

Knowledge is Power: Understanding Your Utility Bills

About Us

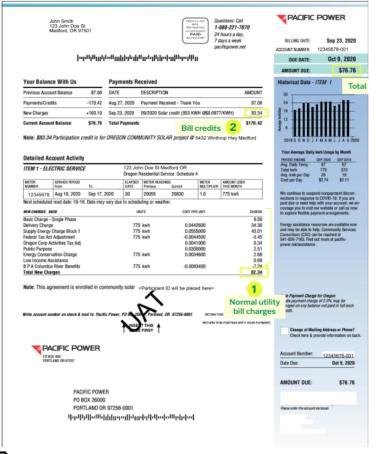
CUB is an independent nonprofit organization that advocates for residential utility consumers. For almost 40 years, we have worked to make Oregon utilities affordable, accessible, reliable, and clean.



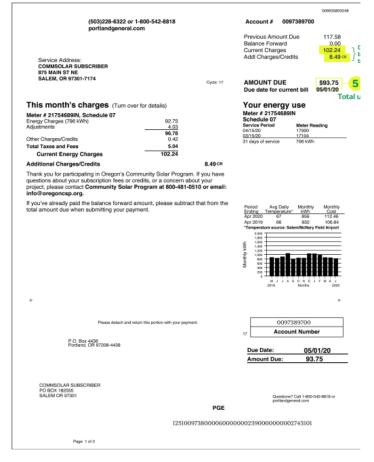


Understanding Your Utility Bills

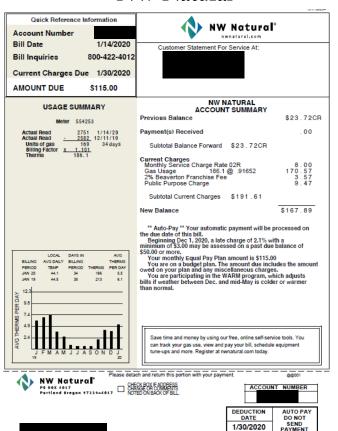
Pacific Power



Portland General Electric



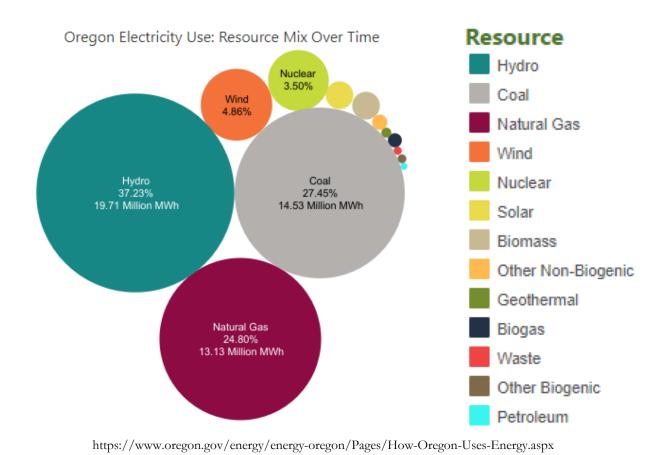
NW Natural



NW NATURAL



Where Our Electricity Comes From





Opting Into Renewable Energy

Utility Programs



Green Future Choice Green Future Bloc



Blue Sky Renewable Energy

Community Solar

- Open to any PGE or Pacific Power customer
- Funds local solar projects
- Earn credits on your power bill
- Low-cost options available





Bill Payment Options

Standard Billing	Equal Pay	Time of Use
All utilities		
Different \$ amounts each month		
Based on monthly energy usage		
Available: to everyone		
Pros: Only pay for what you use that month		
Cons: Seasonal highs/lows can make it hard to budget		



Bill Payment Options

Standard Billing	Equal Pay	Time of Use
All utilities	All utilities	
Different \$ amounts each month	Same \$ amount each month	
Based on monthly energy usage	Average of the last year, divided by 12	
Available: to everyone	Available: after 12mo of service	
Pros: Only pay for what you use that month	Pros: Easy to budget for bills; usage monitored and adjusted	
Cons: Seasonal highs/lows can make it hard to budget	Cons: Unavailable if you have an overdue account	

Interested in changing? Call your utility or go online!



Bill Payment Options

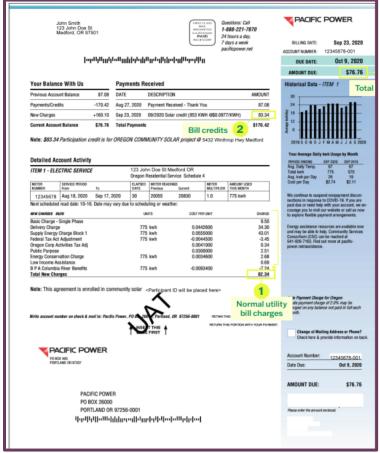
Standard Billing	Equal Pay	Time of Use
All utilities	All utilities	Electric only
Different \$ amounts each month	Same \$ amount each month	Different \$ amount each month
Based on monthly energy usage	Average of the last year, divided by 12	Based on times energy is used during each day (peak/off peak)
Available: to everyone	Available: after 12mo of service	Available: to everyone
Pros: Only pay for what you use that month	Pros: Easy to budget for bills; usage monitored and adjusted	Pros: Good for if most energy is used late at night or weekends
Cons: Seasonal highs/lows can make it hard to budget	Cons: Unavailable if you have an overdue account	Cons: Not helpful for homes with typical energy usage

Interested in changing? Call your utility or go online!

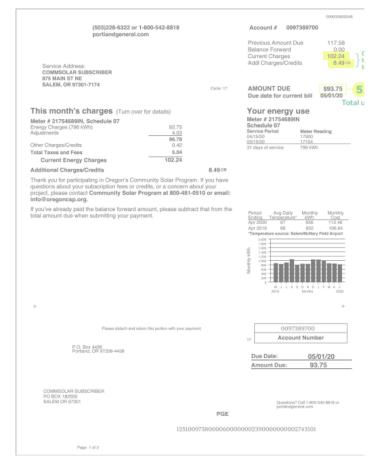


Understanding Your Utility Bills

Pacific Power



Portland General Electric



NW Natural





Your Balance With Us			
Previous Account Balance	60.84	\longrightarrow	Last bill amount
Payments/Credits	-60.84	\longrightarrow	Last payment, any credits for this month
New Charges	+59.14		New amount for this month
Current Account Balance	\$59.14	\longrightarrow	Total bill amount for this month

AMOUNT

60.84

\$60.84

Payments received

since previous bill



Payments Received

DESCRIPTION

Payment Received - Thank You

DATE

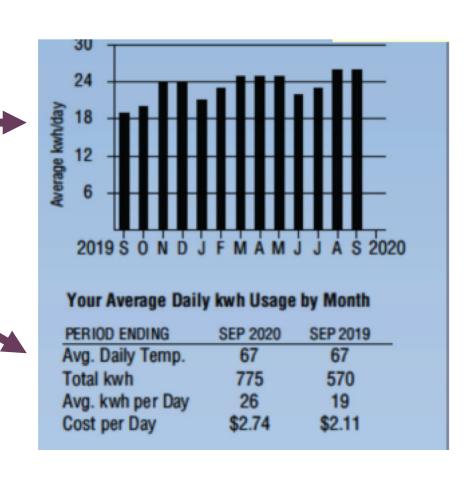
Apr 2, 2021

Total Payments

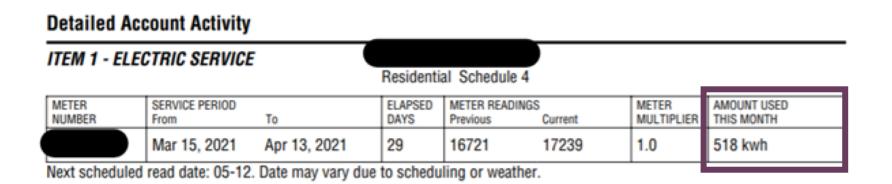
Historic Energy Use

- What are my bill trends over the last year?
- How does this bill compare to last year?

Want more detail? Go to your online account!







Amount used this month

- Meter read either in person or remotely
- Energy used measured in kWh (kilowatt hours)



MEW CHANGES 89/28	UNITS	COST PER UNIT	CHARGE
Basic Charge - Single Phase			9.50
Delivery Charge	775 kwh	0.0442600	34.30
Supply Energy Charge Block 1	775 kwh	0.0555000	43.01
Federal Tax Act Adjustment	775 kwh	-0.0044500	-3.45
Oregon Corp Activities Tax Adj		0.0041000	0.34
Public Purpose		0.0300000	2.51
Energy Conservation Charge	775 kwh	0.0034600	2.68
Low Income Assistance			0.69
B P A Columbia River Benefits	775 kwh	-0.0093400	-7.24
Total New Charges			82.34

Basic Charge

• Fixed: \$9.50 for most homes

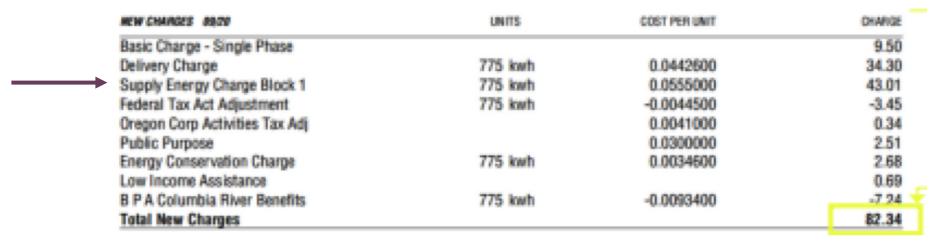


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	Low Income Assistance			0.69
	B P A Columbia River Benefits	775 kwh	-0.0093400	-7.24
	Total New Charges			82.34

Delivery Charge

• Variable: (energy) x (billing rate)





Supply Energy Charge

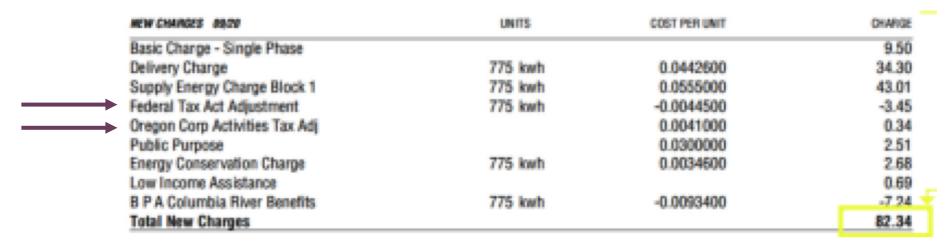
- Variable: (energy) x (billing rate)
- Typical home uses 948 kWh per month

Energy Charged in Two Tiers

Block 1: under 1,000 kWh

Block 2: over 1,000 kWh



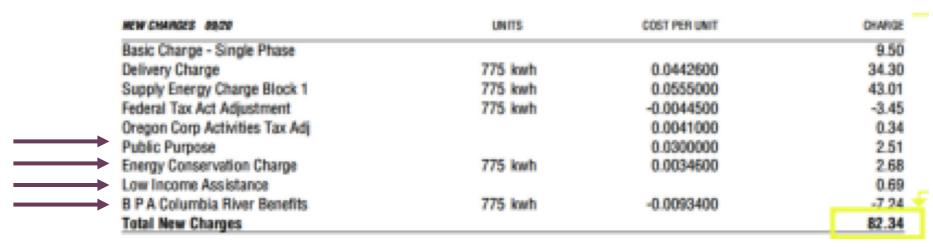


Adjustments (Adj)

• Change each year, fixed and variable

- Includes costs like:
 - New renewable power plants
 - Energy efficiency investments
 - Natural disaster expenses





Public Purpose

• Variable: (% total bill)

Energy Conservation

• Variable: (energy) x (rate)

Low Income Assistance

• Fixed: \$0.69 per month

BPA Benefits

• Variable **credit**: (energy) x (rate)

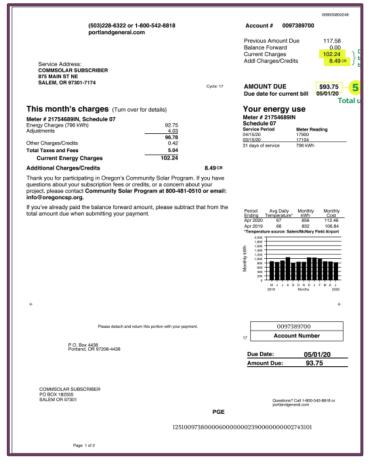


Understanding Your Utility Bills

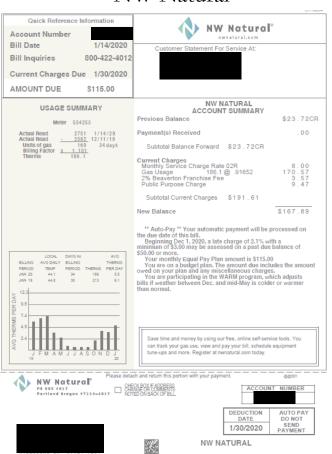
Pacific Power



Portland General Electric



NW Natural

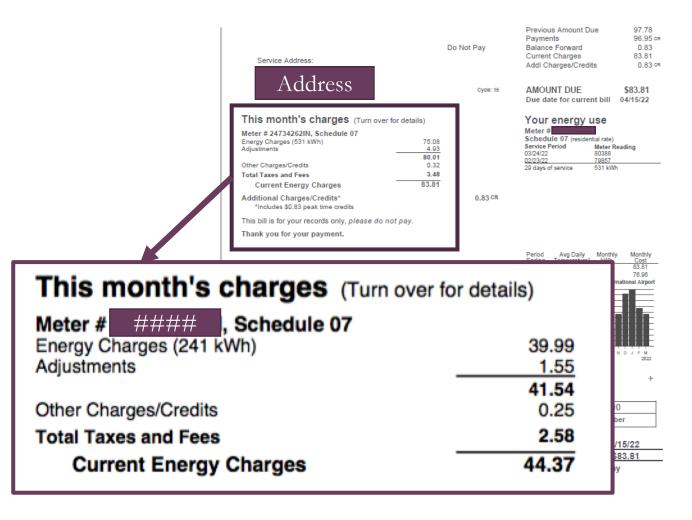




Page 1

Current Energy Charges

- Meter read either in person or remotely
- Energy used measured in kWh (kilowatt hours)





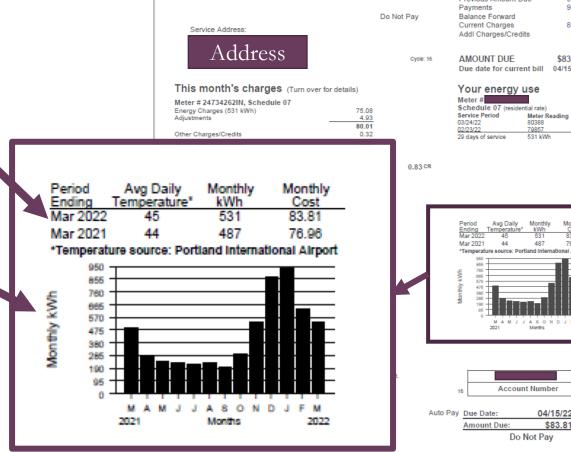
Page 1

Historic Energy Use

 How does this bill compare to last year?

• What are my bill trends over the last year?

Want more detail? Go to your online account!



Previous Amount Due 96.95 CR 0.83 83.81 \$83.81

Meter Reading



Page 2

Basic Charge

• Fixed: \$11 for most homes

Details	of	this	month's	charges
---------	----	------	---------	---------

Meter # 24734262IN, Schedule 07	
Basic Charge	11.00
Energy Use Charge (531.000 kWh x \$0.06329)	33.61
Transmission Charge (531.000 kWh x \$0.00243)	1.29
Distribution Charge (531.000 kWh x \$0.04694)	24.93
Green Future Choice (531.000 kWh x \$0.008)	4.25
Subtotal - Energy Charges	75.08
102 RPA Exchange Credit (531.000 kWh x \$-0.00676)	3.59 CR
105 Regulatory Adjustments (531.000 kWh x \$-0.0001)	0.05 CR
109 Energy Efficiency Funding Adj (531.000 kWh x \$0.00579)	3.07
110 Energy Efficiency Customer Syc (531 000 kWh v \$0 00008)	0.04

Details of this month's charges

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City of Portland Tax (1.5%)	1.16
Multnomah County Tax (0.155%)	0.12
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Multnomah County Tax (0.155%)	0.12
Low Income Assistance	1.04
Public Purpose Charge (1.5%)	1.16
Subtotal - Taxes and Fees	3.48
Current Energy Charges	83.81
Peak Time Rebates	0.83 CR
Additional Charges/Credits	0.83 CR



Page 2

Energy Use Charge

- Variable: (energy used) x (billing rate)
- Billing rate changes yearly

Energy Charged in Two Tiers

Tier 1: \$0.06329 (under 1,000 kWh)

Tier 2: \$0.07051 (over 1,000 kWh)

Details	of this	month's	charges
---------	---------	---------	---------

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Page 2

Transmission Charge

• Variable: based on energy usage (energy used) x (transmission rate)

Distribution Charge

 Variable: based on energy usage (energy used) x (distribution rate)

Details of this month's charges

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Page 2

Renewable Energy (if opted in)

• Variable: based on energy usage

(energy used) x (program rate)

• Ex: Green Future program

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Adjusting Schedules = Adjustments

- Change each year, fixed and variable
- Includes costs like:
 - New renewable power plants
 - Energy efficiency investments
 - Natural disaster expenses

Call PGE customer service for more info!

Details of this month's charges

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110 Energy Efficiency Customer Svc (531.000 kWh x \$0.00008)	0.04
112 Customer Engagement Transformation Adjustment (531.000 kWh x \$0.0003)	0.16
122 Renewable Resource Adjustment (531.000 kWh x \$0.00136)	0.72
123 Decoupling Adjustment (531.000 kWh x \$-0.00227)	1.21 CR
125 Annual Power Cost Update (531.000 kWh x \$0.00987)	5.24
135 Demand Response (531.000 kWh x \$0.0006)	0.32
136 Community Solar Cost Recovery (531.000 kWh x \$0.00006)	0.03
137 Solar Payment Option Cost Recov (531.000 kWh x \$0.00005)	0.03
150 Transportation Electrification (531.000 kWh x \$0.00032)	0.17
Subtotal - Adjusting Schedules	4.93
	80.01
Oregon Commercial Activities Tax Recovery (0.397%)	0.32
Subtotal - Other Charges/Credits	0.32
City of Portland Tax (1.5%)	1.16
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Page 2

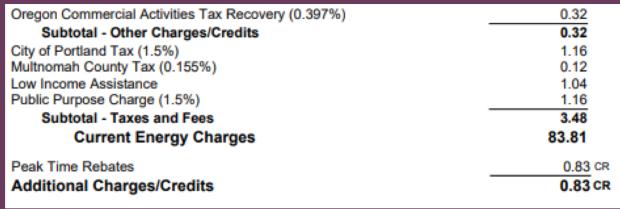
Other Charges/Credits

• State tax

Taxes and Fees

- City/county taxes
- Low income assistance (\$0.69/mo)
- Public Purpose Charge

Details of this month's charges



136 Community Solar Cost Recovery (531.000 kWh x \$0.00006) 137 Solar Payment Option Cost Recov (531.000 kWh x \$0.00005) 150 Transportation Electrification (531.000 kWh x \$0.00032) Subtotal - Adjusting Schedules	0.03 0.03 0.17 4.93
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Page 2

Additional Charges/Credits

• Credits from optional programs

Details of this month's charges

	Oregon Commercial Activities Tax Recovery (0.397%)	0.32
1	Subtotal - Other Charges/Credits	0.32
1	City of Portland Tax (1.5%)	1.16
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7	Additional Charges/Credits	0.83 CR
- 1		



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Additional Charges/Credits	0.83 CR



Peak Time Rebates

Lower your energy use during event times, earn credits on your bill

- Free to join
- 10-20 events per year
- Small changes in your energy use add up!

Get notified

We'll send you a text or email the day before each Peak Time Event.

2 Shift use

During the event, you can reduce your energy use with simple changes. Try waiting to do laundry or adjusting your thermostat a few degrees if you have air conditioning or an electric heat source.

3 Earn rebates

If you reduce your energy use during the Peak Time Event, you can get rewarded with a rebate on your next bill.

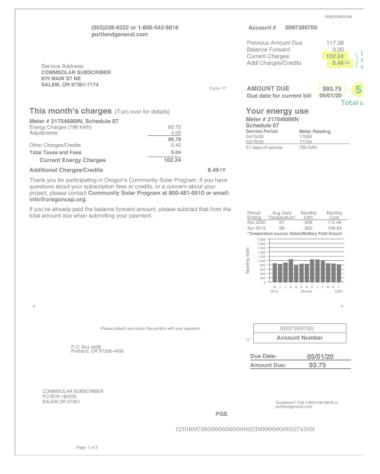


Understanding Your Utility Bills

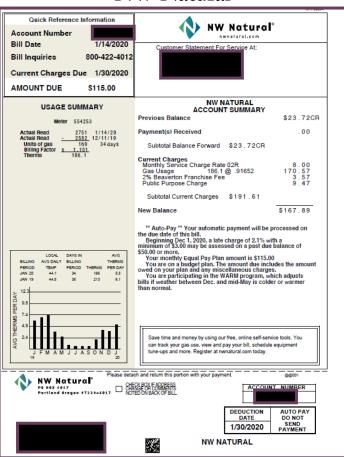
Pacific Power



Portland General Electric



NW Natural





Quick Reference Information

- When was the bill sent? (Bill date)
- When is the bill due? (Current Charges Due).
- How much is the bill? (Amount Due) -

Account Number # 1/14/2020
Bill Date 1/14/2020
Bill Inquiries 800-422-4012

Current Charges Due 1/30/2020

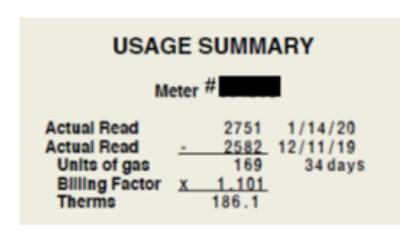
AMOUNT DUE \$115.00

Questions about your bill? Call NW Natural customer service!



Usage Summary

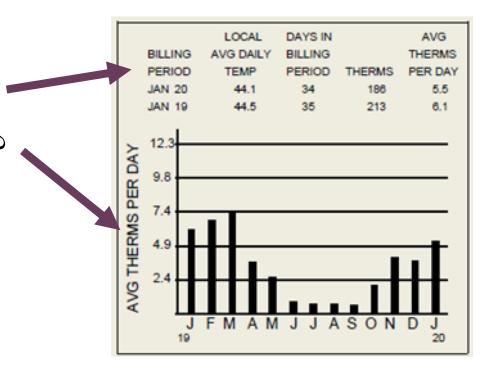
- How much gas did your home use during the billing period?
- Therms = measurement of heat energy
- Typical homes use about 53 Therms per month





Average Therms per Day Graph

- How does this bill compare to last year?
- What are my bill trends over the last year?





Account Summary

Previous Balance

• Amount **charged** on your last bill

Payments Received

• Amount **paid** on your last bill

New Balance = this month's bill

NW NATURAL ACCOUNT SUMMARY		
Previous Balance	\$23.72CR	
Payment(s) Received	.00	
Subtotal Balance Forward \$23.72CR		
Current Charges Monthly Service Charge Rate 02R Gas Usage 186.1 @ .91652 2% Beaverton Franchise Fee Public Purpose Charge	8.00 170.57 3.57 9.47	
Subtotal Current Charges \$191.61		
New Balance	\$167.89	



Account Summary

Monthly Service Charge Rate

• Fixed: \$8 for most homes

Gas Usage

- Variable: (gas used) x (billing rate)
- Billing rate changes yearly

NW NATURAL ACCOUNT SUMMARY Previous Balance	\$23.72CR
Payment(s) Received	.00
Subtotal Balance Forward \$23.72CR	
Current Charges Monthly Service Charge Rate 02R Gas Usage 186.1 @ .91652 2% Beaverton Franchise Fee Public Purpose Charge	8.00 170.57 3.57 9.47
Subtotal Current Charges \$191.61	
New Balance	\$167.89



Account Summary

City Tax

- Variable: percentage of your bill
- Changes based on city, usually 2-3%

Public Purpose Charge

• Variable: % of your bill

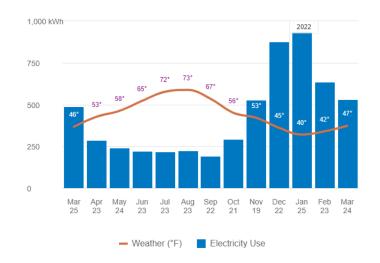
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New Balance	\$167.89



Energy Use Throughout the Year

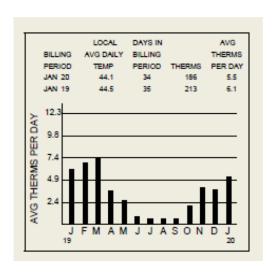
Electric

- Winter peaks: Dec/Jan
- Lower usage in the summer



Gas

- Mostly winter usage
- Low or no usage in the summer

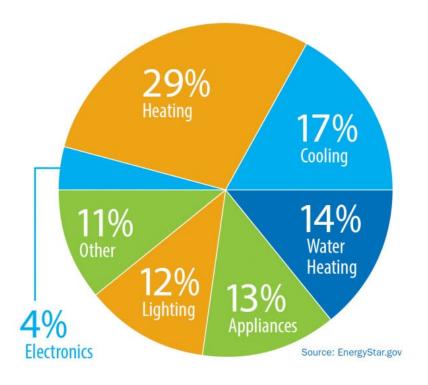




Reducing Energy Use

- Heating
 - 68°F day/58°F night
 - Weatherization
 - Smart thermostat
- Cooling
 - 78°F day/88°F night
 - Weatherization
 - Smart thermostat
- Upgrade: Heat Pump

Energy Use Breakdown (Based on average use per household)

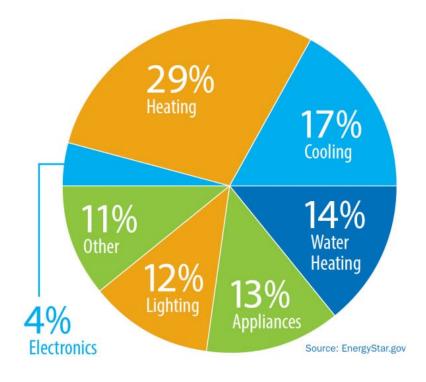




Reducing Energy Use

- Water Heating
 - Set water heater to 115°F
 - Insulate water pipes
- Upgrade: Heat Pump Water Heater

Energy Use Breakdown (Based on average use per household)





Reducing Energy Use

Multnomah County Weatherization

• In-home weatherization/energy efficiency (income qualifying)

Community Energy Project

- In-home weatherization/energy efficiency (income qualifying)
- DIY weatherization education (everyone)

Energy Trust of Oregon

- Rebates and incentives on energy efficiency upgrades (everyone)
- Low-income discounts on upgrades (income qualifying)



Issue with Your Bill?

Steps to Resolve an Issue with Your Utility

- 1. Start with your utility
 - Call customer service
- 2. Talk to CUB!
 - We can offer advice, help identify the problem, and help translate more confusing utility terms
- 3. Submit a complaint
 - Public Utility Commission







Contact CUB:

charlotte@oregoncub.org 503-719-8744

www.oregoncub.org