

The Utility Payback Project

3 Secrets the Electric Company Hopes You Never Find Out

And How to Make Them Pay You Instead



By **Brian McIntosh**

LA DWP

SDG&E

SCE

Introduction: Does It Feel Like You're Losing a Game You Never Agreed to Play?

If you live in Southern California — specifically in the LA DWP, SDG&E, or SCE areas — you probably noticed something frustrating lately. Every time you open your mail or check your email inbox, that utility bill seems to be creeping up. You haven't changed how you live. You aren't leaving the lights on more than usual. But the number at the bottom of the page keeps getting bigger.

"It's almost like there's an invisible tax on your home that goes up 8% every single year."

Most homeowners feel **"trapped."** They feel like they are renting their power from a monopoly that has no competition. Because... where else are you going to go? You need lights. You need AC. You need to keep the fridge running.

But what if the "math" the utility companies use isn't the only way to play the game? What if there was a way to not only stop those 8% hikes but actually get the utility company — or a system designed to beat them — to hand you a check for **6 months of your power costs upfront?**

My name is **Brian McIntosh**. I've spent years looking at "Utility Math," and frankly, I got tired of seeing my neighbors lose. That's why I wrote this. I want to show you the three biggest mistakes homeowners make, the myths keeping you stuck, and the simple Payback Project that is helping families take back control.

i This isn't about "going green" just for the sake of the environment. This is about your bank account. It's about fairness.

Chapter 1: The "Utility Rent" Trap

Why doing nothing is the most expensive choice you can make.

Most people think of their electric bill as a standard monthly expense, like groceries. But there is a massive difference. When you buy groceries, you can shop at a different store if prices get too high. With SCE, SDG&E, or DWP, you have no choice. You are **"renting" your power**.


The 8% Compound Problem

The utility companies in California have been raising rates at an average of **8% per year**. That might not sound like a lot today — but the math is brutal over time.

What \$250/Month Becomes

If your bill is **\$250 today**, in ten years, that same amount of power could cost you nearly **\$540 a month** — without using a single extra watt of electricity.

You aren't just paying for power. You're paying for their aging infrastructure, their lawsuits, and their corporate profits. It's a debt cycle. You pay every month, but you never "own" the power. You never reach a point where the bill goes to zero. It is a **forever-payment** that only gets more expensive as you get older.

 **Fast Win Action Step:** Take your last three utility bills. Look at the "Delivery Charge" versus the "Generation Charge." You'll notice you are being charged a massive premium just for the *privilege* of using their wires. Realizing that you are paying more for the "delivery" than the actual "product" is the first step to wanting out.

"You are currently in a 'lifetime contract' with a monopoly that raises your rent every 12 months. The only way to win is to stop renting."

Chapter 2: The 3 Myths That Keep Your Bills High

Why everything you've heard about "waiting" is costing you thousands.

Whenever I talk to homeowners in LA or San Diego, they say the same three things. These myths are exactly what the utility companies want you to believe so you stay a "renter."

Myth #1: "Solar is a scam or it's too expensive."



We've all seen the shady door-knockers. The reason people think it's a scam is that most companies try to sell you "equipment." The reality? You shouldn't care about the panels. You should care about the *rate*. If you could swap a \$300 bill that goes up 8% every year for a \$150 payment that stays the same forever — that's not a scam. That's a trade.

Myth #2: "I should wait for the technology to get better."

This is the most expensive mistake. While you wait for a slightly more "efficient" panel, you are losing **\$3,000–\$5,000 a year** in rent to the utility company. The "savings" from waiting don't exist because the utility hikes outpace the tech improvements every single time.

Myth #3: "The government/utility rebates are gone."

They aren't gone — they just changed. The Utility Payback Project utilizes specific programs designed to give homeowners an immediate win. This is how we are able to get people **6 months of their electric bills paid upfront, in cash, one week after installation.**

  **Fast Win Action Step:** Stop looking at solar as a "home improvement" project like a kitchen remodel. Start looking at it as a "line-item swap." You are simply taking money you are *already spending* and putting it into an asset you own instead of a bill you throw away.

Chapter 3: The Secret of "Utility Math"

How to get 6 months of power paid upfront.

This is the part the big power companies really don't want you to know. They rely on "**predictable debt.**" They know exactly how much they can squeeze out of your neighborhood every year. When you switch to a controlled power system (solar), you disrupt that predictability.

We realized that the biggest hurdle for most homeowners is the "overlap." You worry about switching over while still dealing with those last few big bills. That's why we created the **6-Month Payback.** Instead of waiting years to see the "ROI" of your system, we calculated a way to give you that value immediately.



Review Your Usage

We look at your average bill over the last 12 months to understand your true power consumption baseline.



Design Your System

We design a system that covers 100% of your usage — no guesswork, no undersizing, no surprises.



Receive Your Check

One week after your system is installed and running, we issue you a check for the equivalent of **6 months** of your previous electric costs.

"Don't just lower your bill. Demand a system that puts cash back in your pocket on Day 1."

Chapter 4: The SCE, SDG&E, and DWP "Hidden Clauses"

What happens if you do nothing?



I want you to imagine your life five years from today. The utility companies have just announced their latest "emergency rate hike" to cover wildfires or "grid upgrades." Your bill, which used to be \$200, is now \$350. You're turning off the AC in the middle of a California summer just to save forty bucks.

Your Neighbors Who Acted

Your neighbors, who joined the Utility Payback Project, have a bill that hasn't changed by a single penny. They used their 6-month check years ago to fund a vacation or pay down a credit card. They are comfortable. They are in control.

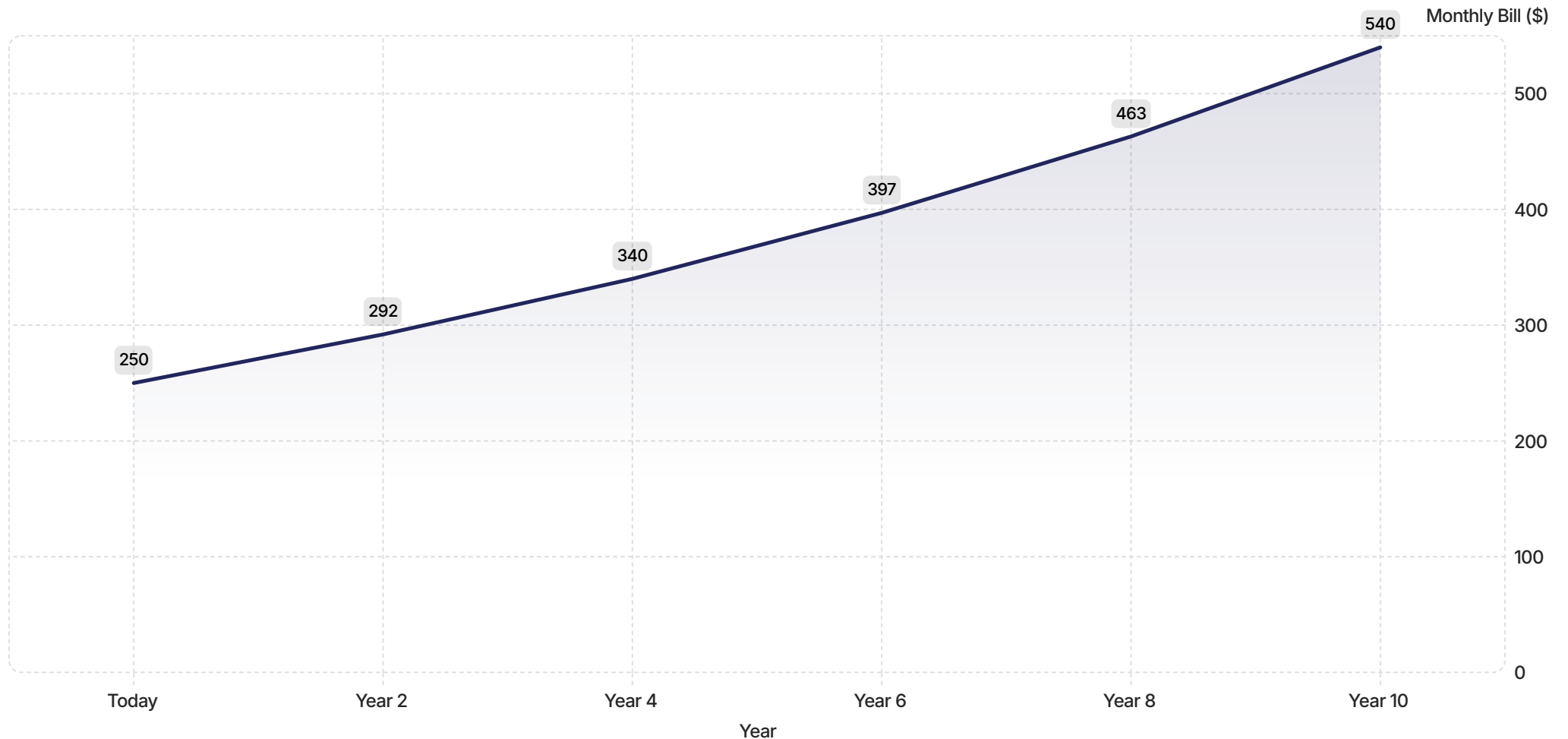
The Hidden Clause

The "Hidden Clause" in your current utility agreement is that **you have no ceiling**. There is no limit to how high they can charge you. By staying on the grid without your own production, you are signing a blank check every single month and handing it to a corporation.

  **Fast Win Action Step:** Look at your bill for the "Baseline" usage. Notice how once you go over a certain amount of power, they "Tier" your pricing? They are literally punishing you for living in your own home. Understanding your Tiered pricing is the key to seeing how much they are overcharging you.

The Real Cost of Waiting: By the Numbers

The math doesn't lie. Here's what staying on the utility grid actually costs a typical Southern California homeowner over time — assuming the historical 8% annual rate increase continues.



A homeowner paying \$250/month today will pay an estimated **\$540/month** in just ten years — that's over **\$35,000 in additional lifetime costs** compared to locking in a fixed solar payment now. Every month of delay is money permanently lost to the utility company.

8%

Annual Rate Hike

Average yearly increase by CA utility companies

\$5K

Lost Per Year

Estimated annual overpayment while waiting to switch

6mo

Cash Back

Upfront payback issued one week after installation

The Path to Control

At this point, you see the problem. You know the 8% hikes are coming. You know you're renting your power. And you know that there's a way to get a lump sum of cash back while fixing the problem.

So, why doesn't everyone do this? Usually, it's because it feels complicated. People don't know who to trust, and they don't want to spend three hours listening to a high-pressure sales pitch.

"I don't like those pitches either. That's why we do things differently at the McIntosh Agency."

We believe in **Utility Math**. We show you the numbers. If the math doesn't make you significantly more money than you're spending now, we'll be the first to tell you that it's not a good fit. We only want to work with homeowners where we can prove — on paper — that they are winning.

Transparent Numbers

We show you every calculation. No hidden fees, no bait-and-switch. If the math doesn't work for you, we say so.

No Pressure Process

A 15-minute review, not a 3-hour sales pitch. We respect your time and your intelligence.

Neighbor-First Values

We live in Southern California too. We want our community to win — not just our commission.

Your Next Step: The Free Utility Rebate Review

You've read the guide. You see the 3 secrets. Now you have a choice. You can close this PDF, go back to your day, and wait for that next 8% hike to hit your mailbox next year — or you can take 15 minutes to see if your home qualifies for the Utility Payback Project.

- ✔ **We offer a Free Personalized Utility Review.** This isn't a "sales call." It's an evaluation where we look at your specific utility provider (SCE, SDG&E, or DWP) and your specific roof.

1

The Math Check

We will look at your current bill and show you exactly how much the 8% hikes will cost you over the next 5 years — in real dollars, not percentages.

2

The Payback Calculation

We will calculate exactly how much your "6-Month Check" will be. We'll give you the real number — not a range, not an estimate.

3

The Qualification

We'll check your area's current rebates to ensure you aren't leaving any other money on the table with SCE, SDG&E, or DWP programs.

All you'll need is a copy of your most recent electric bill (or a login to your utility portal). **There is no pressure.** We're your neighbors. We just want to help you stop the "Utility Debt Cycle."

👉 [Book My Free Utility Review Now](#)

Stop Renting Your Power. Start Owning Your Future.

The three secrets are now yours. The utility companies have counted on homeowners staying confused, staying passive, and staying on the hook for those 8% annual hikes. That ends today.

Secret #1

You are in a "Utility Rent" trap — a forever-payment to a monopoly with no ceiling on what they can charge you.

Secret #2

The 3 myths — "it's a scam," "wait for better tech," "rebates are gone" — are keeping you paying thousands more than you need to.

Secret #3

The 6-Month Payback is real. You can get cash in hand, one week after installation, for years of overpaying.

"If it makes sense, we'll show you how to get started. If it doesn't, at least you'll know exactly what your power will cost you over the next decade so you can plan for it."

[Book My Free 15-Minute Review](#)

[Learn More About the Project](#)

Brian McIntosh

The Utility Payback Project

Serving LA DWP, SDG&E, and SCE homeowners across Southern California