

2013 - 2014 Statewide Finance Program – On Bill Financing Program Logic Model

Barriers: Disinclined to Deep Energy Retrofit, Do Not Have 1st Cost, Unable to Qualify for Loans, Market Segments Not Penetrated

External Influence: Government Budget Inflexibility and Long Budget Cycles, Energy Prices, Legal and Regulatory Utility Requirements, Broad Economic Conditions, Perceived Need for Conservation

