

JOIN A WORKING GROUP

Learn How Your State Can Help Low- and Moderate-Income Homeowners Benefit from Solar Energy



Through a US Department of Energy-supported project, the Clean Energy States Alliance (CESA), a national nonprofit organization, is working with the Connecticut Green Bank, Inclusive Prosperity Capital, Lawrence Berkeley National Laboratory, and PosiGen to help state agencies learn about—and potentially replicate—Connecticut’s pioneering solar photovoltaic (PV) financing and marketing model for low- and moderate-income (LMI) single-family homeowners.

CESA is providing opportunity for state agencies to join a working group to explore developing solar programs for LMI homeowners of single-family homes. This is part of the *Scaling Up Solar for Under-Resourced Communities* project, a three-year, CESA-led effort to accelerate the development of solar installations that benefit LMI communities.

ABOUT CONNECTICUT’S MODEL

The Connecticut Green Bank has successfully supported the installation of more than 1,500 solar projects for LMI homeowners. Through participation in the working group, other states can learn from Connecticut’s success.



Key program elements that have made Connecticut’s model successful are:

1. **It employs a public-private partnership to combine marketing and financing.** The program is supported by a trustworthy public entity (in this case, the quasi-public Connecticut Green Bank) that partners with vetted private-sector solar companies to reach LMI single-family homeowners.
2. **It specifically serves LMI homeowners.** Elevated incentives are offered for solar projects that serve homeowners who earn less than 100 percent of area median income. The program allows for alternatives to credit scores for evaluating the eligibility of LMI households and uses focused, community-based marketing campaigns to target underserved communities.
3. **It maximizes financial benefits for participants.** In Connecticut’s case, the model relies on a third-party ownership structure to monetize the federal solar tax credit, reduce capital investment burdens on participating households, and increase affordability. The program allows for solar to be combined with energy efficiency upgrades and other energy solutions to increase LMI participant benefits.
4. **It protects participants from financial risks.** The program guarantees that solar contracts are cash-flow positive for program participants. It provides direct oversight controls over participating solar companies and has no upfront costs, price escalators, or hidden fees.

5. It supports solar contractors entering the LMI market.

Under Connecticut's program, a competitively selected solar provider received financial support to help underserved solar markets in the state. In addition, the Connecticut Green Bank facilitates connections with community partners to assist with program outreach.

JOIN A WORKING GROUP TO LEARN MORE

States that are interested in learning more about Connecticut's solar financing and marketing program and about how to develop an effective solar program for LMI homeowners are encouraged to join a working group. Working group members can receive key information about Connecticut's LMI solar program, access resources for designing and implementing similar solar programs, request technical assistance from the members of our project team, and obtain other support for establishing solar programs for LMI homeowners in their state. To be included in this working group or to request more information about CESA's project, email CESA Project Director Nate Hausman at nate@cleanegroup.org.

ABOUT THIS PROJECT

This project is made possible through an award from the US Department of Energy Solar Energy Technologies Office. That office supports early-stage research and development to improve the affordability, reliability, and performance of solar technologies on the grid. Learn more at energy.gov/solar-office.

For more information about the project, and to access informational materials—such as a white paper on the Connecticut LMI solar program—visit www.cesa.org/projects/low-income-clean-energy/scaling-up-lmi-solar.

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THE PROJECT TEAM

- **Clean Energy States Alliance (CESA)** is a national nonprofit coalition of public agencies and organizations working together to advance clean energy. CESA members—mostly state agencies—include many of the nation's most innovative, successful, and influential public funders of clean energy initiatives. CESA is focusing on solar for under-resourced communities in response to the needs of its members and to increased national attention on broadening solar access. www.cesa.org
- **Connecticut Green Bank**, the nation's first green bank, supports Connecticut's energy strategy to achieve cleaner, less expensive, and more reliable sources of energy while creating jobs and supporting local economic development. It has implemented a multi-pronged strategy to make solar accessible for LMI customers in the state. www.ctgreenbank.com
- **Inclusive Prosperity Capital** is an independent not-for-profit investment fund that helps scale energy financing solutions channeling investment capital to program partners in communities that need it most. It is a strategic partner of the Connecticut Green Bank, focused on replicating the Green Bank's work nationally by accessing new capital sources. www.inclusiveprosperitycapital.org
- **Lawrence Berkeley National Laboratory** is a US Department of Energy lab managed by the University of California. Berkeley Lab has broad analytical experience evaluating income trends of residential solar adopters and has worked extensively on residential energy project financing. www.lbl.gov
- **PosiGen** is a private-sector firm dedicated to giving LMI families access to clean energy. It has implemented solar access solutions in Louisiana and Connecticut. www.posigen.com

