

RMI
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Advancing Targeted Customer Affordability Programs (TCAPs)

NASUCA Annual Meeting

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Today's Speaker:



Carina Rosenbach

RMI is a global, independent nonprofit organization of over 700 diverse experts working to ensure a prosperous energy transition for all.
RMI supports key US electricity system stakeholders to build the affordable and dependable grid of the future.

Additional Contributors:



Joe Daniel



Maria Castillo



Katie Ebinger



David Valdes



Hilary Griggs



Sara Luber

Affordability pressures are intensifying across the country

Key takeaways from NEADA's 2026 Hardship Report and EIA's 2024 disconnection data

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Portion of U.S. households behind on their energy bills

62%

Growth of utility debt in the U.S. between January 2022 and February 2026

$25B

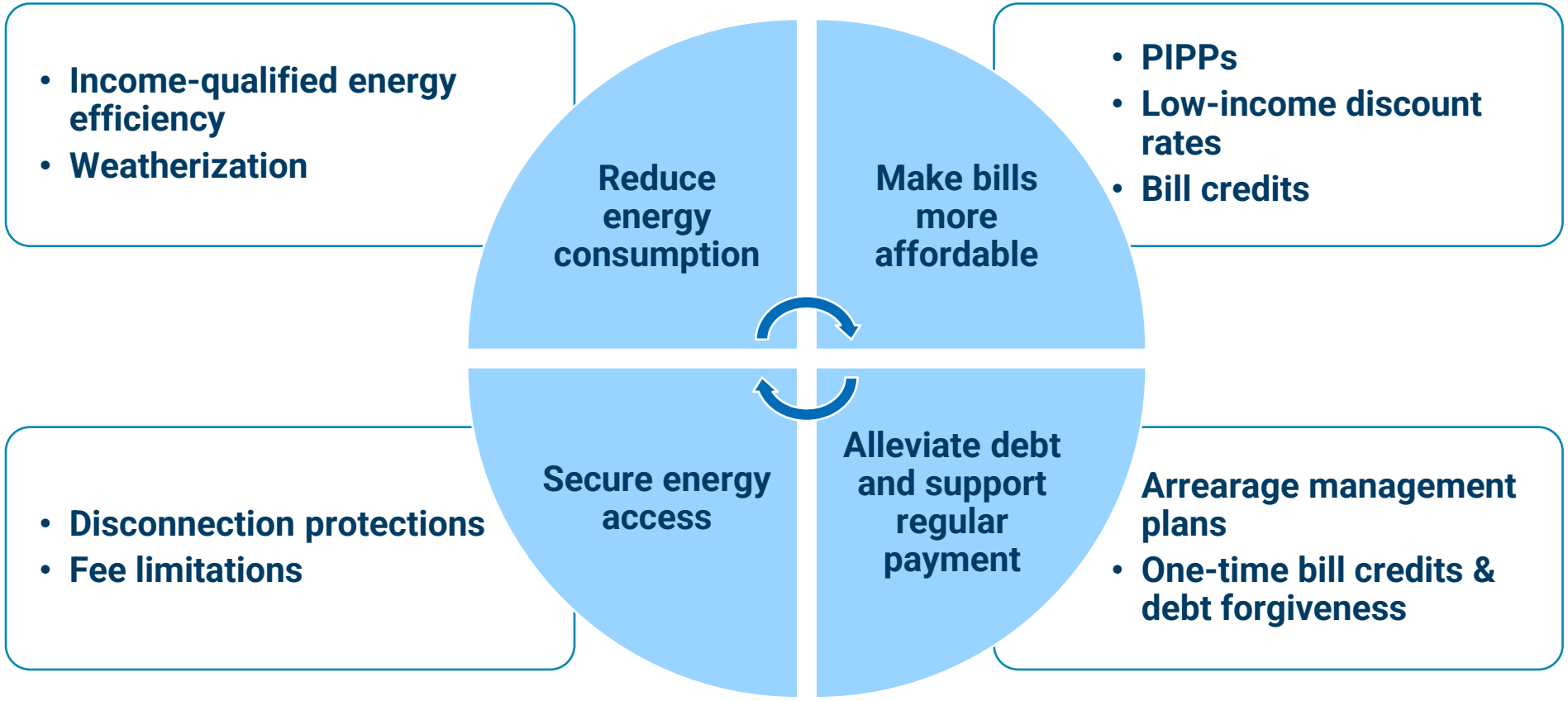
Outstanding utility debt in the U.S., February 2026

13.4M

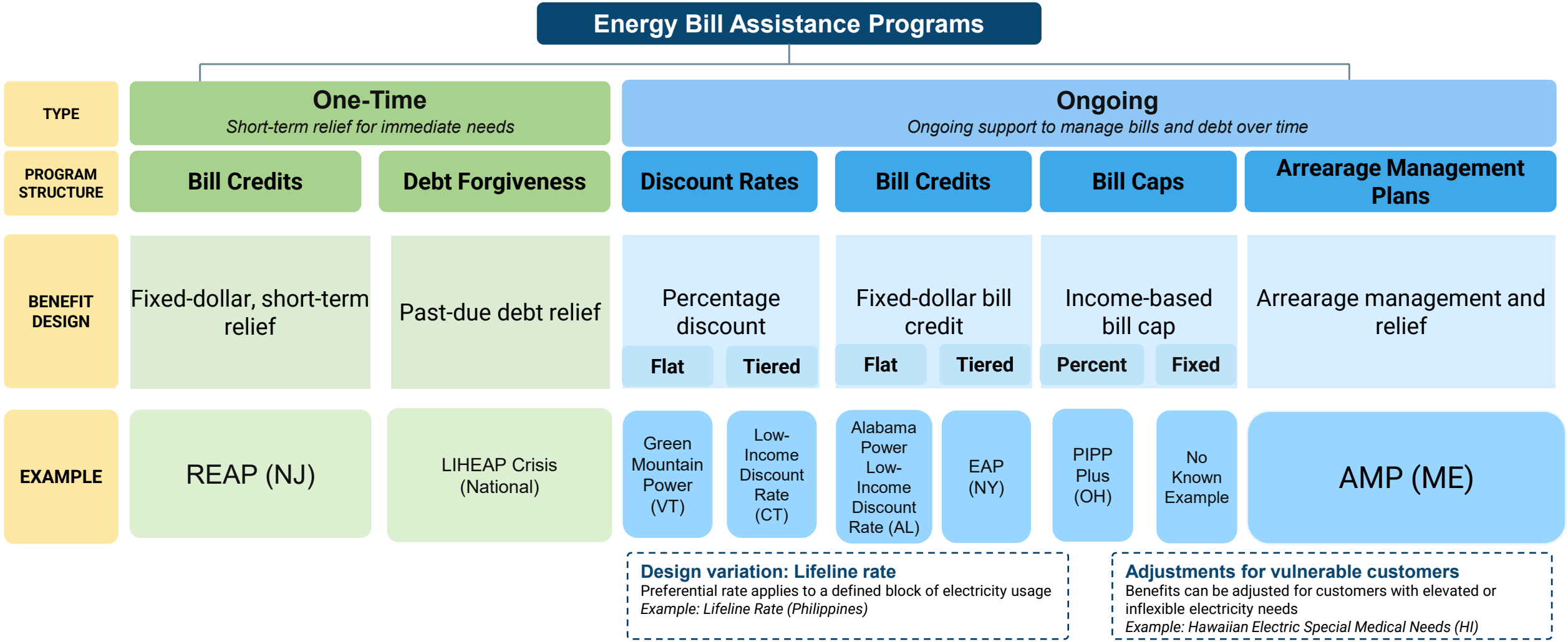
Residential electric disconnections reported in 2024

https://neada.org/wp-content/uploads/2026/02/energyhardshipfeb26.pptx

Customer affordability requires a portfolio of solutions, or TCAPs



Bill assistance programs align bills with customer ability to pay



Source: if none delete this text box.

Shutoff protections help customers retain access to service

Targeted Protections ← → **Broad Protections**

Notice and procedural requirements

Advance notice and due process protections

Weather or temperature protections

Seasonal or extreme weather moratoria

Vulnerable customer protections

Protections for medical needs and other high-risk households

Lifeline electricity service

Maintain a minimum level of power instead of disconnecting service

End disconnections

Prohibit shutoffs for nonpayment

Income-qualified energy programs can reduce or offset household energy use

Energy Efficiency & Weatherization

- Efficient appliances, lighting, and equipment
- Behavioral and usage support programs
- Insulation, air sealing, and building-envelope improvements
- Health and safety repairs (ex: ventilation)

Demand Response & Load Flexibility

- Incentives to reduce or shift energy use
- Smart thermostats and other devices
- Programs tailored for low-income households

Electrification

- Heat pumps and heat-pump water heaters
- Efficient electric appliances
- Panel and wiring upgrades

Solar

- Behind-the-meter solar
- Community solar
- Programs designed for lower-income households

Storage

- Home batteries and other distributed storage
- Paired with solar or as a standalone resource
- Can improve resilience and lower bills over time

These programs can help lower household energy bills while improving comfort, safety, and resilience, and, depending on program design, can also provide broader grid benefits.

Enrollment design shapes how many eligible customers actually participate



Simplify verification

- Use self-attestation instead of extensive upfront documentation
- Reduce customer and administrative burden

Reduce friction to enroll



Automate enrollment

- Data-matched: identify eligible customers through agency data sharing
- Place-based: enroll customers in defined geographies without individual income verification

Bring benefits to customers



Broaden program reach

- Partner with community-based organizations on marketing and outreach
- Extend income eligibility where data show unmet need among moderate-income customers

Reach more households in need

Funding and cost recovery shape who bears program costs

Ratepayer funding is most common, but state, federal, and shareholder funding can also support income-qualified programs

Funding sources

Ratepayer

Most common model
All customers vs. just residential; large loads

Federal

Primary model for LIHEAP and WAP funding

State

Sometimes used for one-time or ongoing bill credits and rebates

Shareholder

Sometimes used for one-time or ongoing bill credits and rebates

Costs and offsetting benefits

Costs that can put upward pressure on rates

- Benefit / service delivery
- Program administration

Benefits that can put downward pressure on rates

- Avoided arrears / uncollectible expense
- Avoided collection costs
- Improved payment stability
- Broader societal outcomes

RMI's Ratepayer Lab can support on this topic and many others

Tool development

Modeling, analysis, and reusable analytic tools to quantify bill impacts and strengthen affordability arguments.

Reports + research

Foundational reports and targeted research to inform policy design, implementation, and regulatory priorities.

Workshops + facilitation

Subject-matter experts for PUC workshops, briefings, and proceedings — plus facilitation for convenings.

Contested dockets

Support with discovery, comments, expert testimony, and precedent research for rate cases and other proceedings.

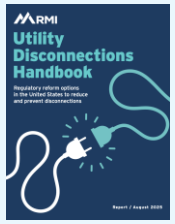
A few resources you can use now



TOOL

Energy Poverty Policy Simulator

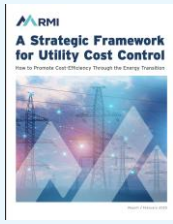
Estimate costs and bill impacts of affordability policies.



REPORT

Utility Disconnections Handbook

Policy options to protect households and reduce shutoffs.



REPORT

Strategic Framework for Utility Cost Control

Sixteen regulatory levers to support cost-efficiency.

Thank you!

Please reach out with any questions

crosenbach@rmi.org

jdaniel@rmi.org