Expanding Solar PV Finance and Markets in Connecticut and Minnesota

August 2, 2018
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State Leadership in Clean Energy Awards

- Established in 2008, CESA’s State Leadership in Clean Energy Awards recognize state programs that are most effectively accelerating adoption of clean energy technologies
- CESA-member organizations from across the U.S. submit nominations for the awards
- Entries are judged based on public benefits and results, cost effectiveness, leadership and innovation, and replicability
- Winners are chosen by an independent panel of distinguished judges
- Read more at www.cesa.org/projects/state-leadership-in-clean-energy/
2018 Award Winners

• Connecticut Green Bank for its “Solar for All” Partnership
• Massachusetts Clean Energy Center and the Massachusetts Department of Energy Resources for the Advancing Commonwealth Energy Storage (ACES) Program
• New York State Energy Research and Development Authority (NYSERDA) for the Clean Energy Communities Program
• Oregon Department of Energy for the Renewable Energy Development Grant Program
• Rhode Island Office of Energy Resources for the Block Island Offshore Wind Farm
• Xcel Energy Renewable Development Fund for the MPRB Solar Demonstration Project

Learn more about the winning programs at: http://bit.ly/SLICE-2018
Advancing Clean Energy Progress: Past, Present, and Future

This report presents case studies of the six recipients of the 2018 State Leadership in Clean Energy Awards.

2018 State Leadership in Clean Energy Webinar Series

• State Programs for Clean Energy in Local Jurisdictions: Examples from New York and Oregon (7/11)

• Expanding Solar PV Finance and Markets in Connecticut and Minnesota (8/2)

• Building Markets: Energy Storage in Massachusetts and Offshore Wind in Rhode Island (8/9)

Register and view webinar recordings at: www.cesa.org/webinars
Webinar Speakers

Craig Wilson  
Principal and Owner, Sustology

Mark Ritter  
Renewable Development Fund Grant Administrator, Xcel Energy

Kerry O’Neill  
Vice President of Residential Programs, Connecticut Green Bank

Beth Galante  
Vice President of Business Development & Government Relations, PosiGen

Diana Chace  
Project Director, Clean Energy States Alliance (moderator)
Minneapolis Park & Recreation Board (MPRB) Community Solar Demonstration Project
Minneapolis Park & Recreation Board (MPRB):

• is an independent park district that owns, maintains, and programs activities in public parks in Minneapolis, Minnesota.
• has 500 full-time and 1,300 part-time employees and an $111 million operating and capital budget.
• has been called the best-designed, best-financed, and best-maintained in America.
• was rated the #1 park system in the country for the 6th year in a row by the Trust for Public Land in 2013, 2014, 2015, 2016, 2017 + 2018.

Presenter: Craig Wilson, Grant Writer and Project Consultant, Sustology—Minneapolis-based sustainability consulting firm founded in 2005.
Renewable Development Fund (RDF) Overview

- MPRB received a grant from the Xcel Energy’s Renewable Development Fund (RDF).
- The grant paid for “demonstration” projects throughout MPRB districts.
- The total renewable energy production is approximately 200 kWh.
- The project includes interpretive and educational programming about sustainable solar energy in Minneapolis parks.
I. Site Selection Criteria

II. Evaluation of Sites

III. MPRB Approved Sites
I. Site Selection Criteria:
   A. Technical Criteria

   1. No shading
   2. South facing
   3. Meter
   4. Onsite electricity consumption
   5. Roof: contiguous area
   6. Roof: expected lifespan of 15+ years
   7. Roof: structural capacity
   8. Awning: structural capacity
   9. Canopy: close to meter
  10. MPRB property
  11. Outside downtown core
  12. Difficult to implement
I. Site Selection Criteria:
   B. Value-Based Criteria

1. Highly visible to park visitors
2. Substantial or significant level of visitation
3. Potential for unique public education opportunity
4. Innovative approach to solar energy production
1. Site Selection Criteria:
   C. Other Considerations

1. Balance across park districts, regional and neighborhood
2. Landmark or historic status
3. Zoning limitations
4. Security issues
5. Linkage with current capital projects or plans
6. No reflective glare
7. Diverse use
II. Evaluation of Sites

1. Public Open House (Fall 2013)

2. Evaluation of 52 possible locations:
   a. Criteria matrix
   b. MPRB staff feedback
   c. Onsite analysis

1. Top 3 reasons for elimination:
   a. Shading
   b. Not south facing
   c. No meter
A. Shading
B. Not South Facing
C. No Meter
III. MPRB Approved Demonstration Sites

1. NE Park Rec Center (District 1)*
2. Webber Park (District 2)
3. East Phillips (District 3)
4. Bde Maka Ska – Concessions Building (District 4)**
5. Lake Nokomis Beach (District 5)
6. Rev. Dr. Martin Luther King Jr. Park (District 6)
7. Parade Ice Garden

*tabled to 2018 due to construction schedule, became non-RDF funded project.
** issue with structural capacity + site redevelopment timing
Stakeholder Involvement

MPRB staff, Commissioners, and members of the general public were engaged in the design development and feasibility study process:

• A Technical Advisory Committee comprised of MPRB staff from various departments along with subsequent updates
• Site visits with MPRB staff
• Informal and Formal Commissioner updates
• Master Plan Open Houses
• Engagement of neighborhood organizations and community groups
• Communication about project installation
• Video, media outreach
• Signage
Overview of Parade Ice Garden Demonstration Project
Parade Ice Garden had a 153-kilowatt solar array installed on the roof of its north rink.
The conventional roof-mounted system is made up of 374 x 410W tenKsolar RAIS XT PV Modules, which were manufactured in Minnesota.
The solar array produces about 184,000 kilowatt hours (kWh) of electricity, or 15% of the facility’s total electricity usage.
That’s a savings of about $20,000 per year and is equivalent to powering 20 homes’ electricity.
Previous energy efficiency improvements reduced annual greenhouse gas (GHG) emissions equivalent to 515 metric tons of CO$_2$—equivalent to taking 109 cars off the road.
The new solar array offsets an additional 127 metric tons of CO\textsubscript{2} annually—equivalent to taking 27 cars off the road.
Review of Plans for Demonstration Projects

- Rev. Dr. Martin Luther King Jr. Park
- East Phillips
- Webber Park
- Lake Nokomis Beach
Rev. Dr. Martin Luther King Jr. Park – context
Rev. Dr. Martin Luther King Jr. Park – 3D view + highlights

The solar installation at Rev. Dr. Martin Luther King Junior Park is located on the site’s Multi-Purpose Room. Here are some facts regarding the installation:

• 20 Made In Minnesota Solar PV Panels
• Size (kW): 6.2kw
• Estimated annual kWh production: 8,040kw
• Approximate percentage of annual energy at park supplied by solar: 4.5%
• Demographics:
  • 74% People of Color
  • 38% under the age of 18 years old
  • 36% earn less than $35,000 annually
East Phillips – context
East Phillips – context
The solar installation at East Phillips Park is located on the south facing wall of the gymnasium, on the Community Center. Here are some facts regarding the installation:

- 21 Made In Minnesota Solar PV Panels
- Size (kW): 6.510kw
- Estimated annual kWh production: 8,442kw
- Approximate percentage of annual energy at park supplied by solar: 6.8%
- Demographics:
  - 85% People of Color
  - 36% under the age of 18 years old
  - 44% earn less than $35,000 annually
Webber Park – context
Webber Park – context
The solar installation at Webber Park is located on the pool pump house. Here are some facts regarding the installation:

- 16 Made In Minnesota Solar PV Panels
- Size (kW): 4.6 kw
- Estimated annual kWh production: 5,472
- Approximate percentage of annual energy at pool supplied: 3.7%
- Demographics of residents:
  - 19% People of Color
  - 21% under the age of 18 years old
  - 52% earn less than $35,000 annually
Nokomis Beach – context
Nokomis Beach – context
The solar installation is a shade structure at Lake Nokomis Beach. The masterplan for Lake Nokomis identified the need for additional shade at the beach area, so the structure is a fitting addition to the beach area.

Here are some facts regarding the installation:

- 18 Made In Minnesota Solar PV Panels
- Size (kW): 7.380kw
- Estimated annual kWh production: 8,856kw
- Approximate percentage of annual energy at park supplied by solar: 15%
- Demographics: Regional Park
Education + Outreach

- “Solar in Minneapolis Parks” video
- Parade video kiosk
- Signage
- MPRB website
Thank you!
Minneapolis Parks and Recreation Board Solar Commercial Demonstration Project

Project funding provided by customers of Xcel Energy through a grant from the Renewable Development Fund.
MPRB Project at a Glance

**Project Objectives**
- Increase the penetration of solar energy in Minnesota
- Promote Minnesota-based solar technology companies
- Demonstrate the effectiveness of alternative solar designs
- Provide an increased knowledge of solar in Minnesota

**Selection**
- Visibility
- Variety of designs to meet site challenges
- Opportunity for public education

**Outcomes**
- Benefits
- Lessons Learned
- Usefulness
## Key Project Features

### Visibility
- 23 million annual park patrons
- Array visible from major highway and downtown Minneapolis
- Array used as shade structure at popular beach
- Wall mount blends into building site lines

### Design Variations
- Solar awning
- Solar canopy
- Ballasted roof mount (flat roof)
- Fixed roof mount (pitched roof)

### Public Education
- Onsite signage
- Video Campaign
- Regional and community outreach
- Media outreach
Outcomes

Benefits

• Environmental
• Economic
• Social Equity

Lessons Learned

• Site selection
• Public outreach
• Conventional technology

Usefulness

• Exposure to the possibilities and benefits of solar
• Promotion of Minnesota based businesses
• Cleaner and more breathable air
• Sustainability
Parade Ice Garden
Webber Natural Swimming Pool
East Phillips Park Cultural and Community Center
Rev. Dr. Martin Luther King, Jr. Recreation Center
Lake Nokomis Main Beach
Expanding LMI Market Access to Solar through Finance
CESA Webinar: Expanding Solar PV Finance and Markets in Connecticut and Minnesota

August 2, 2018
Connecticut Green Bank
Delivering Results for Connecticut

- **Investment** – mobilized nearly $1.3 billion of investment into Connecticut’s clean energy economy so far, using a 8:1 leverage ratio

- **Energy Burden** – reduced the energy burden on over 30,000 households and businesses, including “beyond parity” for LMI solar

- **Jobs** – created over an estimated 16,000 total job-years – 6,200 direct and 9,700 indirect and induced*

- **Clean Energy** – deployed more than 285 MW of clean renewable energy helping to reduce over 4.6 million tons of greenhouse gas emissions that cause climate change

**Private investment drives economic growth**
Creates jobs, lowers energy costs, and generates tax revenues

**REFERENCES**
CT Green Bank data warehouse report from July 1, 2011 through February 28, 2018
*62,500 private non-farm jobs created in the state over 5 years since Green Bank creation mid-2011. Green Bank statistics are in job-years; “total jobs” include direct, indirect and induced. CT DOL statistics are aggregated from monthly point-in-time estimates. CT Department of Labor - [http://www1.ctdol.state.ct.us/lmi/privatesectoremployment.asp](http://www1.ctdol.state.ct.us/lmi/privatesectoremployment.asp)
Reducing Energy Burdens
For Those That Need It Most

Energy costs are amongst the highest in the country and a significant portion of household expenses. More than half our low income residents suffer a high energy cost burden (>10% of income).

To have meaningful impact on energy burdens we must provide comprehensive solutions that combine solar + EE.
## CT Low-to-Moderate Income Market: By the Numbers

<table>
<thead>
<tr>
<th>Income Level by AMI Band</th>
<th># of Census Tracts</th>
<th>Tract Households</th>
<th>% of Households</th>
<th>Tract Owner Occupied Households</th>
<th>% OO HHs in AMI Band</th>
<th>Tract Renter Occupied Households</th>
<th>% Rental HHs in AMI Band</th>
<th>Average Median Household Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;60%</td>
<td>167</td>
<td>232,021</td>
<td>17%</td>
<td>67,273</td>
<td>29%</td>
<td>164,748</td>
<td>71%</td>
<td>$35,054</td>
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<tr>
<td>60%-80%</td>
<td>110</td>
<td>194,858</td>
<td>14%</td>
<td>103,963</td>
<td>53%</td>
<td>90,895</td>
<td>47%</td>
<td>$55,135</td>
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<tr>
<td>80%-100%</td>
<td>128</td>
<td>225,955</td>
<td>17%</td>
<td>149,072</td>
<td>66%</td>
<td>76,883</td>
<td>34%</td>
<td>$69,958</td>
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<tr>
<td>100%-120%</td>
<td>144</td>
<td>253,815</td>
<td>19%</td>
<td>193,581</td>
<td>76%</td>
<td>60,234</td>
<td>24%</td>
<td>$81,930</td>
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<tr>
<td>&gt;120%</td>
<td>274</td>
<td>448,028</td>
<td>33%</td>
<td>386,334</td>
<td>86%</td>
<td>61,694</td>
<td>14%</td>
<td>$118,744</td>
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<tr>
<td>Grand Total</td>
<td>823</td>
<td>1,354,677</td>
<td>100%</td>
<td>900,223</td>
<td>66%</td>
<td>454,454</td>
<td>34%</td>
<td>$78,658</td>
</tr>
</tbody>
</table>

### CT Green Bank Definitions

**Low Income** = 80% AMI or lower, 40% are homeowners

**Moderate income** – 81%-100% AMI, 66% homeowners

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REFERENCES
2016 ACS Census data
Low-to-Moderate Income Strategy
Tiered Incentive + Investment

- Residential Solar Investment Program
- Low-to-Moderate Income Performance Based Incentive for Third Party Owners
  - Launched in 2015
  - Nearly 3x market rate incentive
  - Income screen of 100% AMI or lower
  - 2 Contractors approved to access
  - Enhanced consumer protection

- 2015 LMI Solar Financing RFQ helped create a $45MM+ Fund
- $8.5MM CGB investment
- Product offering combines non-escalating solar lease with energy efficiency services
- Utility weatherization programs (HES or HES-IE) leveraged
- Alternative underwrite
- Community partnerships
Solar For All with PosiGen
Lease & ESA for Single Family LMI Market

PosiGen Co-investment: $8.5 million in Green Bank capital leveraged to create a $45 million fund

Home
(New Haven – Oil Heat)

$59,250 HHI
High Energy Costs
High Energy Burden

Solar PV
(Lease)

$60 to $110/month Lease Solar $ Savings
Moderate Energy Burden

Energy Efficiency (ESA)

$10/month ESA Energy Savings
<<Additional Savings>>
Solar + EE $ savings

Reasonable Energy Burden

Target $500 a year in savings after financing.
Solar for All Campaigns
Community-based marketing drives adoption

- New London
- Hartford
- Hamden
- New Haven
- Bridgeport

Suitable Rooftops
Applications 2,451
Move Forward

Closed Projects 1,615 / 9.8 MW
Installed Projects 1,491 / 9 MW

PosiGen Solar Solutions
Customer Segmentation
A targeted approach to customer acquisition

DOLLARS & SENSE
“Judy & Dante”
Total Customer Count: 74,143

SEEKING STABILITY
“Kurt”
Total Customer Count: 61,434

SURVIVING NOT THRIVING
“Emma”
Total Customer Count: 18,186

Top home improvement measures likely to be adopted by these customer segments:
- Windows
- Heating & cooling
- Hot water heaters
- Insulation

Webinar Link
Solar for All Campaign Progress
✓ 1,600+ contracts since 2015, ~10 MW of solar PV
✓ ~2/3 of contracts are LMI (getting the LMI tiered incentive)
✓ 75% of projects in census tracts <80% AMI

Energy Efficiency Progress
✓ 99.9% of households get Direct Install EE measures, 19,500 MMBTUs saved
✓ 69% of households also undertake “deeper” energy efficiency projects through $10 ESA payment/month for 20 years
PosiGen Progress
Projects to date

PosiGen Approved Projects, FY by Income Band


REFERENCES: RSIP data on approved projects as of 7/9/18 for fiscal year FY18 to date (July 1 through June 30)
Moving the Needle on Inclusive Prosperity

Solar Penetration by Census Tract Median Income 2012-2017

Solar penetration in census tracts earning <100% of area median income grew from **17% in 2012** to **48% in 2017**
Mobilizing Investment for All
“Beyond Parity”

<table>
<thead>
<tr>
<th>AMI Band</th>
<th># of Solar PV Projects</th>
<th># Owner Occupied HH (1-4 Units)</th>
<th>% of Total Owner Occupied HH (1-4 Units)</th>
<th>% Projects in AMI Band</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;60%</td>
<td>2,179</td>
<td>60,769</td>
<td>7.1%</td>
<td>8.1%</td>
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<tr>
<td>60-80%</td>
<td>3,347</td>
<td>99,220</td>
<td>11.6%</td>
<td>12.5%</td>
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<tr>
<td>80-100%</td>
<td>5,152</td>
<td>165,331</td>
<td>19.3%</td>
<td>19.2%</td>
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<tr>
<td>100-120%</td>
<td>6,070</td>
<td>187,463</td>
<td>21.8%</td>
<td>22.6%</td>
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<tr>
<td>&gt;120%</td>
<td>10,077</td>
<td>345,311</td>
<td>40.2%</td>
<td>37.6%</td>
</tr>
<tr>
<td>Total</td>
<td>26,826</td>
<td>858,094</td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>

“There can be no renewal of our relationship with nature without a renewal of humanity itself. There can be no ecology without an adequate anthropology.”

Pope Francis
More Info:
www.ctgreenbank.com

Contact us:
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(860) 257-2884
The Power of Clean Energy Financing to Scale Inclusive Prosperity

August 2, 2018
Clean Energy States Alliance
About PosiGen | Our Story

FAST FACTS

Founded in New Orleans after Hurricane Katrina with a mission to deliver the benefits of solar energy and energy efficiency to low-to-moderate income families nationwide in a scalable and sustainable manner.

Approves Homeowners based on home ownership + utility usage history, NOT on FICO score, enabling a population that has historically been ignored by the solar community, and underserved or poorly served by most energy efficiency programs, to access the benefits of clean energy.

Services Homeowners in Louisiana, Connecticut, New York, New Jersey and Florida – 73% in low to moderate income neighborhoods

POSIGEN BY THE NUMBERS

12,000+ Families Installed

72 Megawatts Total installed megawatts

170 PosiGen Employees working to help families make power + save power
Operational Efficiency | Focus on Standardization

The “Southwest” of Solar:

Standard design, kits, tools and training lead to safe, high quality, low cost installs and happy customers.
PosiGen Employees

Diversity at Work

- Black or African American: 34%
- Hispanic or Latino: 9%
- Asian: 2%
- Two or More Races: 4%
- White Female: 14%
- White Male: 37%
Mychau Truong, Assistant Operations Manager, Louisiana

I worked in the hospitality industry for 5 years prior to PosiGen. I started as front desk clerk and moved to Sales Manager, working towards a Director of Sales role. My great friend convinced me to join PosiGen in 2013. I began working on the sales team and have now work as Assistant Operations Manager. My future plans include advancing to Operations Manager.

2013 - Outside sales (and my own telemarketer), and Concierge
2014 - Operations Analyst, PV Pipeline Management
2016 - Assistant Operations Manager

Greatest Accomplishments
Made minimum sales (20) 7 months out of 11 & Won a cruise trip November 2013 with 30 sales for Nov Keeping ~300 customers up to date with install progress Implemented new tracking process and procedure for Operations

Susan Young, Renewable Energy Specialist, Connecticut

My first bill after installation was $26.35, much lower compared to the normal $200. I was so amazed that I immediately contacted the utility company because I thought they may have made an error, only to be reassured that my solar system was generating almost all the energy needed to power my home. I felt compelled to tell others about this great cost saving, renewable energy opportunity. So I called PosiGen and asked for a job. I have been with PosiGen as a customer and an employee for nearly two years. PosiGen is a terrific company that developed an innovative way to make solar affordable for everyone. Being the parent of two boys (one in college), the savings are simply fantastic.

Glynn Woodall, Operations Supervisor, Louisiana

I began my career in solar with another company as an installer in 2012. I was ready for a new opportunity and joined PosiGen in 2013. I began as a Level 2 QC Technician and have worked my way up to Operations Supervisor. I aim to work as Operations Manager and PosiGen’s Licensed Electrician. What I like most about PosiGen is the people I work with. The team members that I work with know what needs to happen to help the company succeed. We work hard every day to make sure that happens.

2013 - Level 2 QC Technician
2014 - Advanced to a Lead QC Technician
2015 - Received BPI Certification
2016 - Advanced to Operations Supervisor, received NABCEP Certification, and began designing solar energy systems
2017 - Begin managing inventory for both LA and CT markets
Solar for All –
Local Support for Local Partners

LOCAL GOVERNMENTS:
• City of Bridgeport
• City of New London
• City of New Haven
• City of Hartford
• City of Hamden

NON-PROFITS:
• Operation Fuel - primary emergency fuel assistance in CT
• Habitat for Humanity of Hartford
• Neighborhood Housing Services of New Haven
• New Haven Clean Energy Task Force

SMALL BUSINESS PARTNERS:
• CMC Energy Efficiency Services
• Uplands Construction Energy Efficiency Services
PosiGen Customers | LMI, not Sub-Prime

PosiGen’s fixed, all-inclusive lease is financially and environmentally superior to loans for lower income consumers:

Lower income homeowners:

- **Cannot qualify** for market rate loans due to insufficient income, credit score, and/or DTI ratios

- If they can qualify, are more likely to be **subject to predatory interest rates, fees and terms** relative to higher income/credit score consumers

- If they can qualify, **cannot fully monetize the 30% federal solar tax credit** due to insufficient taxable income

- Are extremely **reluctant to take on additional debt**, particularly for their most valuable asset – their home
PosiGen Customers | LMI, not Sub-Prime

Lower income homeowners, cont’d:

- Need fixed monthly expense predictability due to severe income limitations
- Benefit both financially and from lack of need to manage systems due to lease inclusion of all insurance, monitoring, maintenance, repairs and inverter replacement
- Reinvest all of their savings on energy costs into the local community, with an economic multiplier of $3.90 for every $1 saved in the Southeastern U.S., and a multiplier of $5.40 per $1 saved nationally.

Underwriting for low risk, NOT FICO
OUR CUSTOMERS
Lower Income, Not Sub-Prime

• Homeowners’ average credit score is **55 points higher** than that of non-homeowners (*Experian Study*)

• **LMI mortgages outperform** sub-prime mortgages of much more affluent households (*UNC Study*)

• The default risk of LMI residential loans is **three times lower** than sub-prime loans made to similar borrowers (*UNC Study*)

• The PosiGen transaction is viewed as a utility replacement rather than a standard installment agreement, and our consistent delivery of real savings to the consumer has kept our **default rate under 0.5%**

Underwriting Savings, NOT FICO
PosiGen Customers: Income to FICO Score

- Focused on serving low to moderate income homeowners, which is 50%+ of the 16.6 million single family, solar eligible homes
- Almost 3/4s of PosiGen installs are located in census tracts with an Area Median Family Income (AMI) at or below 120%
- Disconnect between income and credit score that should disrupt traditional financed clean energy offerings over time
Our Customers – Stronger with Clean Energy

“Between the energy [efficiency upgrade] and the solar panels, in my first month alone I have saved close to $300 on my energy bill! Thank you, thank you, thank you!”

Michelle A. – Connecticut Customer

“We had solar panels installed on our home a few months ago. We could not have been happier with the entire process. From the initial visit to completion of the project we were kept informed of everything that was happening. I wish we would have done this sooner.”

Pat and Shelly S. - Connecticut Customers

“[PosiGen’s energy efficiency installers] were very professional and informative. They did a great job with all of the improvements that they made on the inside and on the outside of my house. I would highly recommend their services to anyone in need of an energy assessment!”

Robert R. – Connecticut Customer

“[PosiGen] was very professional, friendly and patient with my MANY questions. I am looking forward to a long & electrifying relationship with PosiGen! (pun is very much intended) A guarantee of savings + no credit check + great prices = NO BRAINER.”

Carmen L. - Connecticut Customer
Beth Galante,
Vice President of Business Development
O (504) 293-4819 C (504) 339-5544
Bgalante@PosiGen.com
Thank you for attending our webinar

Diana Chace
Project Director, CESA
diana@cleanegroup.org

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