

Consumer Spotlight: Rural vs. Suburban vs. Urban

Please Welcome to the Stage



Scott Rosenberg
257



Sara Bowles
Tacoma Power



Paul Lindfors
CLEAResult



Thomas Sagstetter
Xcel Energy

2025 Members Meeting & Fall Workshop

October 14-15 | Bellevue, Washington

Hosted by



PUGET
SOUND
ENERGY



SMART ENERGY
CONSUMER COLLABORATIVE

#SECCMM25



SECC Research Spotlight: Urban Suburban Rural

SECC Members Meeting
October 14, 2025



Agenda

- Quick Intros
- Key findings in *SECC Research Spotlight: Urban Suburban Rural* - 10 mins
- Two keynote presentations - 15 mins/ea
 - *Income Qualified Rental Program* – Tacoma Power
 - *Income Qualified Delivery in Diverse Geographic Areas* – Xcel CO
- Discussion & Q&A - 15 mins

Brief self-introductions



Sara Bowles
Program Manager,
Tacoma Power



Thomas Sagstetter
Sr. Product Portfolio
Manager, Xcel Energy



Paul Lindfors
Program Director,
CLEAResult



Scott Rosenberg
CEO,
257

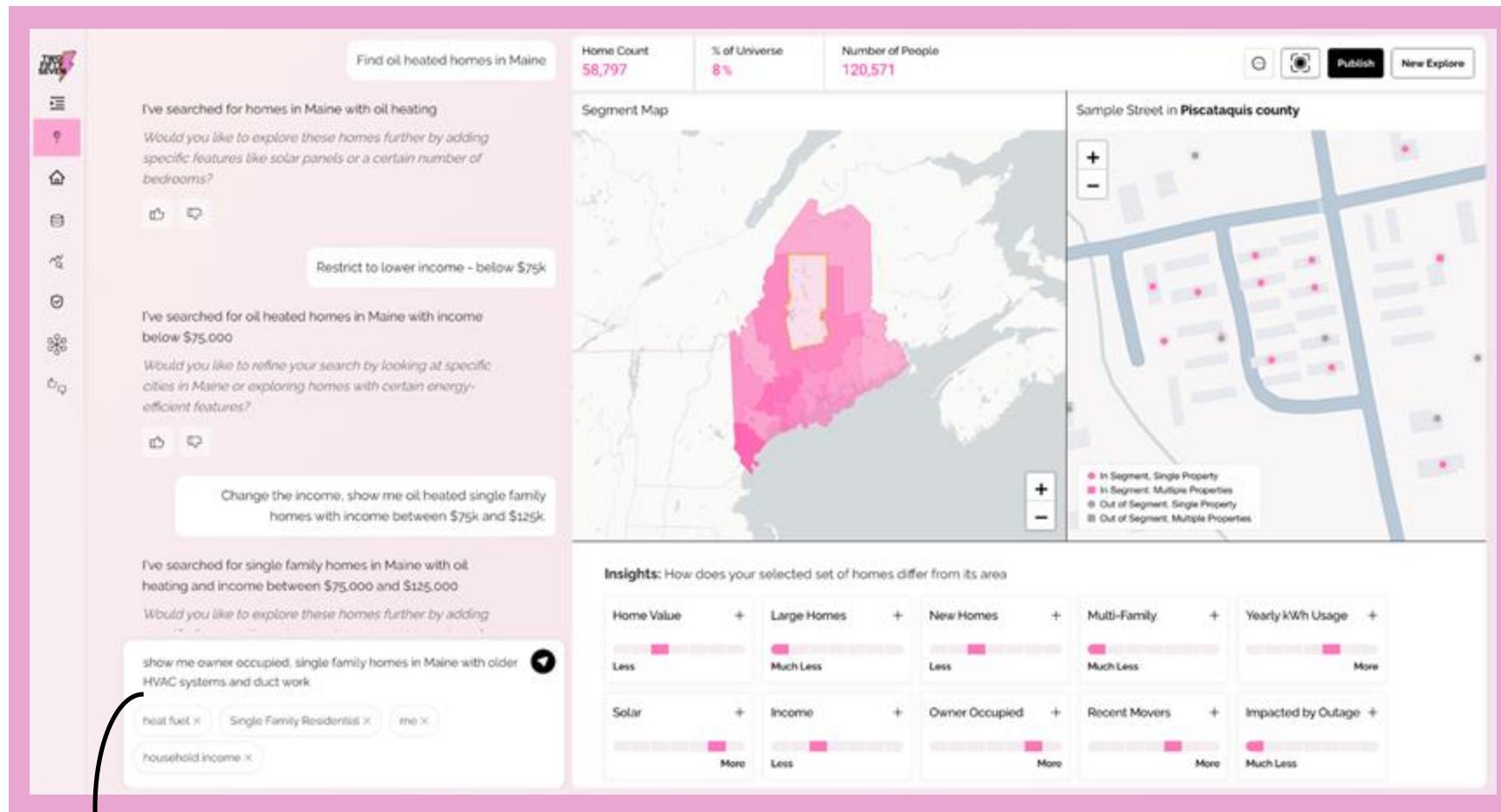
PINK

by **TWO
FIFTY
SEVEN**

130M digital energy twins

Propensity models for solar,
storage, heat pump, ...

Free for analytics and
planning purposes



Show me **older, single family homes**
in **Tacoma Power territory** with
electric heat **earning under**
\$60K/year and **using 10K+ kWh/year**



Create a free account at
pink.257.co or contact sales@257.co



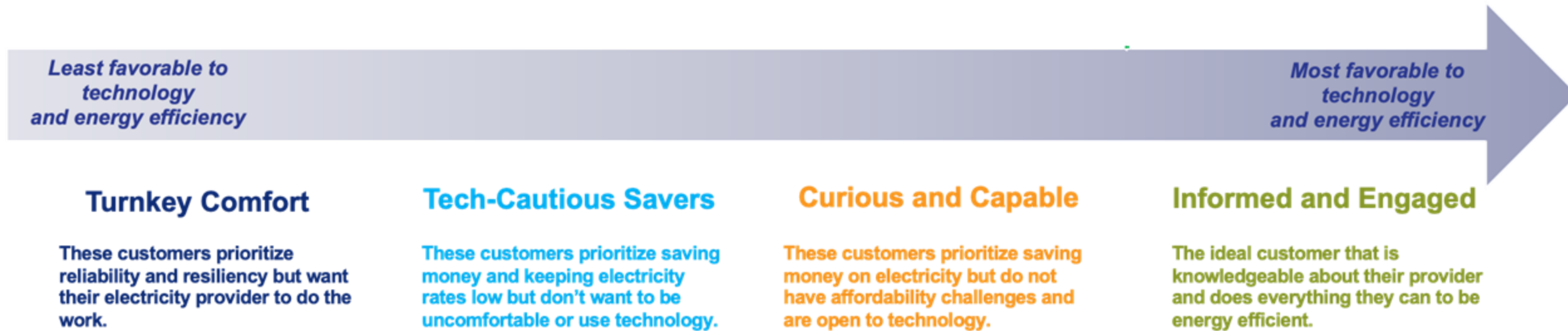
Key findings in SECC's Research Spotlight: Urban Suburban Rural

Methodology

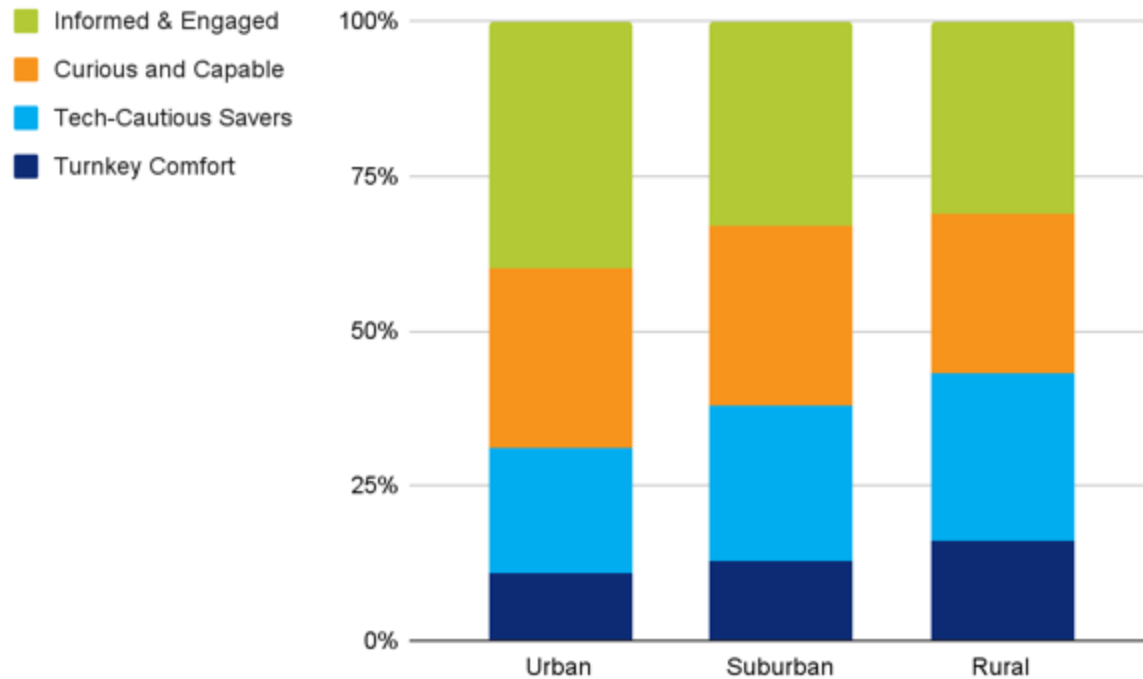
- Executed by The Harris Poll
- Surveyed 2,400 energy decision makers, April 30-May 9, 2025
- Split by Urban, Suburban, Rural
- Goal: Understand attitudes towards electricity, providers, & technology
- Preliminary findings today, with final report planned for December



Leveraged SECC's Pulse Wave 9 segmentation framework

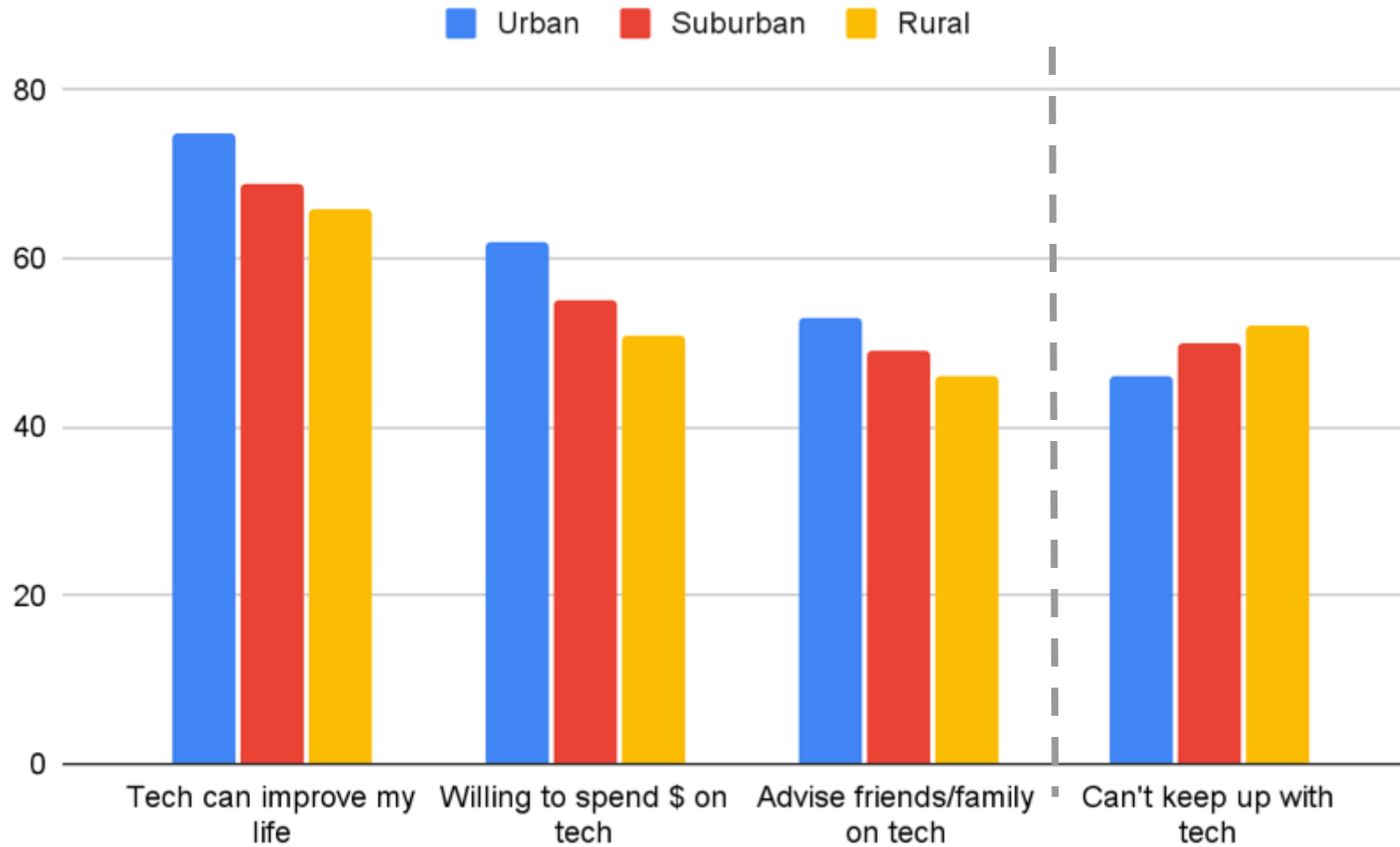


Distinctions among urban vs. suburban vs. rural

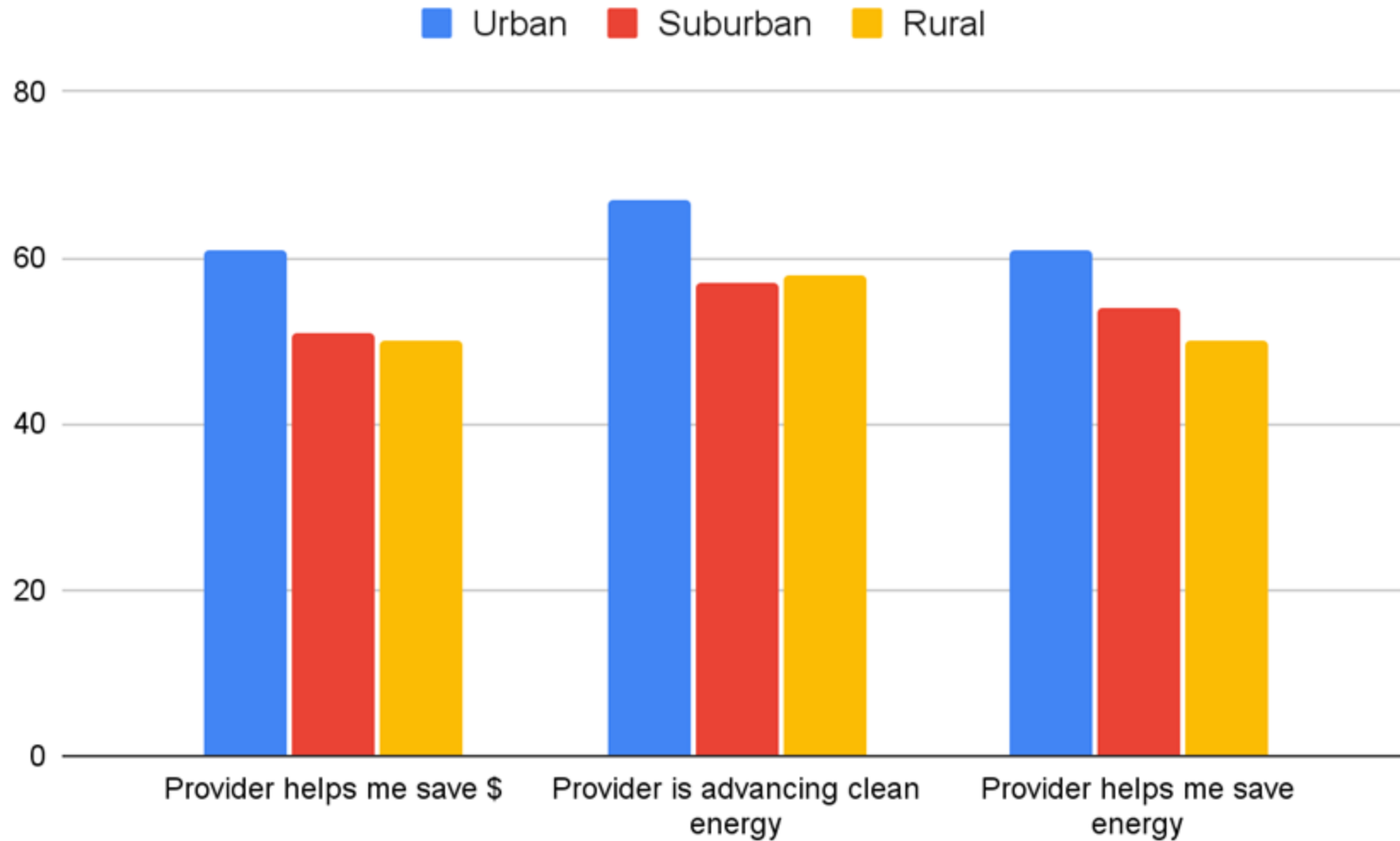


- 69% of urban consumers are *Informed & Engaged* or *Curious & Capable*
- Rural consumers are not tech rejectors, but more apt to struggle with technology
- Rural consumers are more likely to live in single family, owner occupied homes & pay higher bills

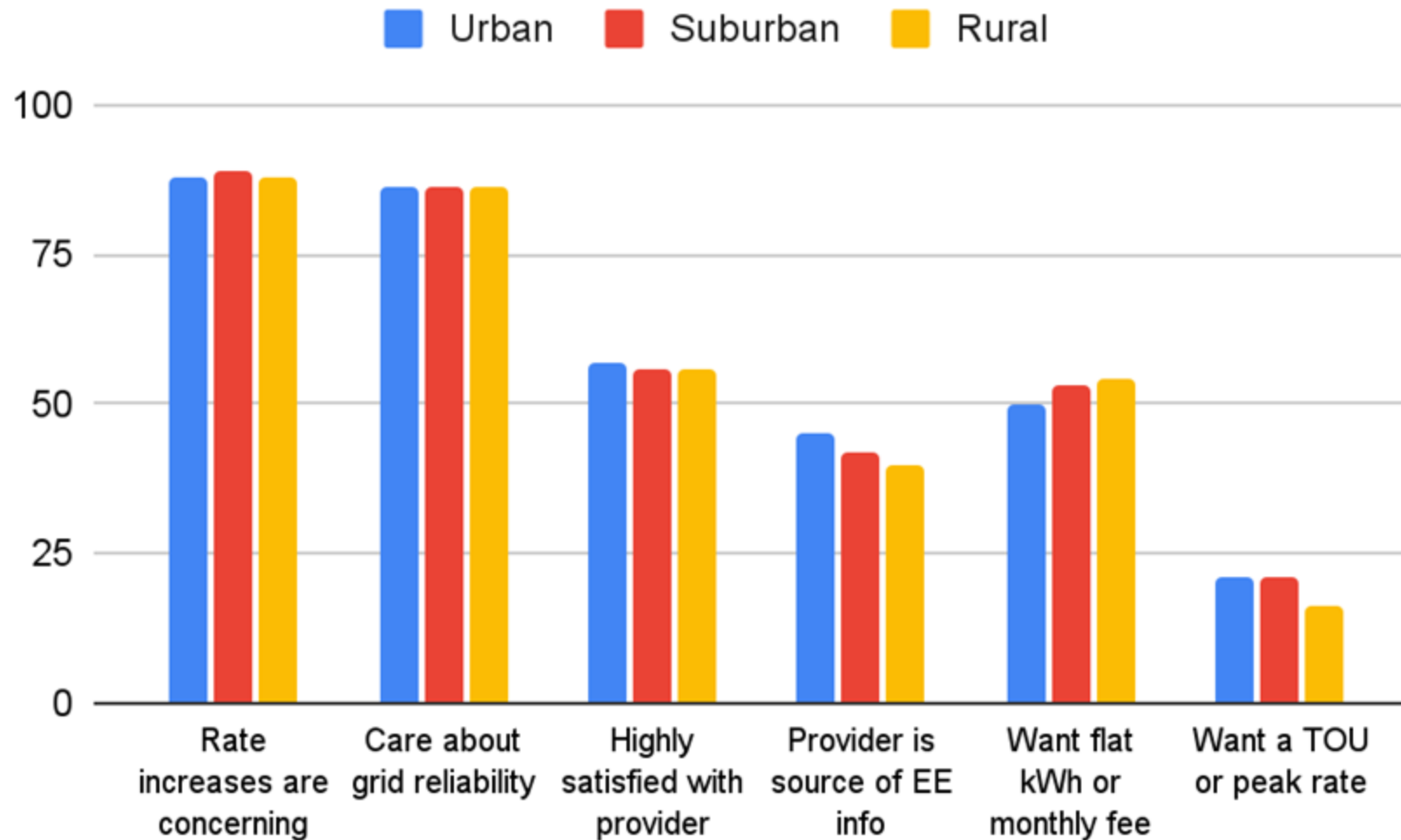
Urbanites lean into technology



Urbanites are more bullish on utility's role

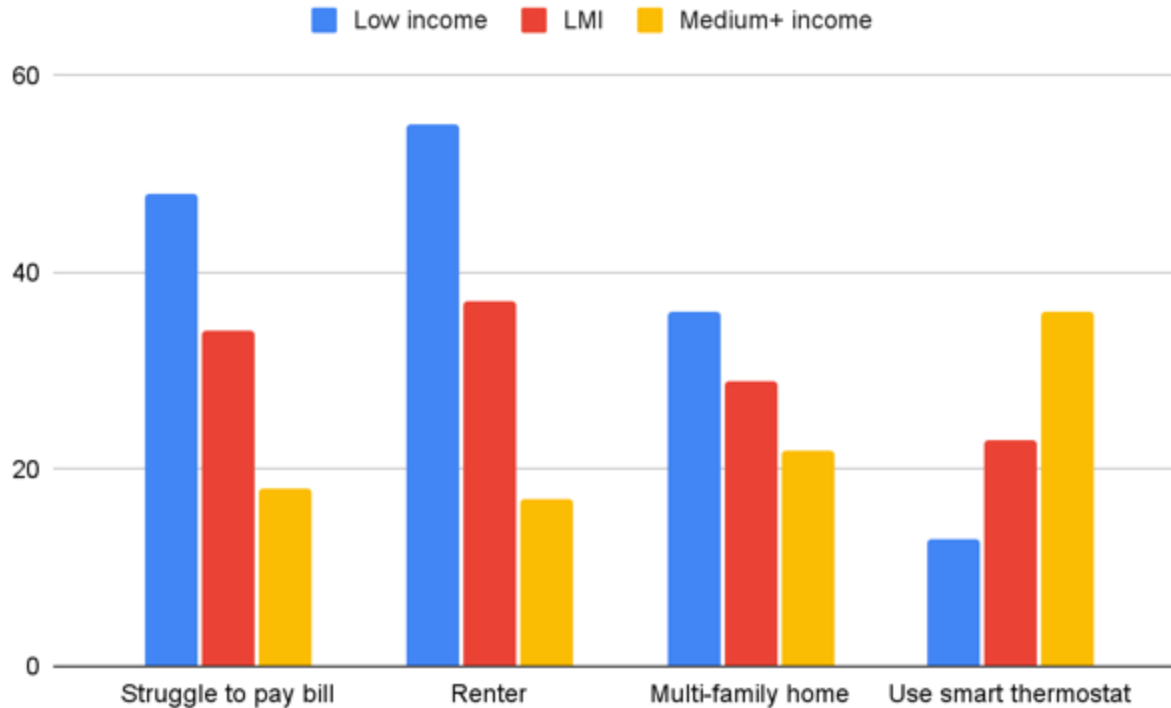


Nonetheless, similarities may be more striking than differences

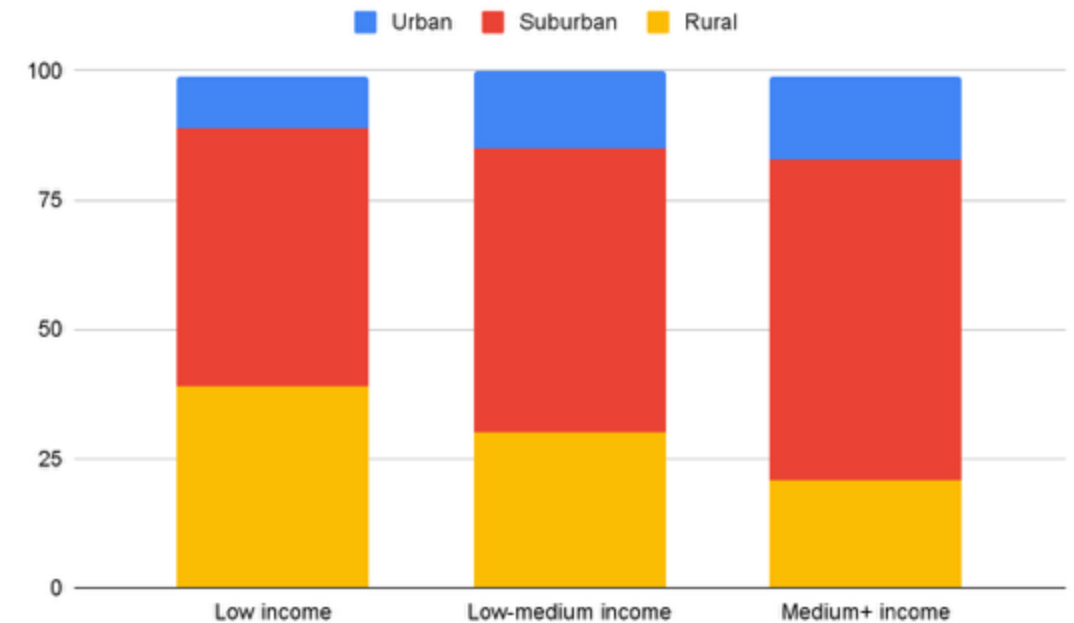


Income may drive stronger distinctions (vs. urbanicity)

Source: SECC's Meeting the Needs of Low-Income Households



Low income HHs are twice as likely to be rural



Implications for providers

- Rising energy costs are a top concern for all consumers
- Most consumers see their provider as first source for action
- Easy-to-use smart devices like lighting and plugs can create an on-ramp, especially for rural and Cautious/Comfort consumers.
- Urban consumers are most open to EE programs, making cities an ideal focus for new tech-enabled initiatives.



Presentations



Serving our customers

Income Qualified Rental Program

with Tacoma Power

Sara Bowles

SECC fall workshop
October 14th 2025

Who is Tacoma Power?



Ask the Question

Equity Lens Project



We have ~ 43,000 tenant occupied electrically heated homes

~13,000 tenant accounts with electrically heated homes have not participated in our programs

Of those accounts, 5,000 are in low opportunity areas

City of Tacoma Equity Map

Livability

- Home Value, Crime Rate, Life expectancy

Accessibility

- Parks & Open Space, Food, Transit

Economy

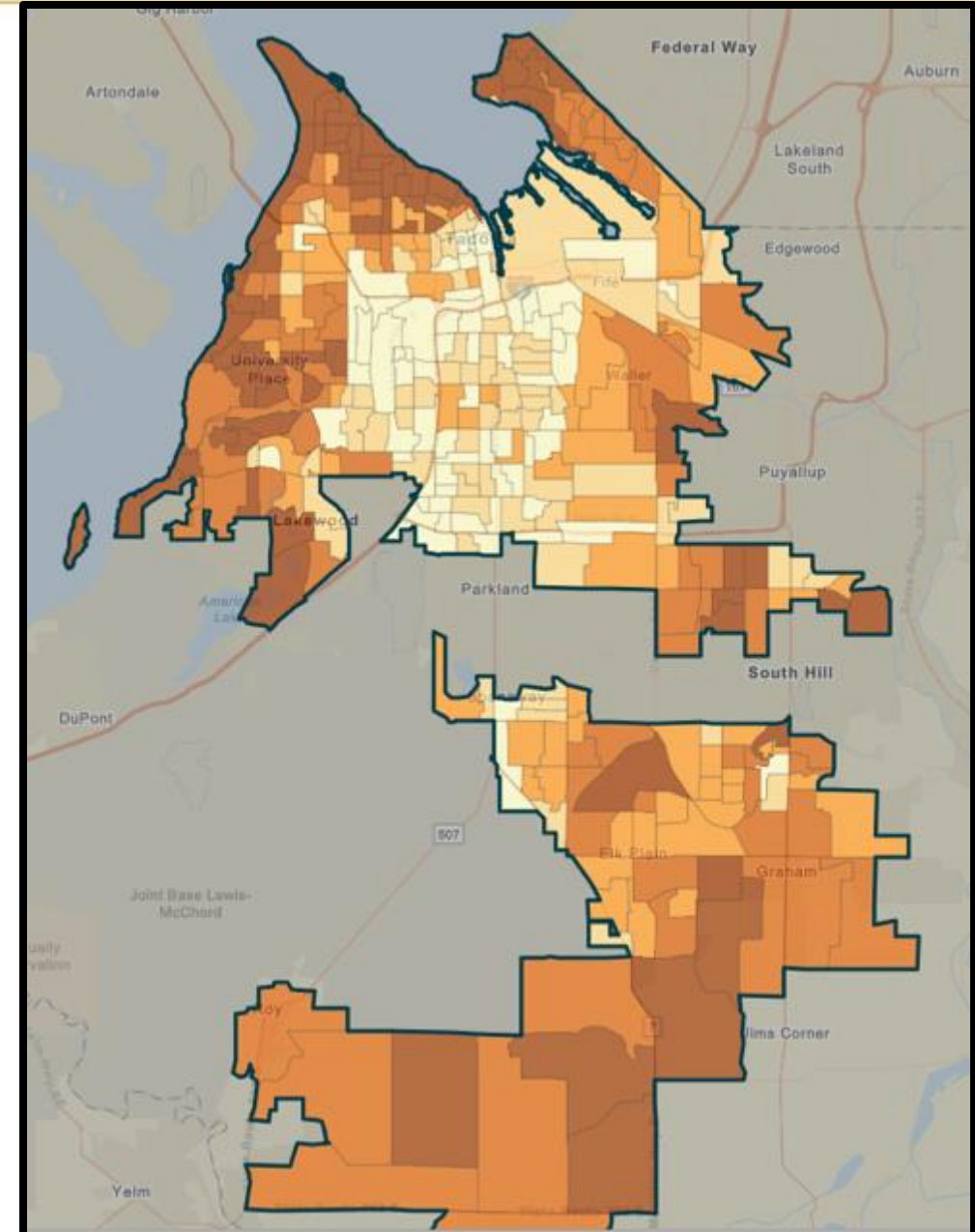
- Avg. Income, Employment rate

Education

- H.S graduation rate, Student mobility

Environmental health

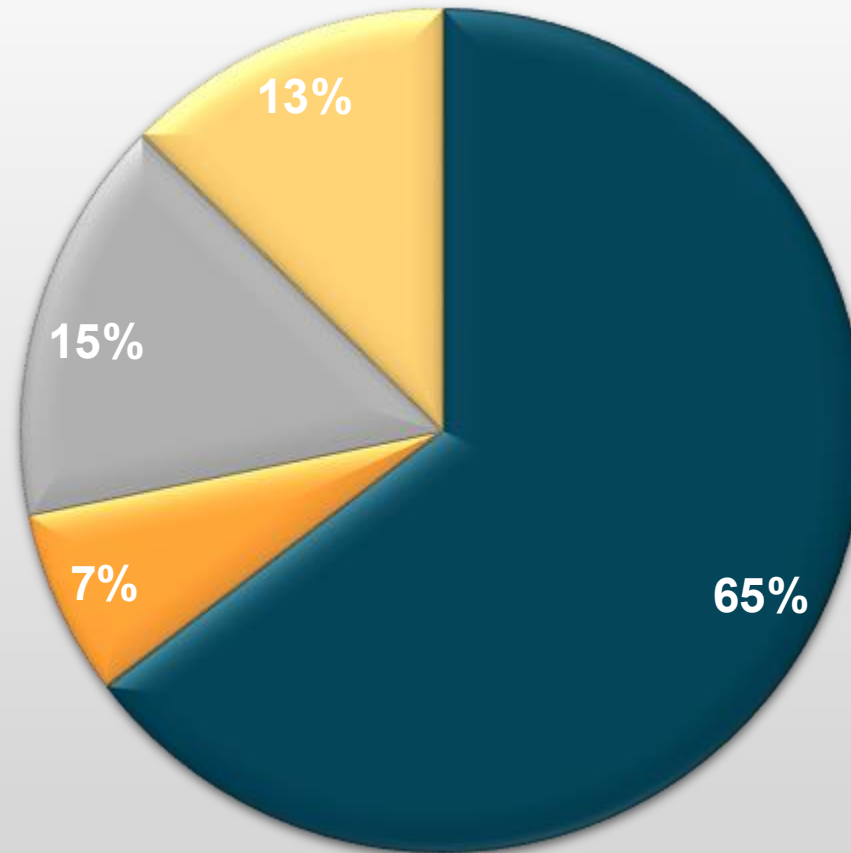
- Tree canopy, Diesel emissions



Identify the Problem

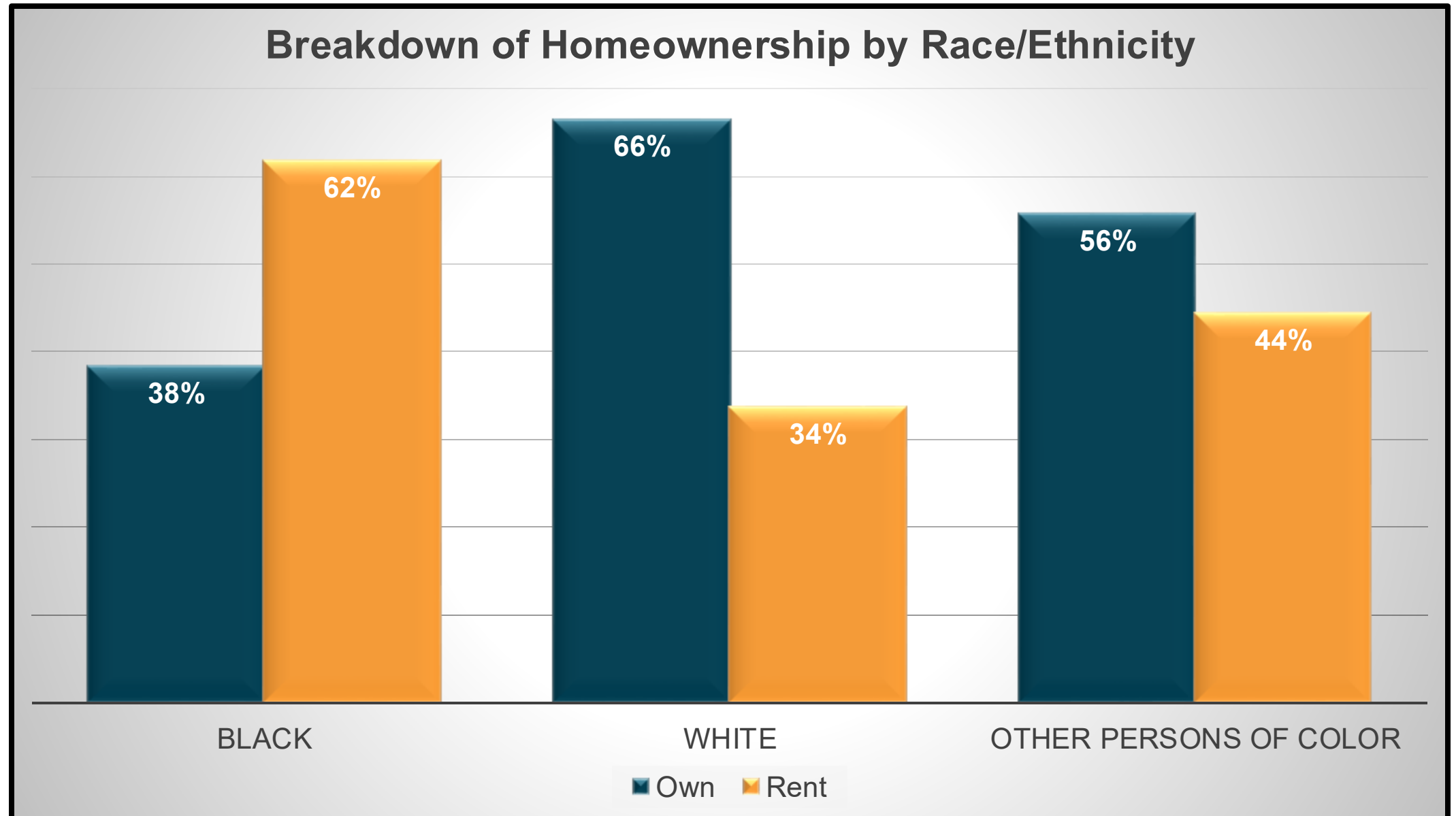
City of Tacoma Demographics

City of Tacoma Population



■ White ■ Black or African American ■ Other Persons of Color ■ Two or More Races

Homeownership Breakdown



Develop a Solution

Income Qualified Rental Program



**Single-family
rental home, up
to 4 units per
building.**



Income-qualified.



**Utility account
must be in
tenants' name.**

Measures

Insulation

Repairs

Heat Pumps

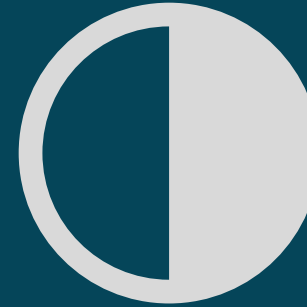
Hybrid Water Heaters

Window Replacement



Forgivable Loan

- Affordability Terms
- 6% allowed rent increase
- 5-year loan



30/70 Split

- No affordability terms
- Grant/loan
- 7-year loan



Forgivable Loan

- Affordability Terms
- 6% to 10%
- 5-year loan

100%



30/70 Split

- No affordability terms
- Grant/loan
- 7-year loan



Qualifications

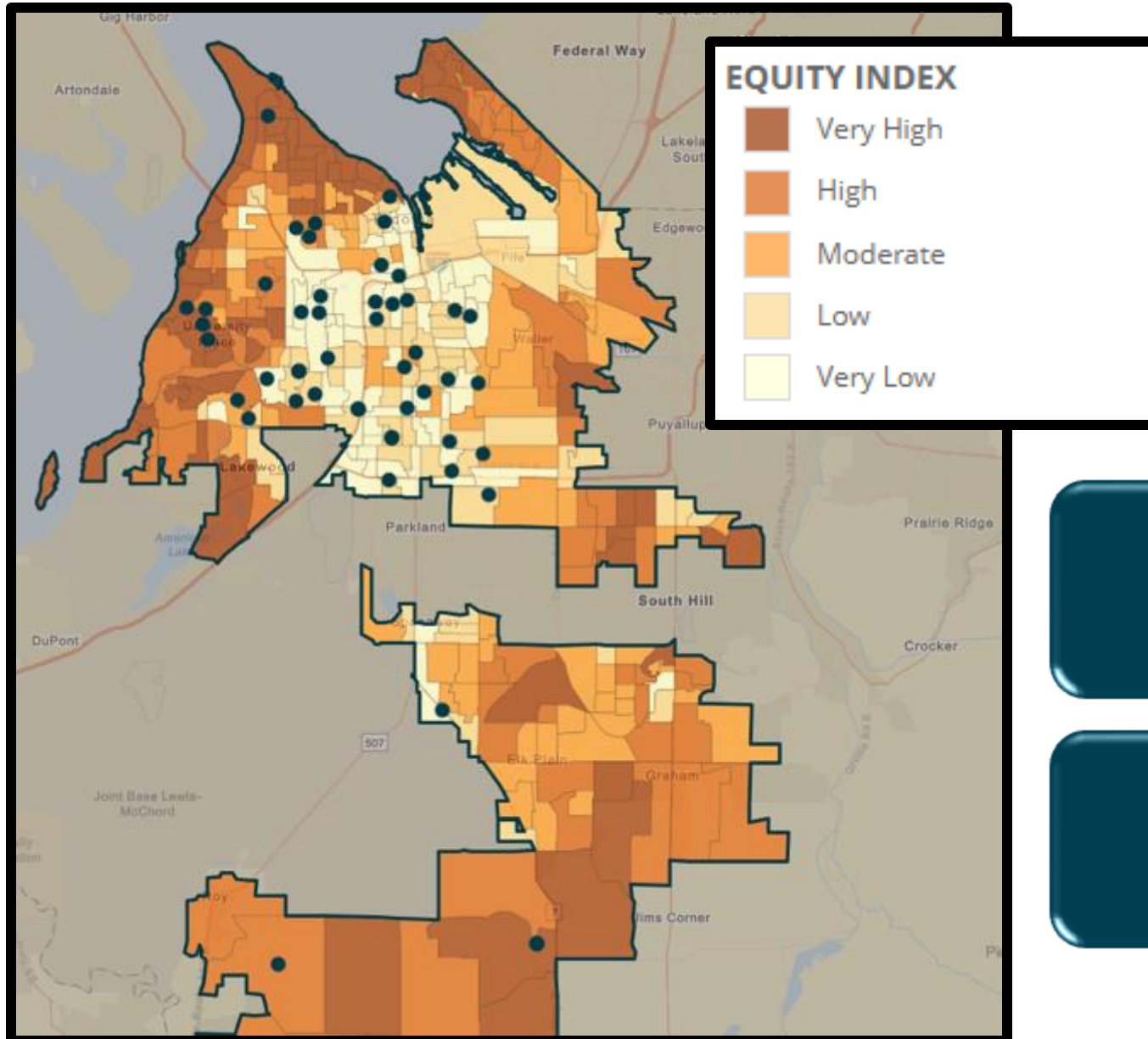


PSE Electrification



Weatherization

Projects To Date



42 - IQRP projects

**6 - IQRP PSE partnership
(not mapped)**

Reflection

Challenges



**5 Year
Tracking**



Defaults



**New
Customers**



Long Timelines

Program Success



Partnerships & Collaboration



External Income Verification Sources



Equity Index Map

Lessons Learned



Incentive Offerings

**Value of Partnerships and
Collaboration**



Embracing Technology

Thank You!

sbowles@cityoftacoma.org

INCOME QUALIFIED DELIVERY IN DIVERSE GEOGRAPHIC AREAS



Tom Sagstetter
Sr. Product Portfolio Manager
Single Family Home Audits (HES, IQ HES, Whole Home)



Paul Lindfors
Program Director - CLEAResult
Residential and Mass Market



STRATEGIC DECISION - 2022



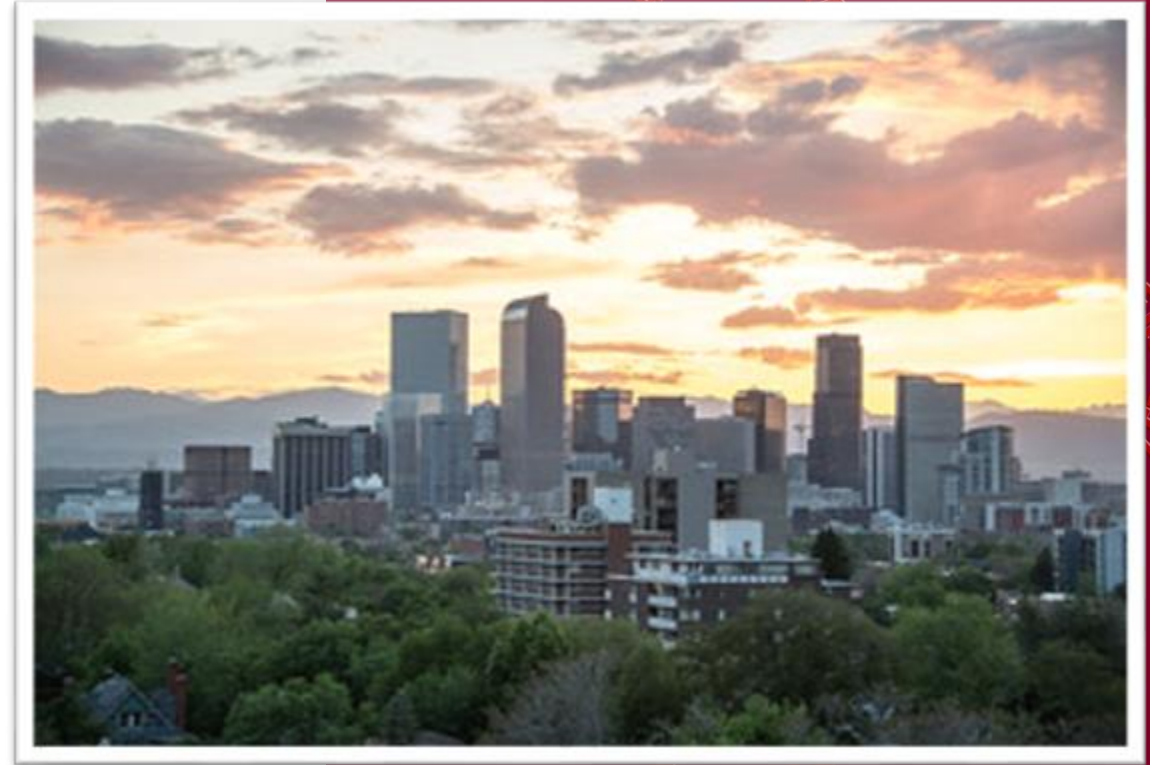
Company to provide a tiered program to deliver income qualified (IQ) support to Disproportionately Impacted Communities (DICs).



The Tiered Geographic Prequalification Program was put forth and designed with a tiered rebate approach proposed by Energy Outreach Colorado.



The tiered rebate approach was designed to recognize and incentivize participation from disproportionately impacted communities, while ensuring resources for income qualified verified customers remained unaffected.



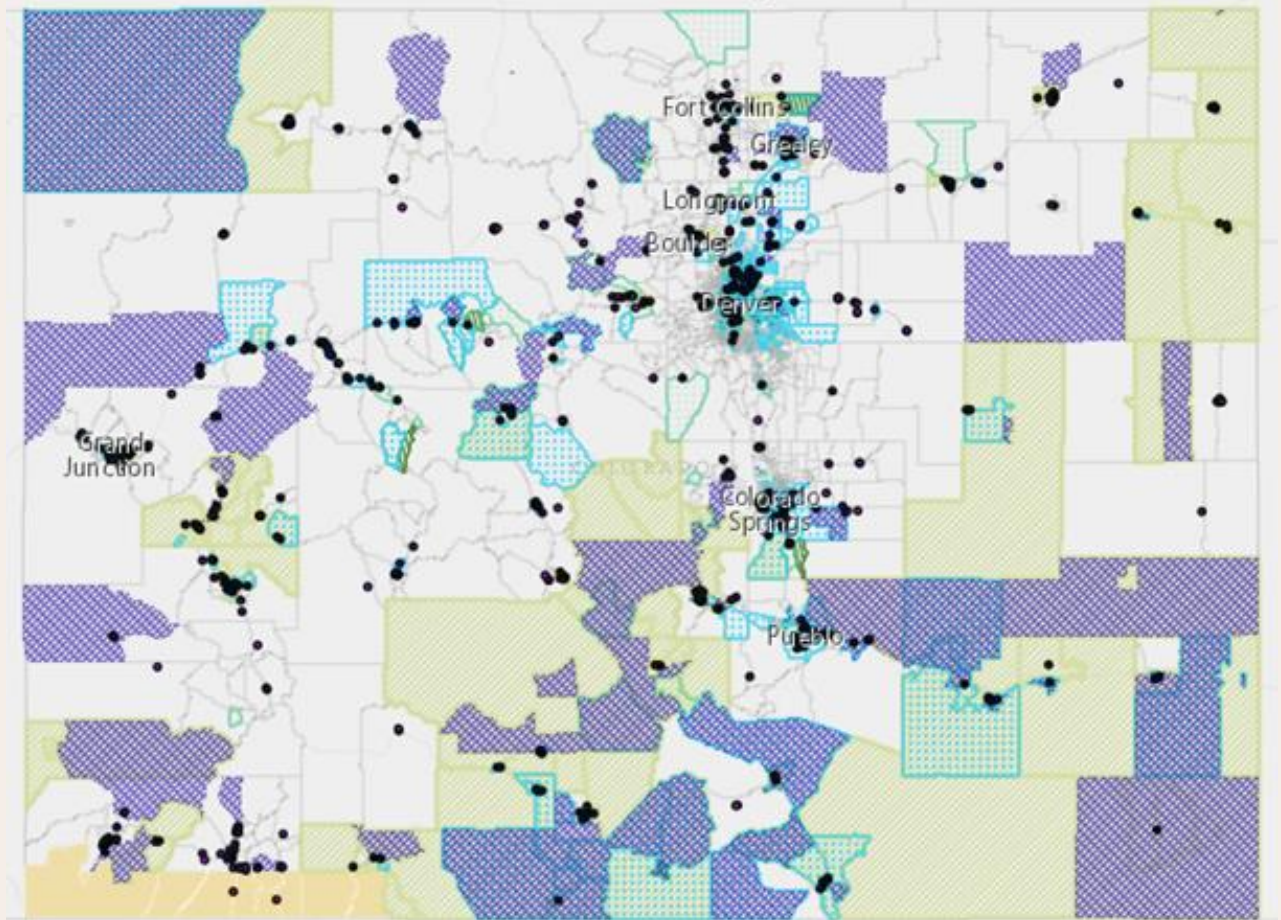
TARGET CUSTOMERS

Disproportionately Impacted Communities (DICs)

- The proportion of the population living in households that are below two hundred percent of the federal poverty level is greater than forty percent;
- The proportion of households that spend more than thirty percent of household income on housing is greater than fifty percent;
- The proportion of the population that identifies as people of color is greater than forty percent;
- The proportion of the population that is linguistically isolated is greater than twenty percent;
- The community is a manufactured home park

Income Qualified Households

- IQ (household income levels at or below 80% of Area Median Income (“AMI”),
- 60% of State Median Income (“SMI”) or 200% of Federal Poverty Level (“FPL”)
- *Tier 3 – Customers living in residence within an area identified as a DIC that self-attest they are IQ*



- ☑ Mobile home communities
- ☑ Low-income population above 40%
- ☑ People of color population above 40%
- ☑ Housing cost-burdened population above 50%

- ☑ Linguistically isolated population above 20%
- ☑ Colorado EnviroScreen percentile score above 80
- ☑ Within a Justice 40 census tract
- ☑ Area under tribal jurisdiction

Disproportionately Impacted Community map

Colorado Revised Statute 24-4-109

November 2024




COLORADO
Department of Public
Health & Environment




TIERED GEOGRAPHIC PREQUALIFICATION (TGP)

***Participation in TGP is dependent on IQ HES enrollment**


Tier 1 – Customers that live in a DI community or a manufactured home park and have provided documentation proving they are IQ.



Tier 2 – Customers that do not live in a DI Community but have provided documentation proving they are IQ.



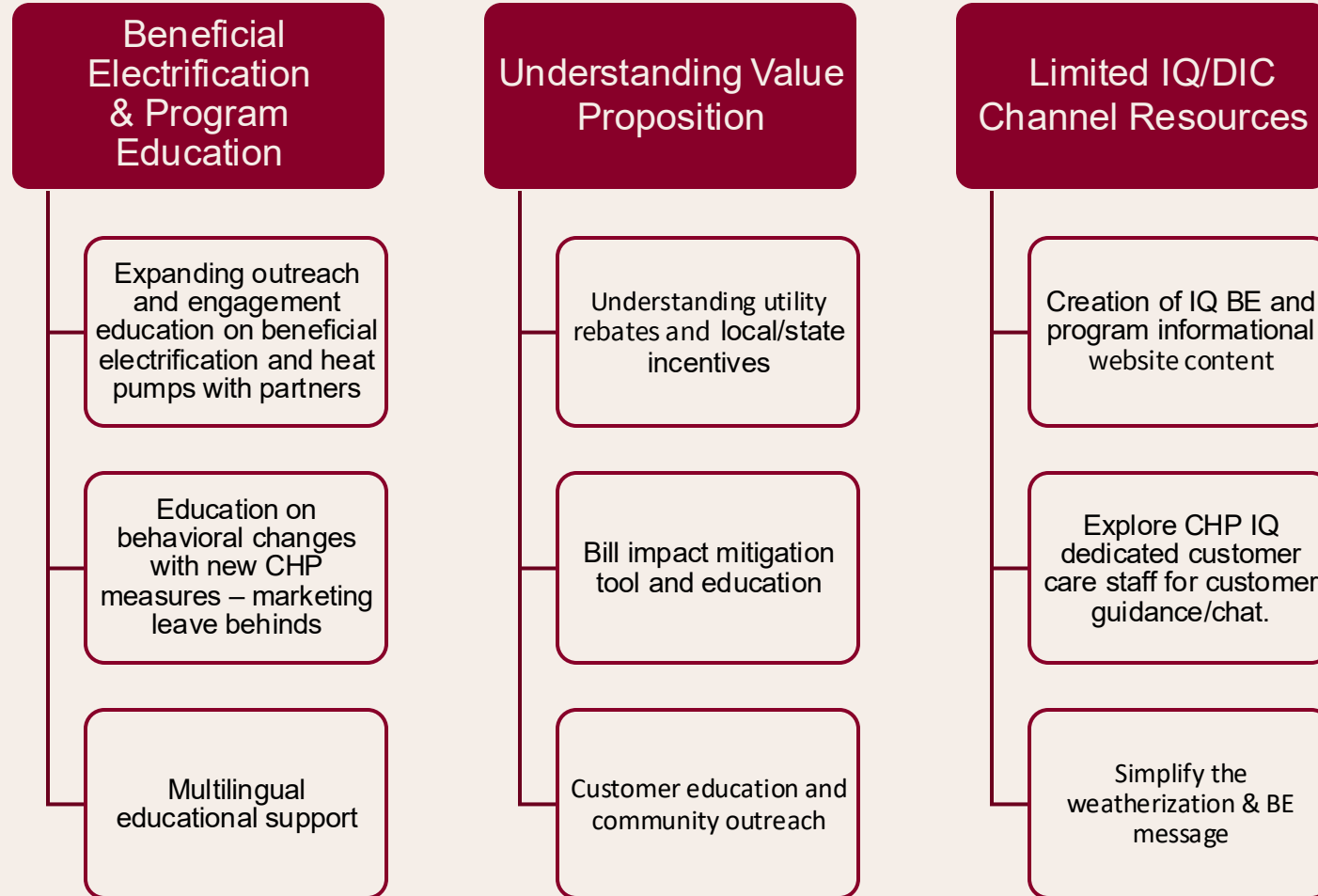
Tier 3 - Customers that live in a DI community and self-attest that they are IQ (household income levels at or below 80% of Area Median Income AMI, 60% of State Median Income (“SMI”) or 200% of Federal Poverty Level (“FPL”).



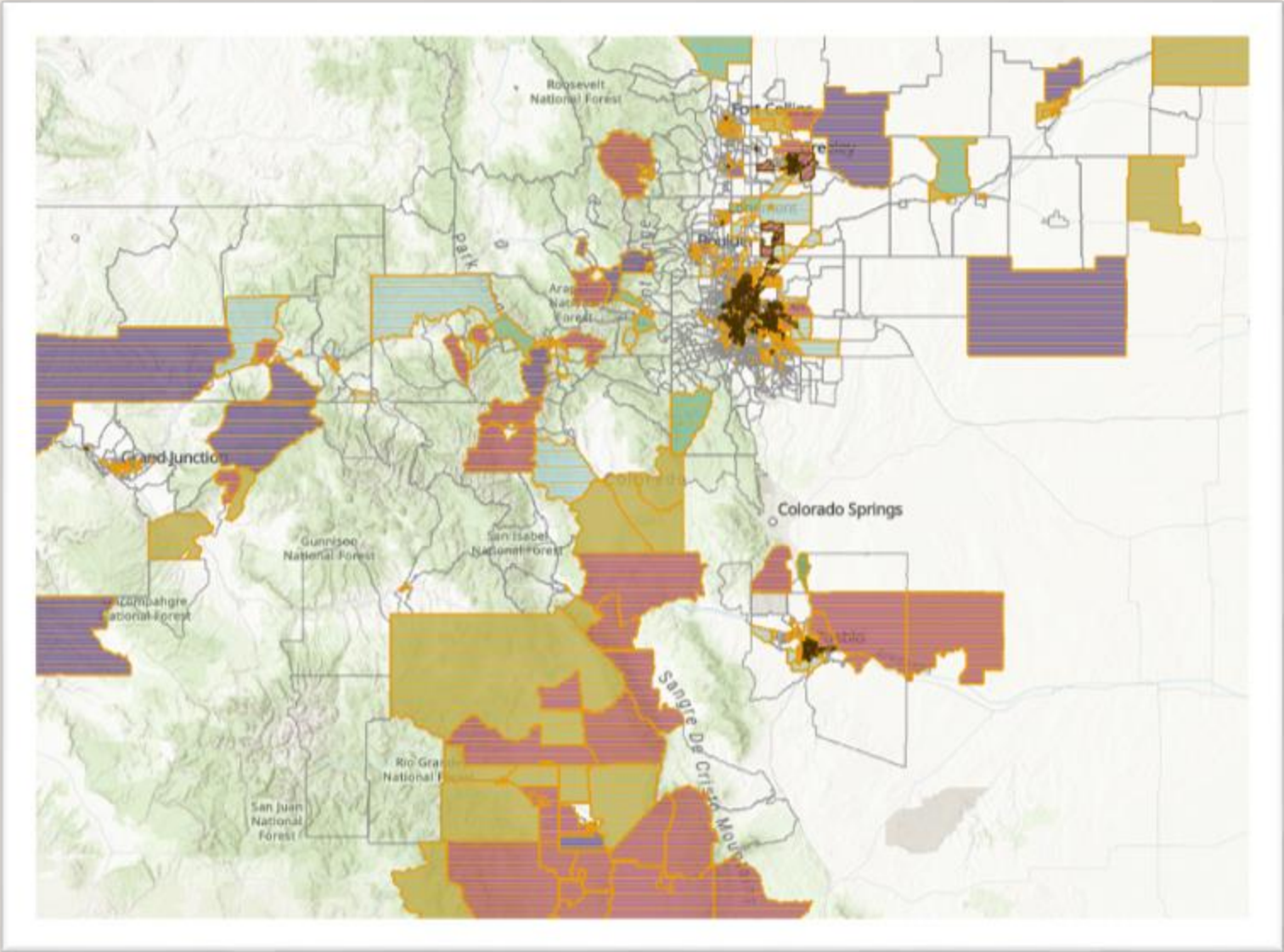
Tier 4 – Customers living in a DI Community.

PRIORITIZED IQ/DI COMMUNITY CUSTOMER SOLUTIONS

*Considerations for Program Development and Implementation



SERVING A DIVERSE SERVICE TERRITORY



Map Layers

Top 20 Percent of EnviroScreen Score

...

DI Community

...

Census Block Groups Served By Xcel Energy (Gas and Electric)

...

CHALLENGES AND PERSPECTIVES

- **Geography**
 - Expansive footprint
 - Distance from program “hub”
 - Mountains/weather
- **Language barriers**
- **Utility perception**
- **Attitude toward technology**
- **Trust of intent and program offering**



Tom Sagstetter

Sr. Product Portfolio Manager

Xcel Energy

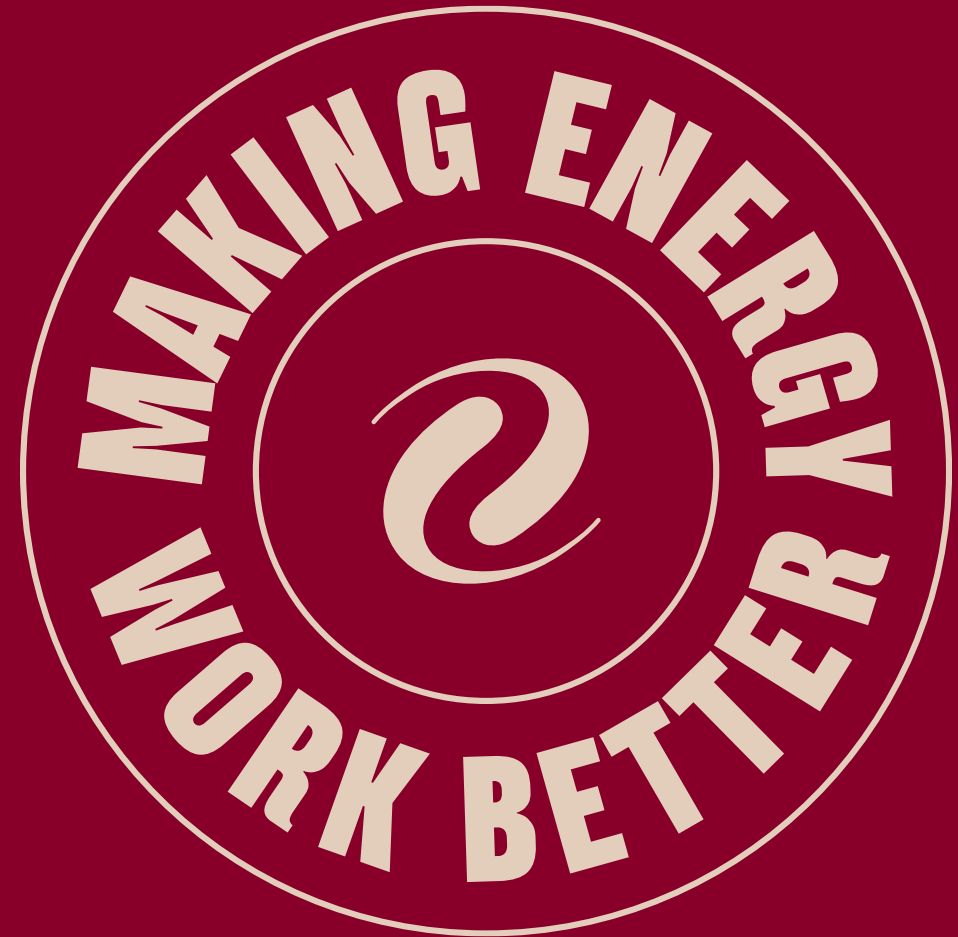
Thomas.Sagstetter@Xcelenergy.com

Paul Lindfors

Program Director

CLEAResult

Paul.Lindfors@CLEAResult.com



xcelenergy.com



Discussion & Q&A



Thank you!

Scott Rosenberg



scott@275.co



917-232-1425

PLMAI



SMART ENERGY
CONSUMER COLLABORATIVE

SYMPOSIA ON

DERs and Customer Engagement

DTECH

SAN DIEGO, CA | MONDAY, FEBRUARY 2, 2026