



# Upgrade Everyone

Advancing equity, decarbonizing all U.S. homes

**One fifth** of global warming pollution in the U.S. comes from the fossil fuels heating and powering our homes. **One third of Americans experience energy poverty**, needing home energy improvements and energy bill savings.

**Upgrade Everyone** rapidly scales up use of a proven utility business model, Pay As You Save® (PAYS®), to deliver clean energy upgrades to everyone -- regardless of income level, credit score, renter status, or other demographic barriers. Upgraded homes with smart, efficient energy systems are connected to produce virtual power plants that displace fossil fuels and improve resilience, a benefit to all.

## We need a home upgrade revolution

We must upgrade 130 million U.S. homes to achieve our climate goals. But public funding can't cover the costs, and households can't be expected to take on debt for the expenses. **Upgrade Everyone overcomes these barriers and creates vast economic stimulus, cuts energy costs, and builds a more resilient grid in the face of increasing climate extremes.**

## Inclusive utility investment expands access to all

Across 10 states, 22 utilities have demonstrated something transformative -- how PAYS enables

universal access to cost-effective home energy upgrades and cuts household energy bills, even in persistent poverty regions of the country.

How does it work? With PAYS, a utility pays for energy improvements and recovers its cost over time with a charge that is less than the estimated savings. For the participant, there's no credit check, no debt, and no upfront costs -- just immediate savings and a more comfortable home. Expansive eligibility, high acceptance rates and deep savings yield fast deployment with big impact.



**"We haven't lived like this in a long time, being warm and comfortable" - NC**



## Connected homes create a resilient grid

Climate-driven disasters in Texas and California show us that strategies to electrify everything and green the grid must be paired with essential resilience and affordability upgrades such as efficiency, two-way EV chargers, and on-site storage. Connected together, upgraded homes create “virtual power plants” that help provide unrivaled energy assurance in the face of increasingly common climate extremes.



**With Upgrade Everyone, every home is part of a Virtual Power Plant and everyone has access to clean, affordable, and resilient energy.**

	\$1 Million	\$5 Million	\$10 Million
Economic impact in under invested communities	\$90 million 3,000 homes	\$435 million 145,000 homes	\$21 Billion 700,000 homes
Climate pollution cut	.74 million tons (~160,000 cars)	3.3 million tons (~700,000 cars)	11.5 million tons (~2.5 million cars)

Core Strategies for 2021-2025	2025 & 2030 Outcomes
Form a consortium of utilities already running PAYS and expand to create Virtual Power Plants. Disseminate Upgrade Everyone model to utilities in partnership with a leading industry association.	Utility consortium members cut their residential emissions 50% by 2025 and motivate broader industry participation.
Support community-based organizations that are motivating utilities and regulators to swiftly implement Upgrade Everyone for equity and climate progress.	All U.S. utilities are running Upgrade Everyone by 2030, cutting residential emissions 50%.
Collaborate with EPA ENERGY STAR and DOE to ensure robust consumer protections through program certification and verification.	The pathway to residential decarbonization ensures access, quality, and savings for all.

### CONTACT US:

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