

AVISTA CORPORATION  
dba Avista Utilities

### SCHEDULE 470

#### VOLUNTARY ON-BILL REPAYMENT (OBR) PROGRAM

##### PURPOSE:

The purpose of this schedule is to describe the On-Bill Repayment (OBR) service that Avista will provide to its Oregon customers, administered through the Energy Trust of Oregon (ETO) using and a third-party loan servicer. This program will enable Customers to access financing for energy efficiency measures through specific ETO Programs. These loans can be repaid using the Company's OBR service, which allows the monthly loan repayment amount to be included on the Customer's natural gas utility bill. Loans established through ETO that utilize the Company's OBR component are hereafter referred to as "Energy-Smart Loans".

##### AVAILABLE:

To all residential Customers in the State of Oregon where the Company has natural gas service available, who have obtained a loan offered through a program managed by the ETO or its designated representatives approved by the Company, subject to the specifications contained herein.

##### APPLICABLE:

This OBR Program is applicable to all residential Customers taking service under Schedule 410 that have obtained an Energy-Smart Loan and for whom natural gas is the primary heat source.

##### DESCRIPTION:

Customers who obtain an Energy-Smart Loan will receive a loan repayment charge as a separately itemized charge on their monthly bill for natural gas service. This charge will remain until such time as:

- a. the Customer has failed to make timely loan repayments and delinquency has exceeded program limitations; or
- b. the Customer's natural gas service account has been closed; or
- c. the loan servicer provides written notification to the Company to remove the billing; or
- d. the repayment timeframe is completed.

##### SPECIAL PROVISIONS:

1. A Customer's decision to obtain an Energy Smart Loan will not affect the Customer's ability to establish credit with the Company, nor will it have an effect on a Customer's ability to receive reliable natural gas service. Any default on the Customer's Energy-Smart Loan will not result in collections

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- activity or potential interruption of natural gas service from the Company. The Company will communicate this in writing to Customers who participate in the OBR program.
2. The Company is not responsible for determining credit worthiness for the loan, assessing cost-effective improvements, measuring, or verifying the work performed, financing or determining the monthly loan repayment amount to be billed.
  3. The loan servicer is responsible for determining the monthly billing amount for each loan and the number of months each Customer should be billed. The monthly billing amount and billing duration will be communicated to the Company only for purposes of billing the Customer.
  4. By obtaining an Energy-Smart Loan, the Customer will be responsible to remit the monthly loan repayment amount to the Company with their monthly bill payment for natural gas services.
  5. ETO or the loan servicer must obtain written consent from the participating Customer that states that the Customer agrees to allow the Energy-Smart Loan to be billed through Avista.
  6. The specified loan repayment amount will be billed according to the Customer's standard billing cycle and payment will be required by the due date assigned to the natural gas service charges. The Customer may not select a preferred due date that falls outside of the Company's standards for natural gas service charges.
  7. Monthly payments received from Customers participating in the OBR program will be allocated in the following manner:
    - a. All payments received by the Company toward the Customer's account that are less than the total amount billed by the Company will first apply toward those charges related to the provision of natural gas service—including deposits, current charges, past due amounts and other services billed to the Customer by the Company for purposes of providing natural gas service. Any underpayment of the monthly loan amount will be added to the subsequent month's bill. Late payment fees and returned check charges will be charged in accordance with Rule No. 9 of this tariff.

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- b. Any payment to the Customer's account that exceeds the full monthly amount due (overpayment) will remain on the Customer's account. The excess credit created by this overpayment will apply to future billing charges as designated above. The Customer may contact the Company to request refund of any overpayment. All intended payment(s) toward the loan amount in excess of the calculated monthly repayment amount due on the Customer's statement shall be paid directly by the Customer to the loan servicer.
8. The Company will not a) accept loan payoffs, b) issue refunds on loan payments (except as noted herein for overpayments), c) offer payment arrangements on loan amounts due, or d) allow energy assistance to be applied to loan balances. The Company will refer Customer disputes regarding such matters to the loan servicer.
  9. The Company is solely a billing agent for ETO and the loan servicer. Participating Customers shall hold Company harmless from any liability arising from or related to contractors' actions with regard to installation of energy efficiency measures resulting from this program.
  10. The Company is not responsible for any financial assurances given or guarantees as to the net financial benefit of dollars spent on energy efficiency upgrades as it relates to dollars saved on energy consumption that may be conveyed to participants in ETO-managed loan programs by the ETO, its contractors, or other parties.
  11. Recovery of the loan amount and all interest and associated expenses of administration are the sole responsibility of the loan servicer.
  12. Upon approval for an Energy-Smart Loan, the loan servicer will require the borrower be the owner of the premise receiving the applicable energy efficiency measures and will assess a \$5 membership deposit for all new Customer accounts. Such deposit will remain on the Customer's checking or savings account with the loan servicer and bear interest until such time the Customer and the loan servicer have terminated their relationship; this deposit, plus all accumulated interest, will then be returned to the Customer.
  13. Upon condition of the loan servicer, recipients of each Energy-Smart Loan are required to become a member of the Northwest Energy Coalition; any fees associated for such membership will be waived for income-qualified Energy-Smart Loan participants.
  14. The Company is not responsible for Customer questions and disputes related to the loan, or the Customer's perceived or real experience related to any portion of the loan or energy efficiency measures.

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- 15. ETO and the loan servicer must provide evidence to the Company's satisfaction of its compliance with the Federal Trade Commission's FACTA Identity Theft Prevention Program (16 C.F. R. § 681) upon request.
- 16. The provision of OBR services will not affect the Company's compliance with all Division 21, Utility Regulation, Oregon Administrative Rules (OARs).

**RULES AND REGULATIONS:**

Service under this schedule is subject to the General Rules and Regulations contained in the tariff of which this schedule is a part, and to those prescribed by regulatory authorities.

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