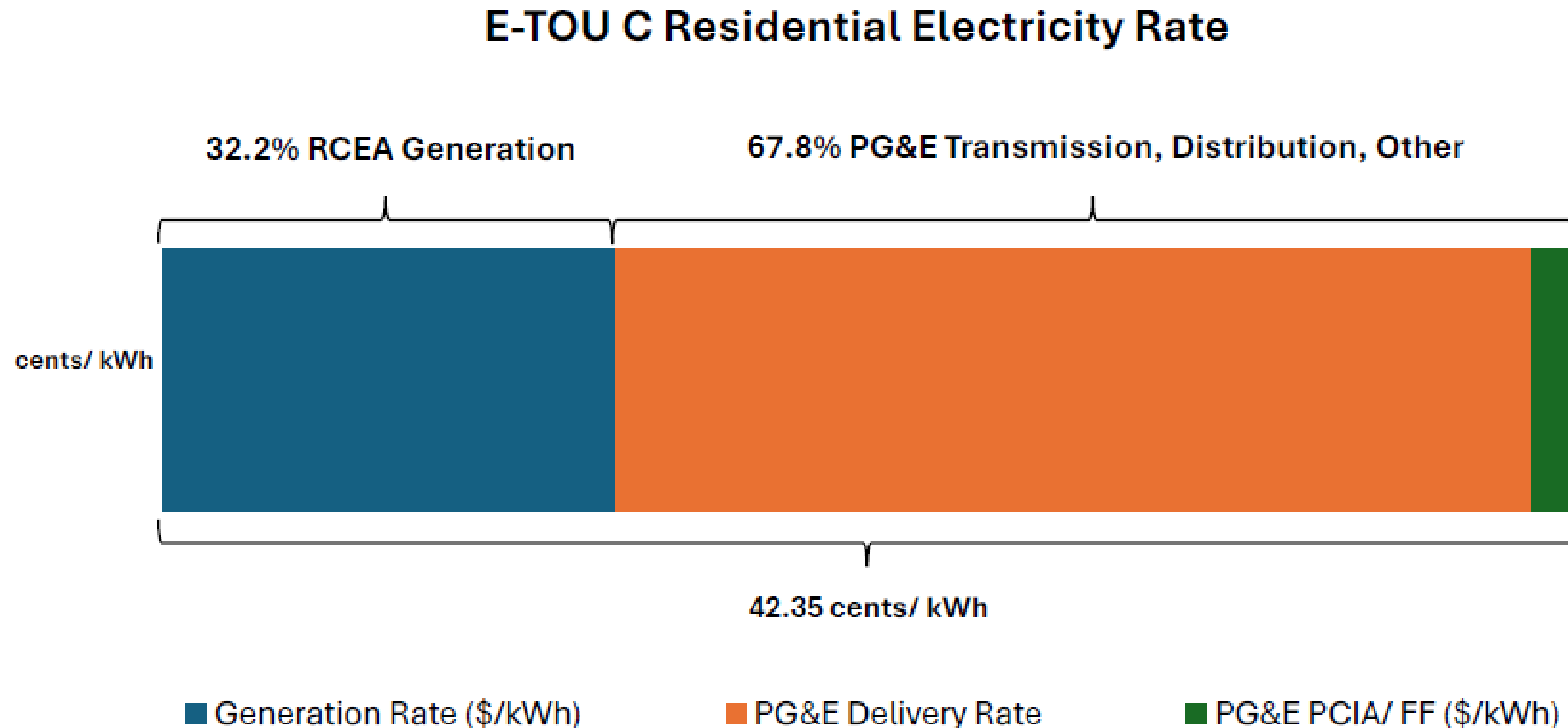
PG&E Generation Credit: \$39.17  
Comparable Amount - 38.88  
Savings Amount = \$0.29



# Rates Overview



# What costs make up an RCEA customer's bill?



What do customers really  
care about? Not rates. Bills.

$$\text{Bill (\$)} = \text{rate (\$/kWh)} \times \text{usage (kWh)}$$

Affordability needs to address not just rates but also usage.

RCEA is well equipped to address the usage part of the equation with our robust customer program offerings.

# How do RCEA's electric rates & bills compare?

	Rates (\$/kWh)	Bills (avg. monthly)
RCEA	\$0.45285 <sup>1</sup>	\$170.76 <sup>1</sup>
PG&E (bundled customers)	\$0.45370 <sup>1</sup>	\$171.08 <sup>1</sup>
California	\$0.3055 <sup>2</sup>	\$186 <sup>3</sup>
US	\$0.1626 <sup>2</sup>	\$144 <sup>3</sup>

1) From RCEA Joint Rate Mailer, for residential TOU-C rate customers – about 60% of residential customers are on this rate (June 2024)

2) From US Energy Information Administration

<https://www.eia.gov/state/data.php?sid=CAdy> (Dec. 2024)

3) From <https://www.solarreviews.com/blog/average-electric-bill-in-california> (2024)

# Why are California rates overall so much lower than PG&E's or RCEA's?

- About ¼ of California's electric customers served by municipal utilities
- Munis offer lower rates than IOUs, i.e., PG&E
- Example: Alameda's city electric utility charges residential customers \$0.12 - \$0.29/kWh, based on the customer usage tier.

# Procurement





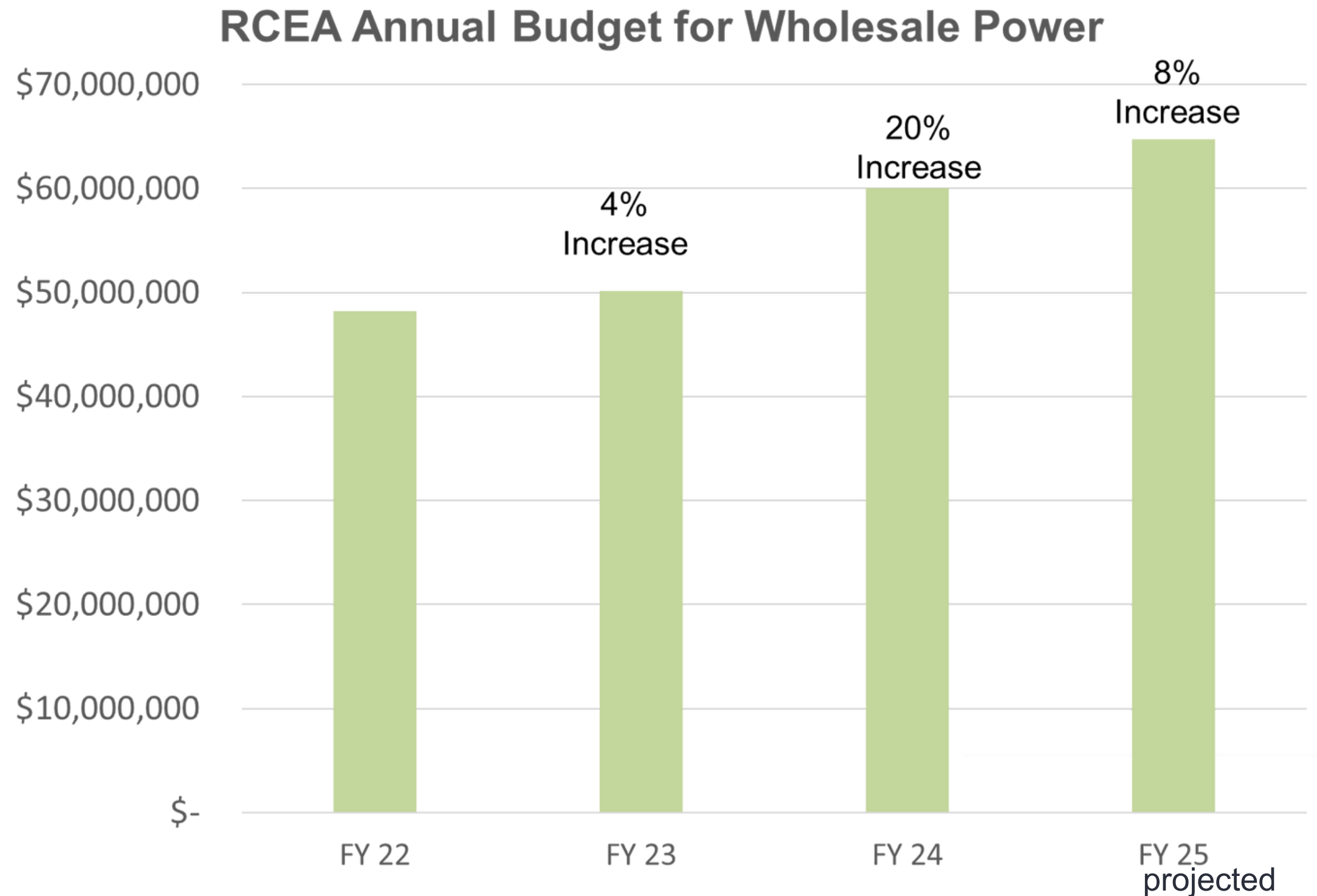
# RCEA's energy -related costs

## How are they trending?

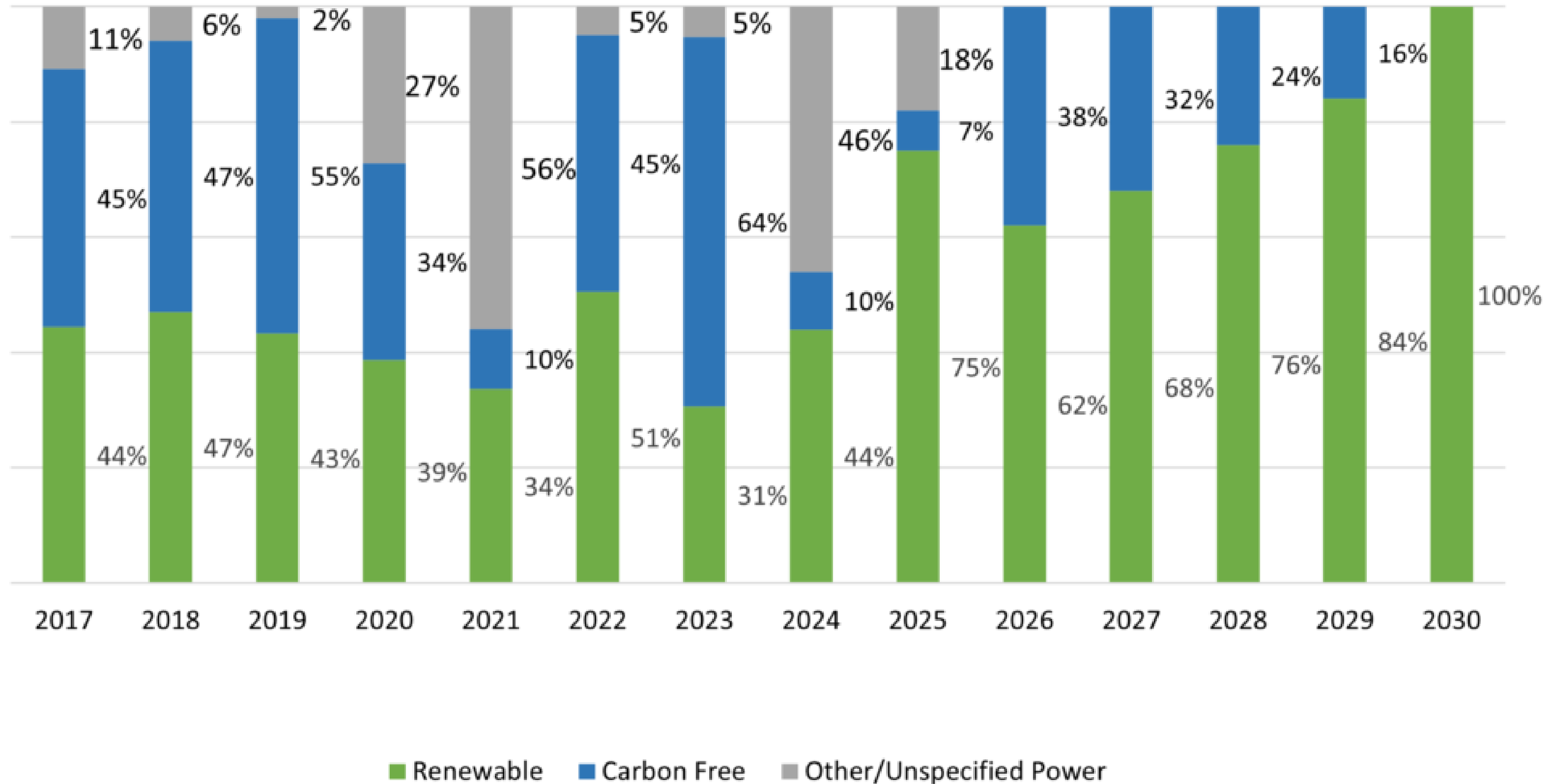
Costs fluctuate with changing commodity prices

**Annual budget includes:**

- Energy Supply
- Resource Adequacy
- Renewable Energy
- Carbon-Free Energy



# RCEA's Clean Energy





# Procuring Clean Power Beyond State Requirements

How does it impact RCEA's costs?

Under current market conditions, **each additional 1% renewable energy RCEA procures increases overall power procurement costs by 4%**



Foster solar + storage project currently under construction in Arcata Bottoms (staff photo)



# Power Charge Indifference Adjustment



# The Power Charge Indifference Adjustment (PCIA)

What is it?

What am I paying for?

Why am I paying it?

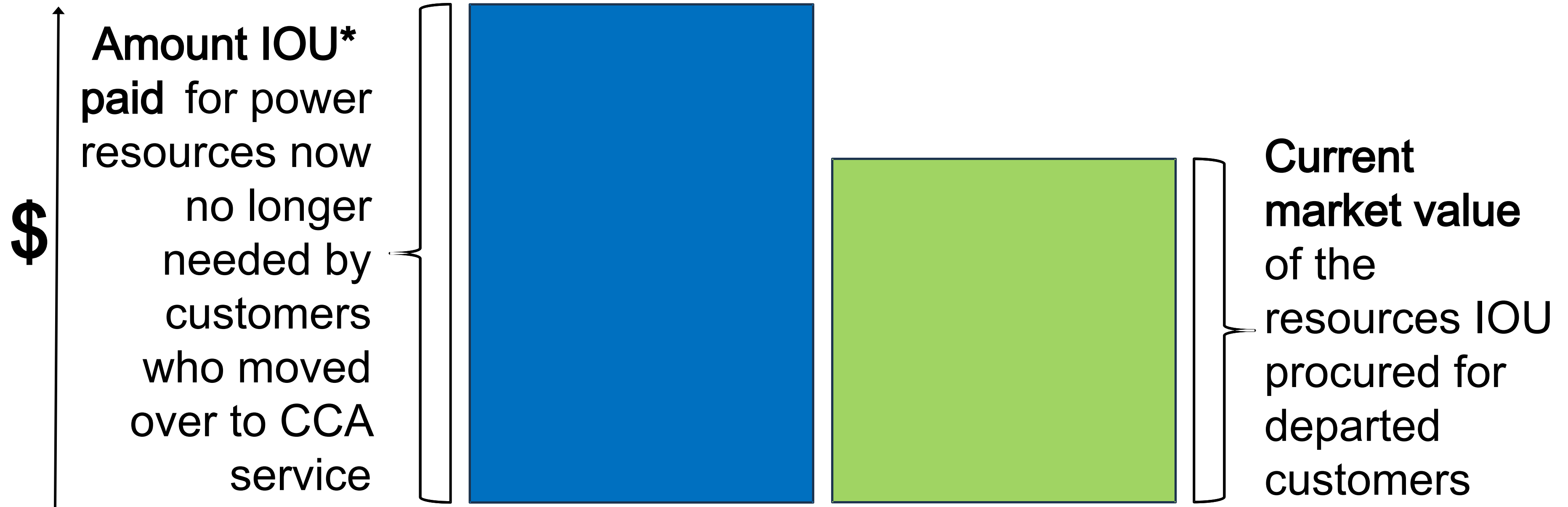
Who pays it?

How does it impact CCAs?

*Explanation courtesy of*

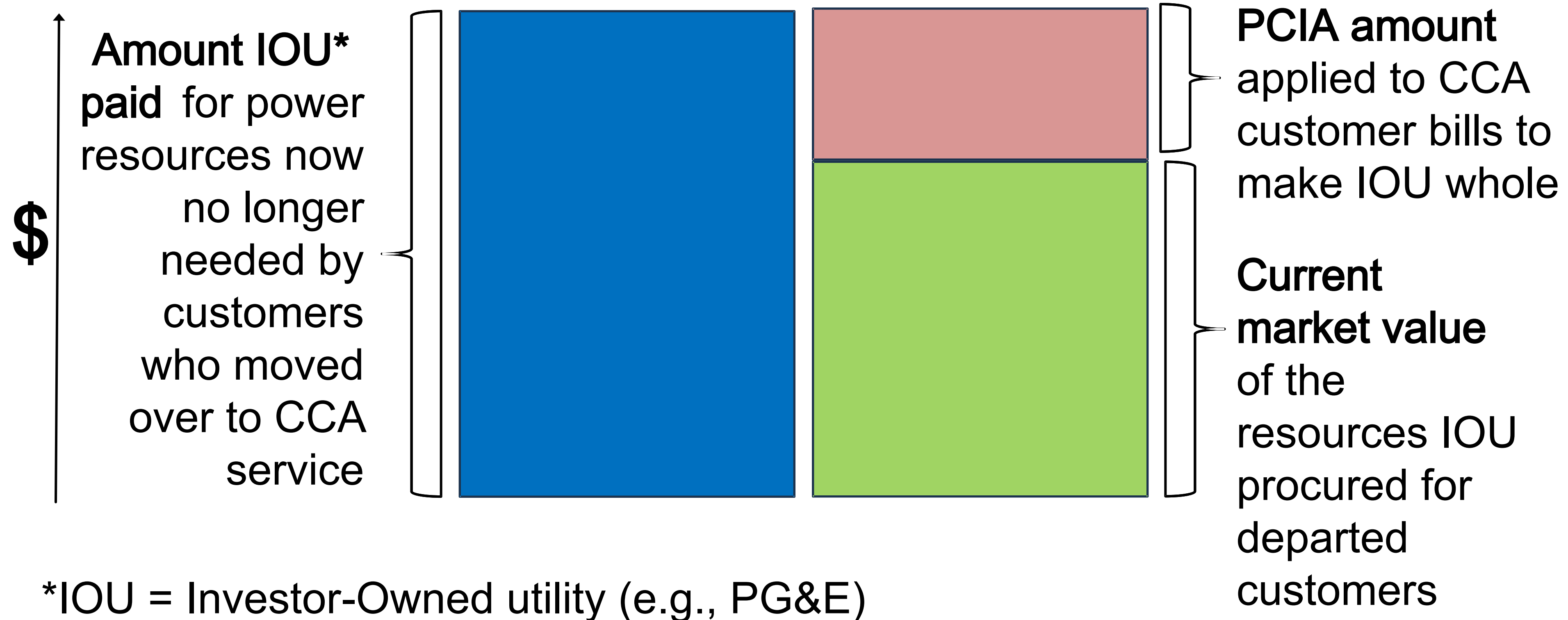


# Purpose of the PCIA

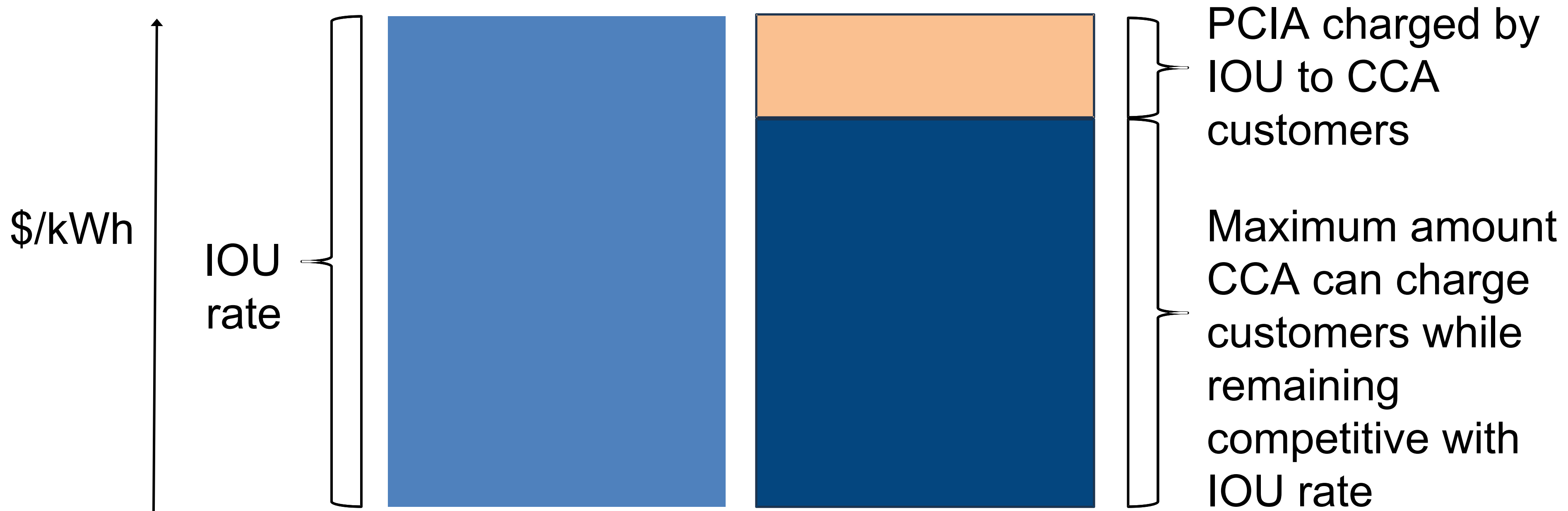


\*IOU = Investor-Owned utility (e.g., PG&E)

# Purpose of the PCIA



# How the PCIA impacts rates that CCAs can charge





# Policy Impacts on Rates

## Regulatory & Legislative Rate Impacts



# How Policy Impacts Rates

- Policy decisions are the primary driver of total bills in California, whether that be a total bill increase or decrease.
- Total energy burden is not the only metric policy is measured against.
- CA is working to create an energy system that is clean, accessible, reliable, safe, and affordable. Not an easy task.



# Key Policies

Clean Energy Goals

Grid Access

Reliability

Safety

Affordability

# Costs that are driven by policy priorities



Generation Costs

Wildfire Costs

Rooftop Solar Cost

Rate Structures

Transmission and Distribution Investments

# Impacts and Drivers of Transmission and Distribution



Generation buildout  
drives T&D need



Transmission  
Costs



Public Policy can  
rapidly change T&D  
planning

# Electricity Customers Pay Wildfire Recovery Charges

‘Wildfire Recovery’ revenue requirements are embedded in PG&E T&D Rate components.

Wildfire recovery has grown to become roughly 20% of the total electricity rate.



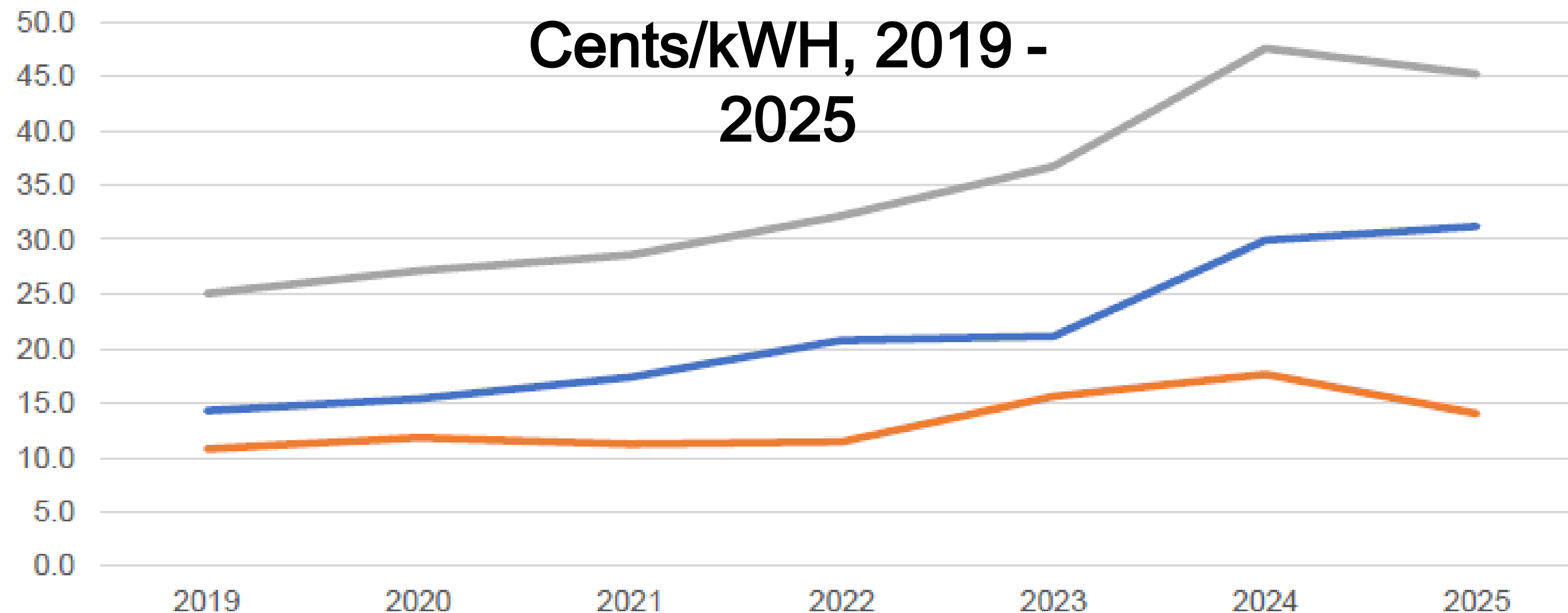


# Solar Subsidies Impact Non-Solar Customers

What is the solar cost shift?



# PG&E's bundled residential electric rates increased 80% since 2019



Source: Silicon Valley Clean Energy

— T&D/NBC — Generation — Total

Bundled=  
Generation + T&D)

# What is RCEA Doing?





# Innovative rate offerings to help customers save

- Given California's high electric rates, electric providers including RCEA risk losing industrial and commercial customers who can relocate to other states or may simply go out of business.
- In September 2021, RCEA's Board authorized a non -standard pricing agreement policy that can be used as a basis for negotiated rate agreements with large customers, provided such rates do not put additional cost burden on other customer classes.

# Public Agencies



## Who:

Municipal and Tribal government facilities, schools, fire stations, and more.

## Why:

Public agencies are some of the largest energy users so greater opportunities for savings plus operating efficiently has a broad benefit.

## What:

Energy assessments, direct incentives, program referral, funding application and project management assistance, benchmarking and long-term planning.

## How:

Local Government Partnership (LGP) with PG&E, Northern Rural Energy Network (NREN), CCE funds.

# Local Businesses



## Who:

Humboldt County businesses with an active RCEA or PG&E account.  
Focus on small, “hard-to-reach” customers.

## Why:

Supporting local business supports our community. Energy costs can be a large component of operating expenses. Many local business owners too busy to focus on researching and pursuing energy savings programs.

## What:

No-cost energy assessments, direct incentives, referrals. Developing new incentive and financing programs.

## How:

Local Government Partnership and NREN funds.

# Residential Customers



## Who:

Humboldt County homeowners, renters, and landlords.

## Why:

Direct Benefits to largest sector of customers.

## What:

direct appliance and heat pump rebates, energy assessments and general consultations, free energy savings kits. Developing micro-loan program.

## How:

NREN funds.

# Contractors



## Who:

Contractors serving all sectors of Humboldt County customers.

## Why:

Many of our small contractor businesses would be unable to access incentives without RCEA assistance. Contractors are the main driver of energy projects in Humboldt County.

## What:

Technical assistance for accessing RCEA, statewide, and other funding. Workshops and trainings. RCEA Contractor and Vendor Network.

## How:

NREN and CCE funds.

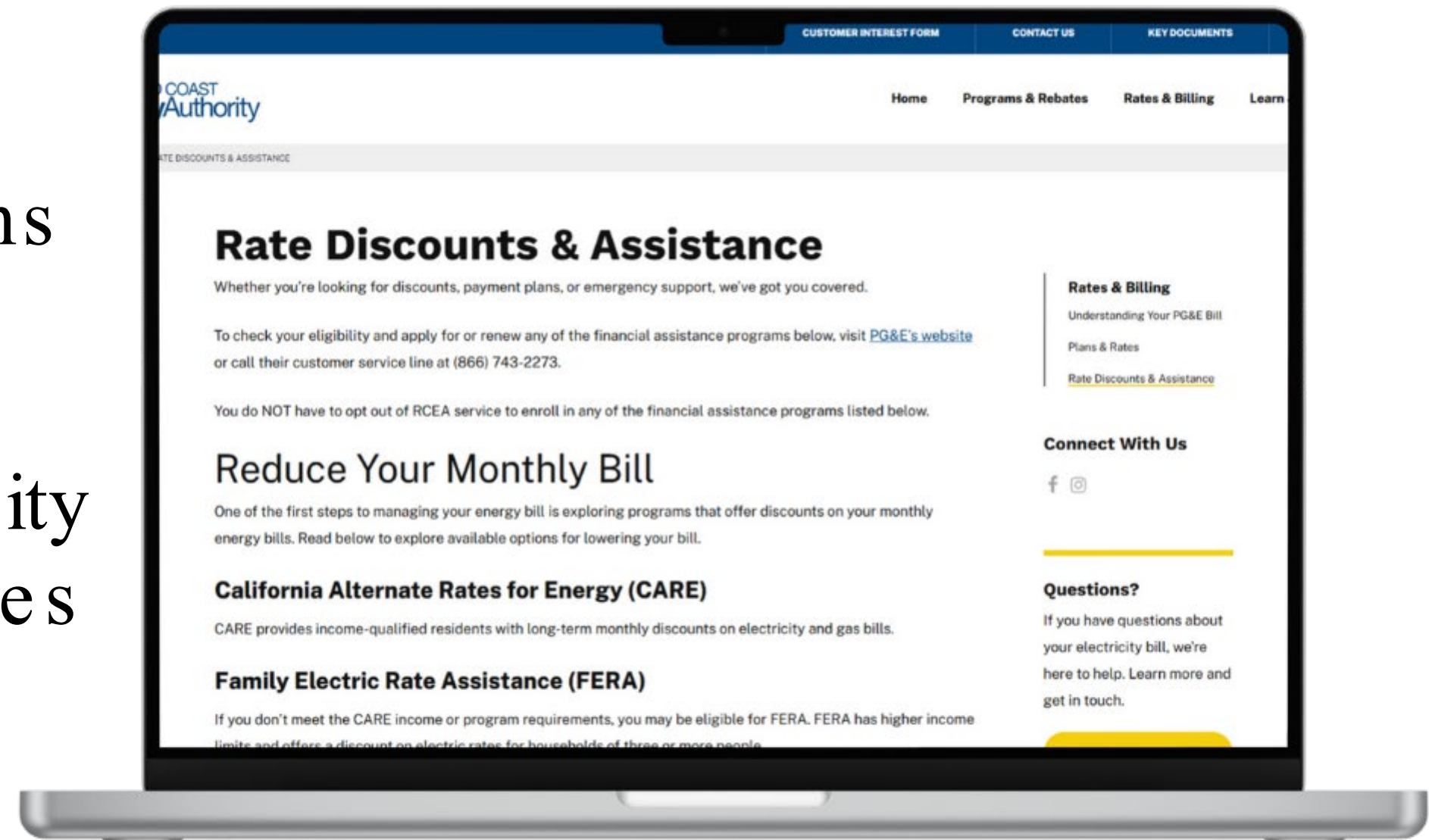
# What Can RCEA Board Members Do?





# Help us communicate with customers and the public

- 1 Direct customers to existing resources and programs.
- 2 Inform customers of RCEA actions for example \$\$ in bill savings.
- 3 Educate customers and community stakeholders about root challenges and the balancing act needed.



[redwoodenergy.org/ratesbilling/discounts-and-assistance/](https://redwoodenergy.org/ratesbilling/discounts-and-assistance/)



# Help us communicate with policy makers

We can't do this alone

IOUs, the Governor, the legislature, and the California Public Utilities Commission are our partners.



Thank you





# Understanding Your Bill

## PG&E Bill Page One



### ENERGY STATEMENT

[www.pge.com/MyEnergy](http://www.pge.com/MyEnergy)

Account No: 1234567891-0  
Statement Date: 02/13/2025  
Due Date: 03/06/2025

#### Service For:

John Smith  
Joan Smith  
1234 Your Address  
Eureka, CA 95501

#### Questions about your bill?

Mon-Fri 7 a.m.-7 p.m.  
Saturday 8 a.m.-5 p.m.  
Phone: 1-800-743-5000  
[www.pge.com/MyEnergy](http://www.pge.com/MyEnergy)

#### Ways To Pay

[www.pge.com/waystopay](http://www.pge.com/waystopay)

#### Your Enrolled Programs

Medical Baseline

#### Your Account Summary

Amount Due on Previous Statement	\$731.59
Payment(s) Received Since Last Statement	-366.89
Previous Unpaid Balance	\$364.70
Current PG&E Electric Delivery Charges	\$57.95
Redwood Coast Energy Authority Electric Generation Charges	36.22
Current Gas Charges	273.62

**Total Amount Due** **\$732.49**



Current charges include discounts for medical baseline.



Your Payment Arrangement installment of \$26.04 is due on 03/04/2025; also, your current charges of \$367.79 are due on 03/06/2025. For details of all Payment Arrangement installments, log into [pge.com](http://pge.com). If you have already made your payment, thank you.

Total RCEA Charges

Any program the customer is enrolled in,  
i.e., CARE, FERA, Medical Baseline

Payment Plan Summary, if applicable

# Understanding Your Bill

## RCEA Details Page



### ENERGY STATEMENT

[www.pge.com/MyEnergy](http://www.pge.com/MyEnergy)

Account No: 1234567891-0  
Statement Date: 02/13/2025  
Due Date: 03/06/2025

Total Usage kWh

#### Details of Redwood Coast Energy Authority Electric Generation Charges

01/09/2025 - 02/06/2025 (29 billing days)

Service For: 1234 Your Street

Service Agreement ID: 3456791011 ESP Customer Number: 3444583644

01/09/2025 – 02/06/2025

#### Your Rate Schedule

Rate Schedule:

E-TOU-D

Generation - Off Peak - Winter	83.267800 kWh @ \$0.14477	\$12.05
Generation - Off Peak - Winter	136.256300 kWh @ \$0.14566	19.85
Generation - On Peak - Winter	8.944900 kWh @ \$0.17968	1.61
Generation - On Peak - Winter	14.637100 kWh @ \$0.18056	2.64
	Net Charges 36.15	

Energy Commission Surcharge

0.07

RCEA's charges replace PG&E's previous generation charges.

To see what PG&E would have charged, please find the "Generation Credit" on the "Details of PG&E Electric Delivery Charges" page on this bill.

#### Total Redwood Coast Energy Authority Electric Generation Charges

\$36.22

Generation Charge Details:

On Peak/Off Peak, etc.

Total RCEA Charge

#### Service Information

Total Usage 243.106100 kWh

For questions regarding charges on this page, please contact:

REDWOOD COAST ENERGY AUTHORITY  
633 3RD ST  
EUREKA CA 95501  
1-800-931-7232

RCEA's Contact Info

#### Additional Messages

Thank you for being a valued customer of the Redwood Coast Energy Authority (RCEA). Established in 2003, RCEA is a locally-governed public agency providing a wide range of energy services to the community. We procure electricity on behalf of Humboldt County residents and businesses to provide greater choice while increasing the use of renewable energy. Electricity from RCEA is delivered to you by PG&E, who remains an essential partner for power distribution, service, and billing. To learn more about RCEA's energy services, please visit [RedwoodEnergy.org](http://RedwoodEnergy.org) or call 1-800-931-7232. RCEA is committed to protecting customer privacy. Our customer confidentiality policy may be viewed at [RedwoodEnergy.org/privacy/](http://RedwoodEnergy.org/privacy/)

# Understanding Your Bill

## PG&E's Electric Delivery Charges



**ENERGY STATEMENT**  
[www.pge.com/MyEnergy](http://www.pge.com/MyEnergy)

Account No: 1234567891-0  
Statement Date: 02/13/2025  
Due Date: 03/06/2025

### Details of PG&E Electric Delivery Charges

01/09/2025 - 02/06/2025 (29 billing days)  
Service For: 1234 Your Street  
Service Agreement ID: 3456791011  
Rate Schedule: ETOUD VM Time-of-Use (Peak Pricing 5-8 p.m. Weekdays)  
Enrolled Programs: Medical Baseline

01/09/2025 – 02/06/2025

Energy Charges				
Peak	23.582000	kWh	@ \$0.47502	\$11.20
Off Peak	219.524100	kWh	@ \$0.43641	95.80
Medical Baseline Discount (12.000%)				-12.84
Generation Credit				-39.17
Power Charge Indifference Adjustment				
Franchise Fee Surcharge				0.26

**Total PG&E Electric Delivery Charges**

### Service Information

Meter # 22211133311  
Total Usage 243.106100 kWh  
Baseline Territory V  
Heat Source M - Not Electric  
Serial Q  
Rotating Outage Block 50

Generation Credit

Power Charge Indifference Adjustment (PCIA)

Franchise Fee (FF)

# PG&E's Electric Delivery Charges Page



## ENERGY STATEMENT

[www.pge.com/MyEnergy](http://www.pge.com/MyEnergy)

### Details of PG&E Electric Delivery Charges

01/09/2025 - 02/06/2025 (29 billing days)

Service For: 1234 Your Street

Service Agreement ID: 3456791011

Rate Schedule: ETOUD VM Time-of-Use (Peak Pricing 5-8 p.m. Weekdays)

Enrolled Programs: Medical Baseline

01/09/2025 – 02/06/2025

#### Energy Charges

Peak	23.582000	kWh	@ \$0.47502	\$11.20
Off Peak	219.524100	kWh	@ \$0.43641	95.80
Medical Baseline Discount (12.000%)				-12.84
Generation Credit				-39.17
Power Charge Indifference Adjustment				2.40
Franchise Fee Surcharge				0.26

**Total PG&E Electric Delivery Charges** **\$57.65**

Generation Credit

Power Charge Indifference Adjustment (PCIA)

Franchise Fee (FF)



# Let's Calculate Together...

<hr/>	
Total Redwood Coast Energy Authority Electric Generation Charges	\$36.22
<hr/>	
Medical Baseline Discount (12.000%)	-12.84
Generation Credit	-39.17
Power Charge Indifference Adjustment	2.40
Franchise Fee Surcharge	0.26
<hr/>	
Total PG&E Electric Delivery Charges	\$57.65

## To Calculate Savings:

RCEA Generation Cost: \$36.22  
PCIA: 2.40  
FF: 0.26  
Comparable Amount = \$38.88

PG&E Generation Credit: \$39.17  
Comparable Amount -38.88  
Savings Amount = \$0.29





# Strategies to Address Rising Electricity Costs Through Policy Engagement

Key Cost Drivers and Recent or Proposed Actions to Reduce Customer Bills and Support Electrification

As electricity costs continue to rise, maintaining affordability is increasingly important for customers and for achieving long-term emission reduction goals. Electricity bills are influenced by a range of cost drivers—some of which can be mitigated through proactive policy action.

The list below outlines key cost drivers and summarizes current proposals being explored by policymakers and stakeholders to help reduce customer bills and support electrification. Many of these proposals are still in early stages of development. RCEA staff are actively tracking and engaging with these efforts where they align with our Policy Platform, and will seek Board direction on emerging issues not yet addressed in the Platform.

Cost Driver	Recent and Proposed Actions
Wildfire Costs	<ul style="list-style-type: none"><li>• Change wildfire spending approval process. Currently many small rate increases, such as wildfire spending, are approved in one off applications. Instead, integrate these and other rate increases into the existing IOU rate setting General Rate Case process and approve all rate changes at once.</li><li>• Explore policies that reduce construction costs associated with undergrounding power lines.</li><li>• Take wildfire spending off bills where possible, for example fuels treatment coordination between utilities and agencies such as forest service or funding for extreme weather-related catastrophic event response.</li></ul>
IOU Cost of Capital and Transmission and Distribution Investments	<ul style="list-style-type: none"><li>• Securitize IOU debt.</li><li>• Improve regulatory oversight on IOUs<ul style="list-style-type: none"><li>◦ Fines for nonperformance.</li><li>◦ More rate changes under GRC.</li><li>◦ Lower return on equity to match investments with similar risk (potentially 2% decrease)</li></ul></li><li>• Implement public infrastructure ownership models as an alternate option to IOU funded infrastructure.</li></ul>

Cost Driver	Recent and Proposed Actions
Rooftop Solar Cost Shift	<ul style="list-style-type: none"> <li>• The state is in the midst of implementation of Net Energy Metering “NEM” 3.0 (also known as Net Billing Tariff or NBT) to reduce cost shift for non-NEM customers.</li> <li>• Consider reform to all versions of NEM, including: <ul style="list-style-type: none"> <li>◦ Move funding source of the subsidy to the state budget rather than other customer rates</li> <li>◦ Step down from NEM 1.0 and NEM 2.0 at sale of real property.</li> <li>◦ Lower the NEM 1.0 and NEM 2.0 period from 20 years to 10 years.</li> </ul> </li> <li>• Refine elements of NBT so that all customers share wildfire mitigation, public purpose programs and system costs.</li> </ul>
Rate Structures	<ul style="list-style-type: none"> <li>• Many states have a higher portion of their bills than CA on fixed rates vs kWh rates, which inspired the Income Graduated Fixed Charge. CA has developed a framework for this rate structure that is slowly being deployed.</li> <li>• CA ratepayers receive the California Climate Credit annually, which is funded by the Cap-and-Trade program. This credit is given twice annually: once in April and once in October. Last year’s credit to PG&amp;E customers totaled \$110. Proposals include: <ul style="list-style-type: none"> <li>◦ Move the credit to most expensive months.</li> <li>◦ Allocate by customer class (by IGFC tiers, potentially also overlain with NEM participation).</li> </ul> </li> <li>• Move funding source of the CARE/FERA subsidy to the state budget rather than other customer rates.</li> </ul>
Generation Costs	<ul style="list-style-type: none"> <li>• Consider environmental streamlining for renewable projects, simplify permitting, and create more permitting pathways.</li> <li>• Increased competition and regional coordination through multi-state regionalization.</li> </ul>
Energy Efficiency Programming Costs	<ul style="list-style-type: none"> <li>• Remove or reduce funding for this from ratepayers funds, especially for programs that do not pass cost effectiveness tests. <ul style="list-style-type: none"> <li>◦ There is significant pushback on this proposal, especially for equity programs.</li> </ul> </li> <li>• Find alternate funding sources for these programs off bills.</li> </ul>