Summary: 2025 Annual Portfolio Performance Report Review

July 30, 2026, 9:30am–4:00pm, Zoom

The California Energy Efficiency Coordinating Committee (CAEECC) held the 2025 Annual Portfolio Performance Report Review. There were 108 attendees, including representatives from 22 CAEECC Member organizations (including Ex-Officio) and 26 Members of the Public. This meeting was facilitated by Katie Abrams (Abrams) of Birch Road Consulting; Michelle Vigen Ralston (Ralston) and Suhaila Sikand (Sikand) of Common Spark Consulting; and supported by Susan Rivo of Raab Associates.

Meeting attendees and presenters are available in *Appendix A*. Common acronyms are available in *Appendix B*. Supporting meeting materials are available at: https://www.caeecc.org/7-30-2026-pppr-mtg.

Meeting Takeaways

- The 2025 Portfolios were successful leading to a statewide total resource cost (TRC) test ratio of over 1.0.
- A balanced portfolio can enable PAs to expand Equity and Market Support segment offerings while maintaining cost-effectiveness.
- Forthcoming changes to gas appliance availability may impact deemed measures in the next 18-24 months.
- Finding creative solutions to reduce barriers and upfront costs are important to serve hard to reach (HTR) and disadvantaged communities (DAC).

Meeting Overview

The Meeting Summary is divided into the following key sections:

1. **Background and Performance Overview** - Combined Slides 3-26 - *Appendix C*
2. **Investor-Owned Utility (IOU) PPRRs** - Combined Slides 27-66 - *Appendix D*
3. **Southern California Regional Energy Network (REN) PPRRs** - Combined Slides 68-101 - *Appendix D*
4. **Central California REN PPRRs** - Combined Slides 103-125 - *Appendix D*
5. **Northern California REN + Community Choice Aggregator (CCA) PPRRs** - Combined Slides 126-158 - *Appendix D*
6. **Key Themes** - Facilitation Slides 26-31- *Appendix E*
7. *This meeting included a* **Website Feedback Session** *that began the meeting. Discussion from this session is included in* *Appendix F*.

This meeting summary is intended to capture the overarching discussion of ideas, concerns, alternative options for proposals and consensus, and as such, substantive agenda items are included. *For more detailed discussion, review the Appendices or reach out to the Facilitation Team*.

Performance Overview

Pam Rittelmeyer (CPUC) presented an overview of all apply-to-administer Portfolio Administrator (PA) portfolios across the state.

Summary of Discussion

- The forecasts are pulled from data in the Mid-Cycle Advice Letters (MCALs) and True-Up Advice Letters (TUALs).
- SCE noted that their data on Slide 16 is inaccurate; *this and a few other discrepancies will be corrected in a redlined version of slides posted to the meeting page after the meeting*

Additional detail is available in Appendix C.

Investor-Owned Utility PPRR

SCE, PG&E, SDGE, and SoCalGas presented their PPRRs, followed by brief Questions and Input for each. To conclude the session, IOUs participated in a joint Q&A.

Summary of Discussion

- The workforce, education, and training (WE&T) participant data is not unique participants. *IOUs provided their unique participant data after the meeting*.
- Affordability in SCE's portfolio materialized in reduced bills.
- Heat pumps were a significant contributor to SCE's Comprehensive Commercial Energy Efficiency Program (CEEP).
- IOUs provided data *after the meeting* on the percent of the whole building total system benefit (TSB) that is attributed to industrial and large commercial after the meeting.
- SoCalGas' MarketPlace EcoFinancing had a month-long pause while the credit union switched, but it is delivering strong results, including high participation among renters and people with low credit scores.
- Most IOUs have tankless water heaters through the statewide program and those are both electric and gas heaters.
- Forthcoming changes to the portfolios, including updated Avoided Cost Calculator (ACC) and the cost-effectiveness test (CET), may affect the amount of measures contributing to TSB in portfolios. Portfolios are likely to become more diverse over the next 18-24 months.
- For electric IOUs, TSB is not the main driver for equity programs, rather drivers include bill savings, sites served, and customer satisfaction. For SoCalGas, they desire an increased budget cap for the Equity segment so they can reach more

customers (currently capped at 30% for IOUs and Community Choice Aggregators (CCAs).
- Many IOUs are focusing more on the equity segment and can do this by balancing their portfolio across Resource Acquisition (RA), Market Support (MS), and Equity segments to achieve a cost-effective portfolio.

Additional detail is available in Appendix D.

Southern California Regional Energy Network (REN) PPRR

I-REN, SoCalREN, and SDREN presented their PPRRs, followed by brief Questions and Input for each. To conclude the session, each participated in a Regional Q&A.

Summary of Discussion

- I-REN and SDREN currently do not have financing programs, but do promote them to customers when helpful. SoCalREN, through the help of the County of LA, has a financing program through GoGreen that's part of the California Alternative Energy and Advanced Transportation Financing Authority (CAEATFA).
- All RENs provided their data on how many referrals were made to PAs and if those referrals led to claims savings.

Additional detail is available in Appendix D.

Central California REN PPRR

3C-REN and CCR REN presented their PPRRs, followed by brief Questions and Input for each. To conclude the session, each participated in a Regional Q&A.

Summary of Discussion

- Resource Acquisition (RA) success for RENs came from the hiring of Clean Energy Advisors to offload costs and optimizing through a mix of measures.

Additional detail is available in Appendix D.

Northern California REN and Community Choice Aggregator (CCA) PPRR

BayREN, NREN, and MCE presented their PPRRs, followed by brief Questions and Input for each. To conclude the session, each participated in a Regional Q&A.

Summary of Discussion

- BayREN reduced copays, which were one hurdle for hard to reach (HTR) and disadvantaged communities (DAC). Most of their programs are financed through a form of payment plans.

- BayREN was not able to claim the GHG savings from their refrigerant recovery efforts.
- NREN is changing the goal of their current RA residential and commercial programs to reach more customers. As a result, these programs will be transitioned to the Equity segment while still delivering TSB.
- MCE's lower-than-initially-forecasted savings were an anomaly and could be addressed by working with implementers that are able to vet program success ahead of implementation and educate aggregators. MCE outlined actions in their "Course Correction Plan" in their Annual Report.

Additional detail is available in Appendix D.

Key Themes

Ralston led a conversation about the key themes of the PPRRs, what entity should be responsible to discuss the theme, and what themes would be important to highlight at the 2026 Semi-Annual PPRR on November 4, 2026. *This session occurred through Slido polls and verbal discussion.*

Summary of Discussion

- The 2025 Portfolios were successful leading to a statewide total resource cost (TRC) test ratio of over 1.0.
- Local governments are struggling to navigate CEDARs and contextualize how their communities have been served by EE, thus hampering their ability to offer complimentary services.
- Several PAs overcame distrust with customers through education on non-energy benefits (NEBs) and used creative solutions to leverage financing options.
- Procurement and solicitation timelines affected several PAs.
- In addition to those above, the Facilitators elevated a few key themes:
    - **Balance needed for TSB and TRC in Resource Acquisition Segment:** Some measures are really strong in one and need innovative use of strategic combinations of measures and sectors to achieve a balanced TSB and TRC across the portfolio.
    - **Balance of Resource Acquisition (with TRC) alongside Equity and Market Support needed:** RA needs a high TSB/TRC to offset the impacts of Equity and MS, whose role in RA reporting is not standardized.
    - **Equity caps are not sufficient and the Equity segment is not capturing TSB, so it has to be balanced against other parts of the portfolio:** Some PA territories can't serve more equity customers due to budget caps.
    - **Contracting, solicitation timelines are long:** This hinders getting into programs and capturing savings.
    - **Workforce availability challenges in some areas:** Rural areas in particular struggle with availability and remote opportunities are more sought after.
    - **Electric deemed measures are decreasing:** Decreasing deemed measures may impact sectors that certain PAs rely on most, whereas other PAs have

the balance and flexibility to rely on other sectors. The impact of forthcoming changes with gas appliance availability may impact 2027-2028 outcomes, meaning there are more limited measures available to balance TSB and TRC.

- **AB 130 impacts on Codes and Standards** (for the IOUs)**.**
- **Increased interest and leveraging state or utility financing, leases, or non-debt-issuing revolving funds:** There's a need to overcome upfront costs through creative solutions with easy access for customers.
- **Continued challenges with savings accounting, net-to-gross, and cost-effectiveness.**
- **NMEC Programs:** Payout timelines are challenging for contractors and NMEC is challenging to navigate for many contractors. Sometimes the savings don't work out for PAs.
- **Role of fuel substitution in TSB and TRC:** Fuel substitution in the commercial sector, and whole-building and Strategic Energy Management (SEM) in industry resulted in high TSB. TSB and TRC need to be balanced within the portfolio. Fuel substitution and unknown bill impacts remain a challenge in Multifamily sectors.
- **Restrictions around fuel switching:** Switching from non-regulated to regulated fuels is not allowed, and so not counted in TSB or TRC.

Additional detail is available in Appendix E.

Appendix A: Attendees

Presenters

- **Background and Performance Overview:** Katie Abrams (**Birch Road Consulting**) and Pam Rittelmeyer **(CPUC Energy Division**)
- **IOU PPRRs:**
    - **SCE**: Ashley Hall, Elizabeth Gomez, Dustin Johnson, Chris Malotte, Becky Mandich, Jonathon Lien, and Gary Golden
    - **PG&E**: Lisa Hunter, Jake Richardson, Billy Roderick, Alero Moju and Mary Anderson
    - **SDGE**: Darren Hanway
    - **SoCalGas**: Kelvin Valenzuela and Stephanie Gutierrez
- **Southern CA REN PPRRs:**
    - **I-REN**: Benjamin Druyon and Margaret Marchant (Frontier Energy)
    - **SoCalREN**: Lujuana Medina
    - **SDREN**: Sheena Tran and Aisha Cervantes-Cissna
- **Central CA REN PPRRs:**
    - **3C-REN**: Erica Helson and Alejandra Tellez
    - **CCR REN**: Trevor Keith and Jordan Garbayo
- **Northern CA REN + CCA PPRRs:**
    - **BayREN**: Jane Elias and Tim Olsen
    - **NREN**: Patricia Terry
    - **MCE**: Jenn Green, Qua Vallery, and Alex Valenti
- **Key Themes:** Michelle Vigen Ralston (**Common Spark Consulting**)
- **Website Feedback:** Suhaila Sikand (**Common Spark Consulting**)

CAEECC Members

*Lead representatives identified in **bold**.*

3C-REN	**Alejandra Tellez**, Erica Helson
BayREN	**Jane Elias,** Tim Olsen (The Energy Coalition)
CodeCycle	**Dan Suyeyasu**
CCRREN	**Trevor Keith**, Jordan Garbayo
CSE	**Rocky Fernandez**
Frontier Energy	**Nancy Barba**
I-REN	**Benjamin Druyon**, Margaret Marchant (Frontier Energy)
LGSEC	**Amaury Berteaud**
MCE	**Jennifer Green**, Wade Stano, Alex Valenti, Que Vallery
NRDC	Ericka Flores

NREN	**Patricia Terry**, Stephen Kullmann
PG&E	**Lisa Hunter**, Mary Anderson, Samantha McNabola, Alero Moju, Jake Richardson, William Roderick, Lindsey Tillisch
SBUA	**Ted Howard**
SCE	**Elizabeth Gomez**, Sara Ahn, Simone Bryan, Barbara Emerson, Naomi Frankel, Gary Golden, Ashley Hall, Dustin Johnson, Jessica Lau, Zhong Li, Jonathan Lien, Christopher Malotte, Becky Mandich, Gerald Nesbitt, Darren Ong, Mara Portlock, Larry Tabizon, Delia Williams
SDG&E	**Stephanie Gutierrez**, Kelvin Valenzuela
SDREN	**Sheena Tran**, Janelle Barraza, Aisha Cervantes-Cissna, Alyson Scurlock, Amy Whitehouse
SMW Local 104	**Chris Ruch**
SoCalGas	**Mori Farid**, Anders Danryd, Darren Hanway, Emma Ponco
SoCalREN	**Lujuana Medina**, Audrey Bragg, Tessa Charnofsky, Tory Coffin, Fernanda Craig, Sulma Hernandez
The Energy Coalition	**Laurel Rothschild** (co-chair), Rebecca Hausheer

Ex Officio CAEECC Members

CPUC	**Pamela Rittelmeyer, Ely Jacobsohn, Coby Rudolph**, Peter Biermayer, Hope Christman, William Graswich, Leanne Hoadley, Heather Iwamuro, PW Li, Daniel Milton, Ilona Mantachian, Joe Mooney, Lisa Paulo, Emily Pelstring, Jonika Rathi, Jon Taffel, Ana Zapata

Members of the Public

AES	Mark Hervey
Brandt Energy Strategies	Melissa Brandt
California Energy Alliance	Nica Tanaka
CalMTA	Smita Gupta
CEDMC	Paul Youngblood
Clean Energy Alliance	Natalie Aguilar
ClearResult	Matt Clark, Johnathon Fata, Nadine Stewart
DAC	Don Arambula

Ecology Center	Brenda Hopewell
Home Energy Analytics	Lisa Schmidt
ICF	Alisa Garcia, Justin Kjeldsen, Savannah McLaughlin
McHugh Energy Consultants	Jon McHugh
MCR Group	Melanie Gillette
Resource Innovations	Corey Grace, Vivek Joshi
SLO Dept of Public Works	Lynette O'Neil
Solano County	Luke Wonzen
TRC	Myron Graessle
West Light Energy*	Jana Kopyciok-Lande
Willdan	Greg Haney, Jeanne Huntsman, Lou Jacobson

*Formerly Peninsula Clean Energy (PCE)

Appendix B: Common Acronyms

Common acronyms used in this document include:

- California Energy Efficiency Coordinating Committee (CAEECC)
- California Public Utilities Commission (CPUC)
- Energy Division (ED)
- California Energy Commission (CEC)
- California Air Resources Board (CARB)
- Energy efficiency (EE)
- Working group (WG)
- Disadvantaged communities (DAC)
- Hard-to-reach (HTR) communities
- Justice equity diversity and inclusion (JEDI)
- CPUC's Environmental and Social Justice Action Plan (ESJ Action Plan)
- Portfolio Administrator (PA)
- Investor-owned utilities (IOU)
- Regional Energy Network (REN)
- Community Choice Aggregator (CCA)
- Apply to administer (ATA)
- Elect-to-administer (ETA)
- Community-based organization (CBO)
- Market transformation (MT)
- Market Support Metrics Working Group (MSMWG)
- Evaluation measurement and verification (EM&V)
- Ordering Paragraph (OP)
- Disadvantaged Communities Advisory Group (DACAG)
- Low-Income Oversight Board (LIOB)
- Mid-Cycle Advice Letters (MCALs)
- True-Up Advice Letters (TUALs)
- Order Instituting Ruling (OIR)
- Non-Energy Impacts (NEIs)
- Non-Energy Benefits (NEBs)
- Integrated Demand Side Management (IDSM)
- Energy Savings Assistance (ESA) Program or (ESAP)

Appendix C: Background and Performance Overview

- **Amaury Berteaud (LGSEC):** I think this may be more of a CEDARs question since I believe that is where the data is pulled from. For each PA's are the forecast numbers based on data submitted as part of the 2024-27 BP, the TUAL, or the MCAL?
  - **Pam Rittlemeyer (CPUC):** TUAL and MCAL
- **Ashley Hall (SCE):** SCEs budget numbers may have inadvertently been pulled incorrectly (slide 16) as the data is missing the budgets for the solicitation placeholders. The referenced Power BI dashboard pulls from the claims data instead of the budget filing data and since we don't claim or spend anything against the placeholders, no budget was pulled in.
  - *Facilitator note: slide 16 and others as relevant will be updated in the redlined slides posted after the meeting, available on the meeting webpage*

Appendix D: Portfolio Performance Report Review Questions & Input

SCE PPRR

- **Lujuana Medina (SoCalREN):** Is the 34,000 number for WE&T the unique participants or an aggregate of attendance based on workshops or training offered?
  - **Mara Portlock (SCE):** That is the number of class completions, not unique participants. One person may have completed multiple classes, courses, or workshops.
- **Ely Jacobsohn (CPUC):** When you say "Strong Portfolio Performance - Affordability Focus", what types of customers is the target of those affordability achievements? How did those customers' improved affordability actually materialize?
  - **Mara Portlock (SCE):** SCE focuses on affordability at both the participant and ratepayer side. For participants, they saw reduced bills through participation in most of our programs. For ratepayers, SCE focused the portfolio on reducing costs where benefits were not sufficient.
- **Laurel Rothschild (The Energy Coalition):** Related to the statement of "Heat pump technologies was a major contributor to portfolio performance, delivering approximately $90M in TSB, with Heat Pump Water Heaters (HPWHs) accounting for 97% of approximately 278 projects." Is this in reference to a specific sector or the entire portfolio?
  - **Mara Portlock (SCE):** This is in reference to the Comprehensive Commercial Energy Efficiency Program (CEEP).

PG&E PPRR

- **Patricia Terry (NREN):** Who should we contact to learn more about the zonal electrification pilots? We are interested in helping to reach neighborhoods if they are in our region.
  - **Billy Roderick (PG&E):** Sam McNabola - SP1P@pge.com
- **Lujuana Medina (SoCalREN):** What percent of the whole building TSB is attributed to industrial and large commercial?
  - **Jake Richardson (PG&E):** For PG&E about 96% of our whole building TSB is in commercial and industrial.
  - **Anonymous**: For those who would like to view this for other PAs, you can go to https://cedars.cpuc.ca.gov/reports/portfolio-metrics/. Click: Annual Claims --> Total System Benefit --> Select Filters --> Measure Use Category... then filter for Whole Building.

SDGE PPRR

- **Nancy Barba (Frontier Energy):** Can you please define MSME?
  - **Kelvin Valenzuela (SDG&E):** MS&E means Market Support and Equity.

SoCalGas PPRR

- **Ted Howard (SBUA):** What is the latest progress with MarketPlace EcoFinancing with immediate approval at "point of sale"?
  - **Darren Hanway (SoCalGas):** It continues to be an offering that we had. There was a month-long pause when the lender switched from one credit union to another. Despite that, we are continuing to see strong results. DETAILS: We did 388 California GoGreen finance transactions in 2025, and we were without financing for the first four months of 2026 due to that change-over of the finance provider. So far, we have 205 finance transactions in 2026 (May through June). We don't yet have July numbers, and we expect 2026 to be better than 2025 with the number of finance transactions. What's impactful about the loans is that we continue to see 30% participation by renters which is a strong driver. We also see a number of customers who have credit scores under 600; with that credit score they can't qualify for typical collateral lending. This is where our program fills the gap.

IOU Questions and Input

- **Aisha Cervantes-Cissna (SDREN):** For all IOUs: Are your tankless water heater measures gas, electric, or a mix of both?
  - **Darren Hanway (SoCalGas):** It's predominantly natural gas, but through the Statewide EE program, we offer gas and electric and distributed across all IOUs.

- **Jake Richardson(PG&E):** The only tankless water heaters in our portfolio are in SCG's SW_MCWH program, and they appear to all be gas.
  - **Kelvin Valenzuela (SDGE):** Mixed.
  - **Mara Portlock (SCE):** SCE does not offer (both gas and electric) tankless water heaters through SCE programs. SCE's tankless water heaters are from the statewide commercial water program administered by SoCalGas.
- **Laurel Rothschild (TEC):** All IOUs: When comparing 2024 top 5 measures v. 2025 top measures, there is a higher distribution among more measures in 2025. Except for SoCalGas, with slightly increased percent contribution to the top two measures (residential/commercial tankless Water Heaters). Are there comments on the anticipated trend for future years?
  - **Kelvin Valenzuela (SDGE):** It will kind of reflect where we are at right now, but also on what updates happen to the Deemed measure packages in the future. We've gotten bumps in TSB when the Effective Useful Life (EUL) was updated. It's unclear where the trend is going. The forthcoming updates to the Avoided Cost Calculator (ACC) will dictate the cost-effectiveness test and whether the measure package will go up or down. These are things I'm monitoring and what the engineering team is looping me in on in the future outlook.
  - **Darren Hanway (SoCalGas):** I echo Kelvin's perspective on Deem measures. If you look at the Deem package, I would say that it hasn't shrunk over time but expanded. We've developed new measure packages for the energy division to approve. New customers might gravitate to a smaller subset of measures but we offer a broader range of measure package offerings.
  - **Ashley Hall (SCE):** We discussed this in the challenges of our presentation and echo what's already been said. The measure package changes pending will change the future landscape of measure distribution. This is part of the reason why we need to diversify measures across different sectors and within the commercial sector. In the next 18-24 months, we'll likely see a similar dispersion of measures. ACC can trim that down a bit faster. We're in a bit of the unknown at the moment. SCE is doing everything we can to expand to different areas of commercial and residential. The agricultural sector is looking solid, but we won't see the numbers in 2025 yet. We will see substantial 2026 numbers in the same measure package area of indoor horticultural lighting, just with some reduced savings with measure package refinement. We've made large investments into net metered energy consumption (NMEC) and Strategic Energy Management (SEM) and want this to take off in industrial, commercial, and agricultural sectors.
  - **Billy Roderick (PG&E):** I'll echo a lot of what's been said. The major shift in the landscape is the Heat Pump Water Heater measure package is going to come down substantially in savings, so that's going to change how our implementers are reaching and serving our customers, which means it

won't be as cost effective anymore. I don't believe the Heat Pump Water Heater measure is going to be a top measure going forward, given the shift in savings. Part of our business plan filing was to be more innovative in developing new measure packages. We're trying to solicit the information from our implementers and now from our customers, so that we are bringing something to market that makes the most sense and to be the most impactful. In short, I think the landscape is going to change dramatically over the next 18-24 months.

- **Ely Jacobsohn (CPUC):** For the electric IOUs, why are TSB achievements from the equity segment so low relative to IOU and other PA budgets and TSB achievements, given the reduced constraints (e.g., TRC) for delivering TSB in that segment? Are there policy challenges that prevent IOUs from investing in equity programs?
    - **Ashley Hall (SCE):** Our equity programs are largely non-resources measures and they don't come up with TSB. Equity programs are energy advisements, case studies, more behavioral pieces, or even installation of expired measures. The ability to claim TSB is limited for us in the equity space. We mentioned in Business Plan Application as well that some of the definitions and qualifications of equity prevent customers from jumping into ESAP or that some other categories are limited. We are working to reassess some contracts to programs and trying to integrate TSB as much as we can, but it's a challenging space for implementers to find a market for this at this time. The majority of our equity success is in non-resource measures.
    - **Billy Roderick (PG&E):** It aligns with what Ashley had mentioned. TSB is not the goal or objective of our ramp-up of the zonal or building electrification pilots. We are trying to be thoughtful and balance measures that have a high TSB impact with some savings for our equity small micro businesses. The main objective of the small micro business program is sites served and bill savings. PG&E is working to identify measures that deliver TSB that can be added to the Simplified Savings Program—without increasing our targeted average incentive costs per site, which would reduce the number of sites served. PG&E is trying to figure out what is the best measure package for us to offer our customers to have the greatest impact for bill savings and touch as many folks as possible. There's far more demand than there is budget. It's tricky to bring a program to market that has all the categories you are asking for. This is an ongoing process for us.
    - **Darren Hanway (SoCalGas):** For the policy changes question, the 30% cap remains the barrier and we'd like this to increase as requested in a previous Business Plan. About 50% of customers live in DAC and almost 40% are on a rate assistance program, therefore a cap of 30% is not commensurate with the realities of our region.

    - **Kelvin Valenzuela (SDGE):** The Equity programs aren't the primary driver for TSB. Most TSB in our portfolio is Resource Acquisition and there's a lot coming through there.
    - **Billy Roderick (PG&E):** Customer Satisfaction is a valuable opportunity to serve the segment and satisfaction is high year over year. I feel like it's a good way to make sure utilities are hitting different sectors and meeting customers where they are. TSB is an important component and so is customer satisfaction and feedback. Customers like learning how to log in to view their bill and what actions they can take to have a meaningful impact for their businesses. There's multiple ways for us to measure equity and benefits. I also agree that making more budget available for marketing Equity programs will allow us to further reach our customers and meet them where they are.
- **Lujuana Medina (SoCalREN):** It's exciting to see IOUs trying to focus this next year on equity. What is your feeling in the coming years as it relates to cost-effectiveness? How do you foresee this being accomplished in the future? Do you feel Equity programs can be cost-effective or not cost-effective or a hybrid?
    - **Billy Roderick (PG&E):** I think it's how you balance the portfolio and use Resource Acquisition (RA) to reach folks in different ways. IOUs have proven that we can balance Market Support, Equity, and RA and have an overall cost-effective portfolio. If we are focused on maximizing opportunities from an RA perspective, then making sure those dollars are being used wisely can allow us to have a cost-effective TSB and be more flexible within Equity and Market Support segments.
    - **Darren Hanway (SoCalGas):** We spent a little over 30% by the end of 2 years. Thirty percent of $150M is a lot of money on an annual basis being invested in these communities while still reaping what is almost a 2:1 ratio on the standard cost-effectiveness. We still have plenty of cost-effective savings in the bank to ensure that everything is well above average in terms of cost-effectiveness.
    - **SCE:** Equity programs can be cost-effective, but their value should be measured through a combination of resource benefits and equity outcomes, making them best characterized as a hybrid approach . While these programs may not consistently deliver the same level of Total System Benefit (TSB) or Total Resource Cost (TRC) performance as traditional Resource Acquisition programs, they provide meaningful non-energy benefit metrics that capture outcomes such as affordability, customer engagement, energy education, and participation among underserved communities. Looking ahead, SCE thinks cost-effectiveness will be achieved through portfolio balancing rather than expecting every Equity program to be individually cost-effective. Resource Acquisition programs can generate sufficient TSB and TRC to support greater investment in Equity and Market Support activities while maintaining an

overall cost-effective portfolio. SCE also expects future success will depend on finding more opportunities to integrate resource savings into Equity programs, leveraging financing solutions to reduce upfront customer costs, and potentially revisiting policy constraints such as Equity budget caps.

- **Lujuana Medina (SoCalREN):** All IOUs - please provide "unique" participant data for the WE&T programs.
  - **PG&E:** For details on the WE&T metrics, please refer to page 52 of the Annual Report narrative. The report is available for download in Documents - CEDARS.
  - **SCE:** SCE's Energy Education Center (EEC) operates roughly a 1:8 ratio, meaning the average participant takes approximately eight classes per year with us. In 2025, expanded workforce training reached nearly 34,000 course completions, with 77% of the completions coming from the Disadvantaged Worker participation, representing approximately 26,000 completions. Further details on participation can be found in SCE's 2025 EE Annual Report, available for download on CEDARS.
  - **SDGE:** For details on the LEARN metrics, please refer to page 23 of the 2025 Annual Report narrative. The report is available for download on CEDARS.
  - **SoCalGas:** 8,191 is the total count. Unique participant count is only currently calculated for Disadvantaged categorized participants

3C-REN PPRR

- **Ted Howard:** 3C-REN mentioned NMEC complexity remains a barrier for small business contractors e.g. creating savings forecasts.
  - **Erica Helson:** NMEC complexity can create several barriers for small contractors. They often have limited capacity to participate in incentive programs in general because of the additional administrative requirements. For many, NMEC is an entirely new program model compared to traditional programs with a flat incentive rate. NMEC is more difficult to communicate to contractors and customers, as incentives vary from customer to customer based on forecasted savings. This can make contractor enrollment and customer sales more difficult. Small contractors also may not have the technical expertise to accurately do energy savings forecasts. Another barrier is the timing of performance payments. Because NMEC incentives are tied to measured performance, final payments don't happen until sufficient post-installation data is available. Small contractors are too small to carry the cost of an incentive for an extended period. This was an issue during the initial launch, where our residential program did not pay any portion of the incentives upfront. Small contractors often can't offer a discount to customers if they're not going to get paid until a year later. So when we launched the commercial program, we paid about 20% upfront so they could pass on a discount to

the customer without having to finance the entire amount themselves. Some of the larger contractors are more sophisticated and can finance the discount but are taking on a risk that small contractors just can't do.

Central CA REN Questions and Input

- **Aisha Cervantes-Cissna (SDREN):** Kudos to CCR REN and SoCalREN on their RA cost-effectiveness! Could you share best practices/strategies you employed that optimized your respective TRCs?
    - **Jordan Garbayo (CCR REN):** The Commercial Energy Improvement Program (CEIP) includes a local workforce component. The program hires in-community Clean Energy Advisors to localize delivery, sales, and customer training. For a rural, hard-to-reach footprint like ours, that local presence lowers customer acquisition costs, which supports our cost-effectiveness.
    - **SoCalREN:** One of SoCalREN's strategies/best practices is optimal measure mix for each project. SoCalREN's measure mix optimization operates on two levels — ensuring the project is seeking the most TSB, and ensuring each project delivers the maximum energy burden reduction for the customer without requiring capital investment that itself becomes a barrier to action.

BayREN PPRR

- **Ted Howard (SBUA):** You noted HTR business customers cannot afford the upfront cost of EE upgrades, even when those upgrades would reduce their operating costs over time. You indicated BayREN is providing short-term financing to cover the copayment delta. With BRRR, you apply for the National Energy Improvement Fund (NEIF) & GoGreen Financing. Are these the programs you are referencing regarding EE upgrades beyond BRRR?
    - **Jane Elias (BayREN):** We did work with some aggregators for the program who came up with a short-term, 1-year financing option for many businesses. We had a copay that was an issue for HTR and DAC businesses, so we reevaluated and lowered the copay to reduce constraints for these businesses. We're seeing over $3,000 a year on average bill savings, but the initial upfront cost is a real hurdle.
    - **Jane Elias (BayREN):** We did have one BayREN Refrigerant Replacement (BRRR) project use NEIF financing. Most other financing has been in the form of payment plans offered by the contractors to businesses. Our BRRR webpage FAQ section also includes info on available financing to help with co-payments. We list Go Green Financing and NEIF.
- **Bex Hausheer (The Energy Coalition):** Was BayREN able to claim the GHG savings from your refrigerant recovery efforts?
    - **Jane Elias (BayREN):** No. We were not able to claim the refrigerant recovery efforts.

NREN PPRR

- **Alisa Garcia:** Will you clarify the mention of planning to change business programs to equity programs?
    - **Patricia Terry (NREN):** We have two programs in the Resource Acquisition segment: residential and commercial. We are planning to change those into the Equity segment in 2028. Energy savings and TSB will still be part of those programs but our focus and greater goal is to reach equity customers. So equity was a better fit.
- **Ted Howard:** NREN mentioned a similar challenge with NMEC and small businesses and Equity customers needing to keep it simple and avoid excessive complexity.
    - **Patricia Terry (NREN):** It's comforting to hear that we aren't the only ones struggling with this (3C-REN also indicated this challenge). Our current programs are deemed programs and have a flat upfront incentive which is what our contractors are used to, and some have never participated in EE programs before. We haven't launched this NMEC program yet and we are still in the design phase so we are trying to come up with creative ways to deal with this NMEC incentive model. NREN is trying to find ways where we act more like an aggregator versus asking an aggregator to take on the risk with NMEC. This would mean that the contractor just needs to do the install. NREN is also exploring if we can just pay them upfront and keep it simple. Already, there's complexities if a rebate was different based on the different efficiencies, like modified lighting calculator projects. NREN is imagining that we would do a lot more handholding and be the ones presenting savings and incentive estimates.

MCE PPRR

- **Ted Howard (SBUA):** You noted for NMEC- the calculated program savings were significantly lower than initial forecasts. For each case, what are possible ways to address this?
    - **Jenn Green (MCE):** My initial response is to change the implementer to one that can vet the projects more accurately ahead of moving forward. Another is to educate the aggregators so that they can develop projects that are going to have high cost-effectiveness and total savings. I want to make sure that the projects are vetted for cost-effectiveness and accurate testing.
    - **Alex Valenti (MCE):** I would also add that the 2024 project portfolio that ultimately impacted our 2025 claims was a significant anomaly. In previous years the realization rate of projects was much higher and did not have as significant impacts.
    - **Wade Stano (MCE):** MCE outlines its "Course Correction Plan" and related list of corrective actions in its 2025 EE Annual Report on pages 9-10.

All REN Questions & Input

- **Ted Howard (SBUA):** For any REN: The GoGreen Financing thru CAETFA via IOU ratepayers is apparently not available for your customers. What financing programs (e.g. Revolving Savings Fund) do you find most helpful for HTR & underserved customers?
    - **Lujuana Medina (SoCalREN):** RENs do not have the authority to debt-service with ratepayer funding. The county of LA injected $2.2M of 2009 American Recovery and Reinvestment Act funded dollars for SoCalREN to utilize in debt-servicing a short term loan offering for public agency projects—we don't use ratepayer funding to debt service, that is provided under the CPUC authority and authorized through the CPUC Finance proceeding. The Finance proceeding authorizes the products under CAEFTEA and the IOUs (on-bill financing). You bring up a good point about leveraged capital and how we are going to help ratepayers, commercial, industrial, residential, and agricultural be able to implement these projects if capital is scarce. On this, we put in something in our next business plan for single-family, because that's a huge gap for middle to moderate income households to leverage capital. In these cases, we would partner with Go Green Financing, who sits under CAETFA, to implement.
    - **Benjamin Druyon (I-REN):** We don't have any financial programs but are looking into them for the next business plan because we know it's important and hope to provide it to partner agencies. We do research on a lot of other programs available and promote these to the agencies if it's a good fit.
    - **Sheena Tran (SDREN):** We don't have finance programs and our equity programs offer direct install so there's no cost measures for equity customers. We do also offer energy assessments that include other measures that we may not cover under no-cost direct install and we intend to make customers aware of GoGreen option for those scenarios.
    - **3C-REN**: We do not offer financing programs, however, where financing needs are identified, particularly through our technical assistance programs, we connect customers with relevant third-party financing programs and resources for which they may be eligible. Ideally financing options complement available incentives and reduce upfront cost barriers, especially for equity target customers. For residential customers, we also prioritize co-leveraging other programs (Low-Income Weatherization Program, TECH, 3CE, and Self-Generation Incentive Program) wherever possible to reduce customer costs and help make projects financially feasible. We always aim to make customers aware of the resources available to them so they can make informed decisions of what best meets their needs. For example, we promote the Golden State Water incentive for HPWHs when applicable in our single family program.

- **BayREN:** The GoGreen financing is available and has been used with our programs, I.e BayREN's multifamily equity program has utilized it with several projects. We have not used it with our single family program since it is a direct install equity program that covers most or all of the costs. Our BayREN Refrigerant Replacement (BRRR) program has had one project use NEIF financing. Most other commercial financing has been in the form of payment plans offered by the contractors to businesses. We list Go Green Financing and NEIF on our website.
- **CCR REN:** CCR REN programs install measures at no cost to the customer, so financing referrals haven't been necessary to date in either the residential or commercial sector. We recognize capital access is a real barrier for hard-to-reach customers, and it's something we'll continue to evaluate as our programs mature.
- **NREN:** Our understanding is that GoGreen financing is available to NREN customers. Our finance program is recruiting more local contractors into the program and seeking local lenders to enroll to gain more traction in rural Northern California. We are also in the process of seeking out a partnership with CDFIs to offer loans to our customers at low or no interest. We will have more information on this by the next PPRR.

- **Pamela Rittlemeyer (CPUC):** For all the RENs, can you make a guess as to how much your REN's referrals to other PA's programs accounts for savings claims for those other PAs? (I understand this is a difficult question to answer, so an estimate by number of participants, projects, frequency, or whatever you can come up with.
    - **Benjamin Druyon (I-REN):** We are starting to track this and so don't have much data on it yet—we have some data captured on page 66 in our Annual Report.
        - Project 1: City of Colton (Referred to SoCalGas)
            - Water heater measures
            - Annual Therm Savings: 5,200 Therms

          Project 2: City of Blythe (Referred to SoCalREN)
            - Replacement of gas storage heaters
            - Annual Therm Savings: 3,871 Therms
        - *Note: Lack of utility data available makes referral tracking difficult.*
    - **Lujuana Medina (SoCalREN):** In the past, SoCalREN had a 40% referral to SCE. But now we have a more balanced portfolio and this has decreased because many participants just participate in our programs if optimal. We do refer to SCE Statewide Programs and SoCalGas' local programs when they are more viable for the participant. On average now, it's under 10%. As an example, the Gateway City COG is running a pilot to help SCE's low-income programs. SoCalREN supports them through our regional partner initiative to do that.
    - **Jane Elias (BayREN):** In 2025, Efficiency and Sustainable Energy (EASE) Home made 70 referrals to MCE's single-family program. Integrated

Energy Services (IES) reported 68 referrals and support of 9 applications to other programs, like PG&E's On-bill Financing (OBF). Multifamily (MF) also made a number of referrals to other PA programs, such as MCE's program. Also, a number of BayREN's MF projects leveraged the Go Green financing.
    - **Erica Helson (3C-REN):** Most referrals from 3C-REN are to SoCalREN's public sector programs from 3C-REN's Energy Assurance Services (EAS) program. In 2025, ~20% of EAS participants were referred to SoCalREN's public sector programs. While there have not been any referrals from 3C-REN's agriculture program yet, the program has been sharing information on other PA's incentive programs (AESAP, AgEE, SW WISE, SCR Ag, etc) with participants and anticipates making referrals as the program continues to grow.
    - **CCR REN:** CCR REN adheres to the referral process detailed in its Joint Cooperation Memorandums and continues to work with other Portfolio Administrators to establish clear communication channels for the referral process. For example, CCR REN's Public Sector Equity program referred nine facility projects to PG&E's Government K-12 program in 2025.
    - **NREN:** At this time, we primarily make referrals to the ESA program and we track those so we can give you the numbers if you need them.
    - **SDREN:** SDREN tracks referrals to other programs but does not currently have a mechanism to verify resulting savings claims to other PAs. Savings from referrals could be tracked by the CPUC as they have insight into PAs' reporting data that individual PAs do not.

All PAs Question & Input

- **Ely Jacobsohn (CPUC):** For all PAs: What should we be aware of regarding which heat pump water heater (HPWH) measures are expected to be used, used less, or terminated in the future? For example, CCR REN is apparently focusing on different water measures than some IOUs and other PAs. How might TSB be impacted by measure changes?
    - **Jane Elias (BayREN):** We are aware that there are changes coming pretty soon and the first rollout later this fall will be 75,000 BTUs. This will likely impact multifamily programs vs single-family programs this time around. We are looking at how this will affect our portfolio and also plan to not be so reliant on this program.
    - **Lujuana Medina (SoCalREN):** Heat pumps don't contribute a significant portion to TSB. I think the bigger issue is the new CARB mandates. ALJ Fitch mentioned the slow removal of gas water heating measures available for purchase in CA in the draft scoping ruling. This will be the larger concern because of gas-to-gas efficiencies providing a larger contribution to TSB.
    - **Alex Valenti (MCE):** MCE's Implementer partners are keeping an eye on the evolution of the HPWH workpapers and its associated impacts. We

will continue to deliver HPWH measures while managing the portfolio through each of our residential incentive programs and provide HPWH education to industry partners through our Green Workforce Pathways (MS) program.

- **Tim Olsen (The Energy Coalition / BayREN):** Following up on Lujuana's comments, HPWH can generate significant TSB but cost-effectiveness from a customer standpoint can be difficult due to high upfront costs and uncertain related to ongoing bill savings. Building on Jane's comments, we are anticipating something like 75% decrease in TSB from the large commercial HPWHs based on DOE code changes this October, and more sizes and technologies will be impacted by forthcoming CARB, AQMD, and BAAQMD rules.
- **Mara Portlock (SCE):** SCE anticipates that HPWH Measure 028 will no longer be cost effective in 2027, with HPWH Measure 028 expected to lose cost-effectiveness beginning 1/1/28. As these are the primary HPWH measures in SCE's portfolio, the impact on TSB is expected to be significant, as noted in SCE's presentation. Additionally, as noted by SoCalREN, the phaseout of gas water heaters and the transition of HPWHs to standard practice could substantially reduce opportunities for PAs to implement and claim savings from HP-focused programs.
- **Erica Helson (3C-REN)**: Like the other PAs, we are keeping an eye on the anticipated changes. Lower TSB from HPWH would significantly impact 3C-REN's multifamily program but have less of an impact on our commercial and residential single family programs as they are NMEC. SWWH028 and SWWH025 are the measures the multifamily program uses for HPWH, and both will be impacted by DOE ruling. As noted during the presentation, 50% of 3C-REN's TSB came from the multifamily sector, and 95% of the multifamily program's TSB came from HPWH in 2025.
- **CCR REN:** Like our counterparts, CCR REN is monitoring the anticipated measure changes closely. We're still assessing how deep the impacts will be and when they'll take effect, and we'll adjust our portfolio strategy as needed to stay aligned with our goals.
- **I-REN:** I-REN's incentive program currently uses NMEC for savings calculations so may be less impacted; however, I-REN will continue to monitor longer-term effects on the market for HPWH equipment due to these standards changes.
- **NREN:** We were recently made aware of the upcoming changes to the HPWH measure packages and codes. Our commercial program is launching with NMEC so we hope it won't have a huge impact on that program.
- **PG&E:** PG&E expects the new DEER HPWH calculator to have the greatest impact on SWWH028 for commercial and multifamily fuel substitution, reducing TSB savings by an estimated 50%–65%. To maintain cost-effectiveness, implementers will need to lower SWWH028 incentives,

which will likely reduce the number of units installed, making it difficult to achieve electrification targets.
    - **SDREN:** SDREN will continue to monitor changes to HPWHs. The anticipated decrease in TSB would impact our ability to achieve goals, particularly in our public and residential sector programs, where the HPWH fuel-sub measures have been identified as high-priority measures.
    - **SDGE:** As SCE noted about upcoming impacts, SDG&E is monitoring any changes to HPWHs. SDG&E had stated earlier that HPWHs are one of its top five measures in its portfolio, contributing to 9% of the overall TSB for its 2025 Annual Report. Any negative impacts would be challenging and would need further optimization to account for such losses not only with TSB but if they are potentially less cost-effective.
    - **SoCalGas:** While we offer heat pump water heaters through the midstream program they are electric measures and therefore not offered in our local programs. We will continue to re-assess the measure packages as new versions are approved for cost effectiveness and program fit.

Appendix E: Key Themes

Discussion

- **Laurel Rothschild (TEC):** We are halfway through the 4 year Portfolio, but the trend is positive. I want to take a moment to celebrate 2025 because as a state we are over 1.0 TRC threshold despite the challenges with TRC.
- **Amaury Berteaud (LGSEC):** One of the challenges is the inability with the publicly available data for local governments to understand how their communities are being served and what the results are. Local governments are trying to start up their own sustainability programs and be supportive, but it hampers their ability to serve their community because they don't really know how to promote programs or how well their communities are being served.
    - **Facilitator:** It sounds like there's at least one PA (3C-REN) doing reporting on this with local jurisdictions so maybe some lessons learned from there.
    - **Amaury Berteaud:** My comment applies to all programs, not just equity programs. Jurisdictions are very interested to know what kWh and therms savings are being achieved in their communities.
- **Ted Howard (SBUA):** One underlying theme is overcoming disinterest and distrust from customers and educating them on non-energy benefits (NEBs). This was mentioned by several PAs on HTR on convincing them that it's worthwhile to invest in EE. There were several PAs that were addressing this through creative and innovative approaches including zero- to low-interest financing.
- **Laurel Rothschild (The Energy Coalition):** One theme that stood out was the procurement and solicitation timeline and how much it impacts portfolios, especially smaller portfolios. Talking through strategies on how to handle this better or reduce the length of time is valuable.

- **Ted Howard (SBUA):** Without going out of scope but knowing the next meeting is after the midterm elections, how can local governments and local organizations step up on energy efficiency as the federal government opposes it?
- **SCE (added after the meeting):** SCE cited challenges overcoming customer distrust and skepticism regarding energy efficiency investments. High upfront project costs remain a barrier, particularly for Hard-to-Reach (HTR), Disadvantaged Community (DAC), rural, and small business customers. Anticipated changes to Heat Pump Water Heater (HPWH) measures, Database for Energy Efficient Resources (DEER) workpapers, and Avoided Cost Calculator (ACC) updates are expected to significantly reduce TSB contributions from current high-performing measures.

Slido Responses to Question: What key challenges emerged from the report outs?

- **Nancy Barba:** Challenges are place-based and the best solutions address the barriers WHERE they occur. (+1)
- **Jennifer Green:** Balancing cost effective programs with service areas that have high equity needs (+2)
- **Wade - he/him- MCE:** Ramp up time needed for program design and implementation. Especially when prioritizing stakeholder engagement in program design. (+3)
- **Ely Jacobsohn:** Concerns with budget caps for equity and market support (+3)
- **Amaury Berteaud:** the tension between generating participant bill savings, completing fuel substitution projects, serving HTR customers, and achieving cost effectiveness. (+2)
- **Pam Rittelmeyer:** Workers/ contractors in rural areas (+1)
- **Wade - he/him- MCE:** Barriers for scaling electrification investments across the portfolio despite widespread support for electrification measures. (+1)
- **Pam Rittelmeyer:** Implementer on-boarding time (+2)
- **Jane Elias:** Meeting equity customers where they are at so they can participate. (+2)
- **C - Laurel Rothschild, The Energy Coalition:** Procurement timelines slow progress to meeting goals; key measure changes; engaging smaller contractors; trust building for local implementation (+3)
- **Benjamin Druyon WRCOG/I-REN:** Staff capacity is a big issue for Public Sector project implementation. (+1)
- **C- Aisha Cervantes-Cissna, SDREN:** Small contractors' limited ability to engage given complexity of NMEC programs and inability to float up-front costs (+6)
- **C Ted Howard:** Affordability...Also need to overcome Distrust of government, large companies, out-of-town representatives...door-to-door visits to customers helps (+1)

Slido Responses to Question: What would you like to hear more about or focus on in the 2026 Semi Annual PPRR (Nov 4, 2026)?

- **Rocky Fernandez (CSE):** Have any electrification programs actually INCREASED costs given high electricity prices? (+1)
- **C - Laurel Rothschild, The Energy Coalition:** With just 1.5 yrs left in 4-year portfolio, are PAs on track to hit TSB and other key metrics and anticipated spend over 4-years? Share creative solutions to key challenges that were highlighted today. (+2)
- **Pam Rittelmeyer:** Collaborations between PAs at the program level (+2)
- **Pam Rittelmeyer:** Contractor feedback in addition to participant feedback (+4)
- **Christopher Ruch:** Is the equipment operating as designed, and is it delivering the expected energy savings? (+3)
- **Christopher Ruch:** Focus on the implementation and enforcement of workforce standards to ensure consistent compliance, quality workmanship, and long-term program success. (+2)
- **Rocky Fernandez (CSE):** Changes planned for 2027 resulting from 2026 experiences (+3)
- **Bex Hausheer:** Measure focal areas as a result of anticipated changes in measure packages for tankless and HP water heaters. (+3)
- **C Ted Howard:** Innovative solutions by PAs on how to overcome barriers and engage customers; Alternative funding solutions for HTR & Underserved customers (+2)
- **Erica Helson:** Direct participant testimonials and challenges (+6)
- **Wade - he/him- MCE:** Program participants' experiences in programs and their feedback. (+7)
- **C- Aisha Cervantes-Cissna, SDREN:** I loved hearing about how folks are adapting their approaches to better meet their communities' needs and portfolio performance. Would love to keep that theme going for the semi-annual. Reporting out on the top 5 measures was also insightful. (+4)
- **Amaury Bertaud:** How C&S programs can support authority having jurisdictions around permitting and compliance, especially to support building electrifications (+1)
- **Alex Valenti:** Program innovations and specific project highlights (+4)
- **Jennifer Green:** Changes to programs in 2026, and how they're affecting portfolios in real-time (+6)

Appendix F: Website Feedback Session

Facilitation Slides 2 - 12

Sikand provided an overview of the CAEECC Website Refresh strategy and happenings, including what will stay the same, what will change, and mockups of how the site is likely to function. She invited discussion from members and the public on the following three questions:

- Is there core functionality you want to ensure we keep?
- What else do you think should stay the same or be different?

- Would this proposed structure support you to find relevant resources and meetings efficiently?

Due to budget and site constraints, Sikand noted that not all suggestions may be possible and that she would take the learnings back to the web designer to discuss feasibility. Sikand invited participants to reach out to her via email for additional feedback.

- **Jane Elias (BayREN):** What will happen with the Program Launch and Closure meeting information, should we still be sending that to you?
  - **Facilitator:** We sent an email to PAs late last night outlining these changes. We will not be asking PAs to send their meeting information to us, but rather will ask for just the Webinar slide decks.
- **Nancy Barba (Frontier Energy)**: What is the strategy or approach on where program webinar launch or closure information should be posted if not on CAEECC's website?
  - **Facilitator:** While we will be removing information about each individual webinar for Implementation Plans and Program Closures, we will still post the webinar slides because we understand they are not posted elsewhere.
  - **Laurel Rothschild (The Energy Coalition):** Ensure that this page has a reminder to the service list for the webinar announcements.
  - **Facilitator:** We can definitely link to language about how to sign up for the listserv.
- **Ted Howard (SBUA):** Curious if there could be a latest development or news area, like Daily / weekly news or a "what's happening in the EE Proceeding" section?
  - **Facilitator:** That's a great point, we'll have to check internally on this if we have the budget to support this. Something we will be doing is updating the CPUC page with recent decisions and rulings that have not been updated since the new R.25-04-010 proceeding.