

Submitter: Daniel Ruby
On Behalf Of:
Committee: Senate Committee On Energy and Environment
Measure, Appointment or Topic: SB1588

Chair and Members of the Committee:

My name is Dan Ruby. I am writing in strong support of Senate Bill 1588.

Senate Bill 1588 requires each electric company to develop an inclusive utility investment program that finances energy efficiency upgrades and renewable energy projects at customers' property sites, with repayment through a site-specific charge on the utility bill. Critically, the bill requires that participating customers experience immediate and ongoing savings relative to baseline utility costs

This structure addresses a persistent barrier in Oregon's clean energy transition: upfront cost. Many households—especially low-income customers, renters, and residents of environmental justice communities—cannot access traditional financing or absorb the initial capital required for heat pumps, insulation, solar photovoltaic systems, or energy storage. Senate Bill 1588 removes that barrier while ensuring that participation is voluntary and savings-based.

In my work on community resilience and economic development, I have seen how energy burden compounds other vulnerabilities. Households facing wildfire smoke, extreme heat, or grid instability often live in housing that is least energy efficient. Electrification and efficiency upgrades are not only climate strategies—they are public health and cost-of-living strategies. By requiring that financing charges remain lower than estimated energy savings, the bill protects consumers while accelerating adoption.

The measure also ensures accessibility for low-income customers and environmental justice communities, integrates with existing public purpose charge programs, and allows the Public Utility Commission to establish minimum savings standards and performance incentives. That creates accountability while aligning utility investment with state energy planning. Importantly, Senate Bill 1588 directs utilities to use market mechanisms to secure the least costly capital and pass maximum savings to customers. It also requires review of proven models such as Pay As You Save, grounding implementation in tested approaches. From a systems perspective, this bill strengthens grid resilience. Heat pumps, demand response equipment, energy storage systems, and distributed solar—each explicitly eligible under the bill—reduce peak demand, lower emissions, and improve household-level reliability. These investments help stabilize long-term system costs for all ratepayers.

Senate Bill 1588 is pragmatic. It does not mandate participation. It does not require upfront payments. It aligns utility cost recovery with measurable savings. And it ensures that the benefits of energy modernization reach customers who are often excluded from conventional financing pathways.

For these reasons, I urge your support of Senate Bill 1588.