

Solar for All:
Making it Happen in
Low-Income
Communities

April 13th, 2016



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About Vote Solar



Decreased Costs + Increased Access =
Solar Scale

We target state-level opportunities for change through a combination of:

-  Regulatory Participation
-  Direct Policymaker Education
-  Local & Diverse Advocacy Partnership
-  Technical Analysis, Tools & Resources
-  Public Communications & Grassroots Engagement

Overview of Low-Income Solar Policy



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- » The Low-Income Solar Policy Guide
- » Why Act
- » Barriers to Entry
- » Guiding Principles
- » Policy Toolkit
- » Successful Models



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Low-Income Solar Policy Guide

Created in partnership with:



Available online at: www.lowincomesolar.org

Low-Income Solar Policy Guide

» Contents:

- > Background, Why Act, Unlocking Participation
- > Guiding Principles
- > Policy Tools
- > Successful Models
- > Impact Highlights



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Low-Income Solar Policy Guide

LOW-INCOME SOLAR POLICY GUIDE

ABOUT GUIDING PRINCIPLES POLICY TOOLS SUCCESSFUL MODELS

Compensation Mechanisms

Net Metering/Virtual Net Metering

Community Shared Solar

Direct Incentives

Federal and State Tax Credits

Rebates

Solar/Renewable Energy Credits

Financing

On-Bill Recovery

Property Assessed Clean Energy

Community Purchase Programs

Community Development Institutions

Green Banks

Grants and Technical Assistance

Place-Based Investments

Other

Federal Partnerships/Best Practices Sharing

Consumer Protection

There are many different policy tools and approaches to the implementation of effective low-income solar programs, as well as tools specific to the low-income sector. These tools can be combined in multiple ways to create programs that address the unique access issues and policy environments of different states and communities. The foundation for the models described in the Successful Models section.

IMPACT HIGHLIGHTS



Desert Sunshine



Solar Empowerment



Community Power

FINANCING

FILTER BY

Financing

-- All Policy Levels--

-- All Policy Levels--

Federal

Local

State

Community Development Institutions

Community Development Financial Institutions and Community Development Entities are mission-driven financial institutions, corporations, or partnerships that serve and empower economically distressed communities. Whether providing direct investment dollars or credit enhancements, they can play a critical role in solar development... [\[read more\]](#)

Consumer Protection

Consumer protections should be at the forefront of low-income solar programs, especially if they include customer finance. Key protections include... [\[read more\]](#)

Federal Partnerships/Best Practices Sharing

Dedicated funding from federal sources for low-income solar programs has been largely absent, but a few partnerships have formed to ensure best practices sharing between jurisdictions looking to or in the process of implementing low-income solar programs... [\[read more\]](#)

Green Banks

Green banks are fully or partially funded state financial institutions that support affordable financing for clean energy or environmentally beneficial projects. They hold significant potential to expand access to affordable financing for low-income communities... [\[read more\]](#)

Why Act



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- » Economic and Environmental Justice
- » More Solar
- » Stronger Clean Energy, Climate Movement





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Barriers to Entry

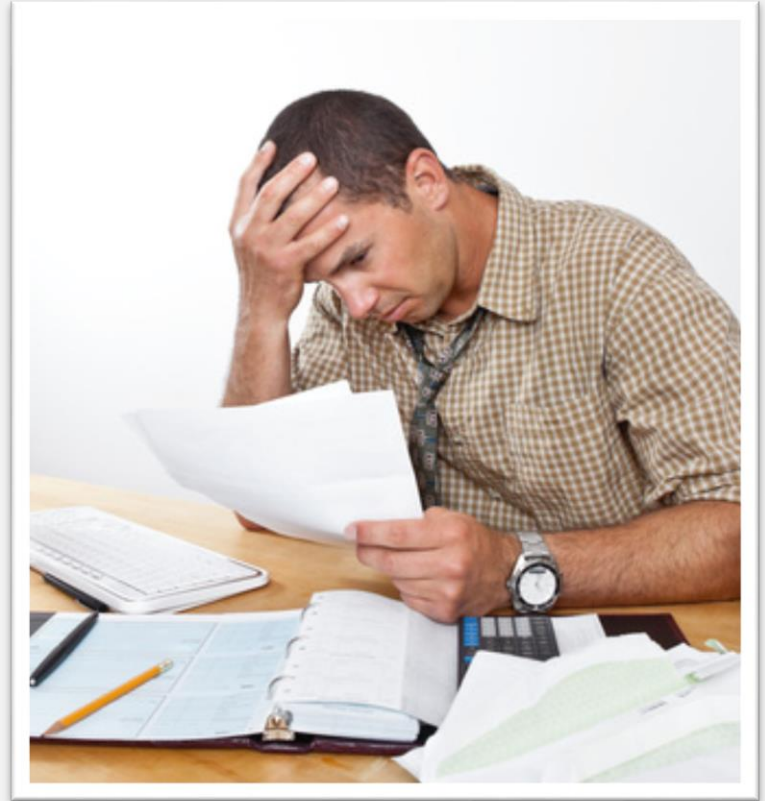
- » Cost Sensitivity
- » Access to Financing
- » Physical Barriers, Home Ownership and Housing Conditions
- » Market Forces

Cost Sensitivity



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- » Less capital for purchase
- » Need savings immediately and consistently
- » Need to be insulated from unforeseen costs



Access to Financing



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- » Individuals in low-income areas have FICO score 44% lower than others
- » Black Americans: 52% lower
- » Latino Americans: 29% lower
- » Need for credit education
- » Less access to investment tax credit (ITC)



Physical Barriers



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- » 73-78 percent of homes not fit for solar
- » Home ownership required for on-roof solar
- » Master meters in low-income housing
- » Housing condition and prioritization



Market Forces

» Complexity:

- > Of barriers
- > Of policies
- > Of verification
- > Of financing

» Lack of knowledge of the market

» Need for solar education in low-income communities



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Guiding Principles

- » Accessibility and Affordability
- » Community Engagement
- » Consumer Protection
- » Sustainability and Flexibility
- » Compatibility and Integration



Policy Toolkit



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Cost & Prioritization

Virtual Net Metering
Community Shared
Solar

Direct Incentives
Net Metering
Financing

Physical & Locational Barriers

Place-Based Programs
Community
Engagement

Indirect Incentives
Workforce
Development
Consumer Protection
Community
Engagement

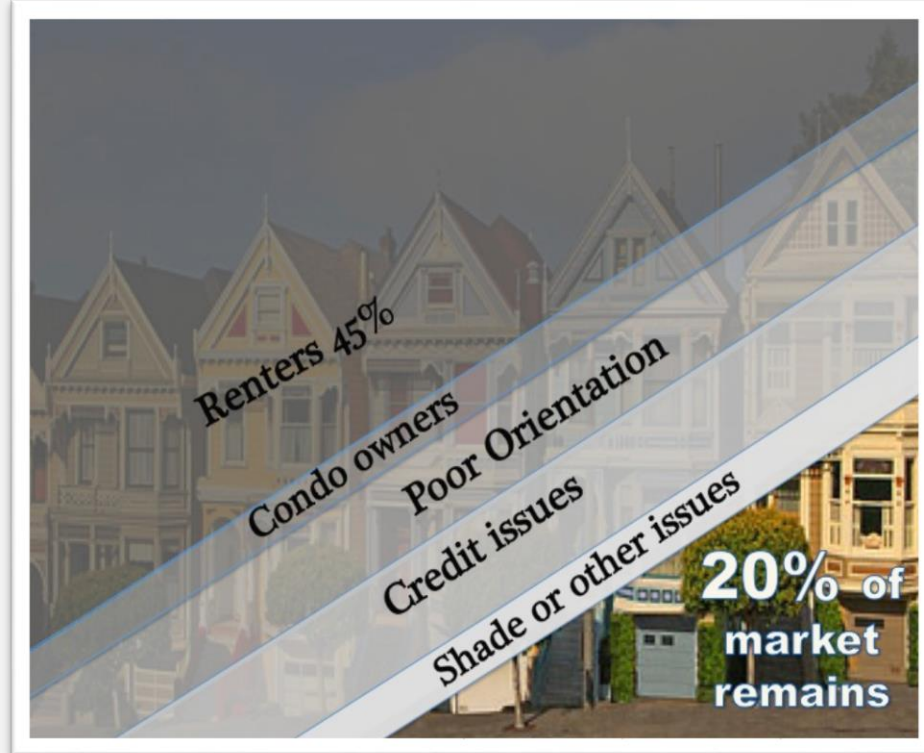
Education & Service Gap

Acceleration and Guardrails

Need for Community Shared Solar



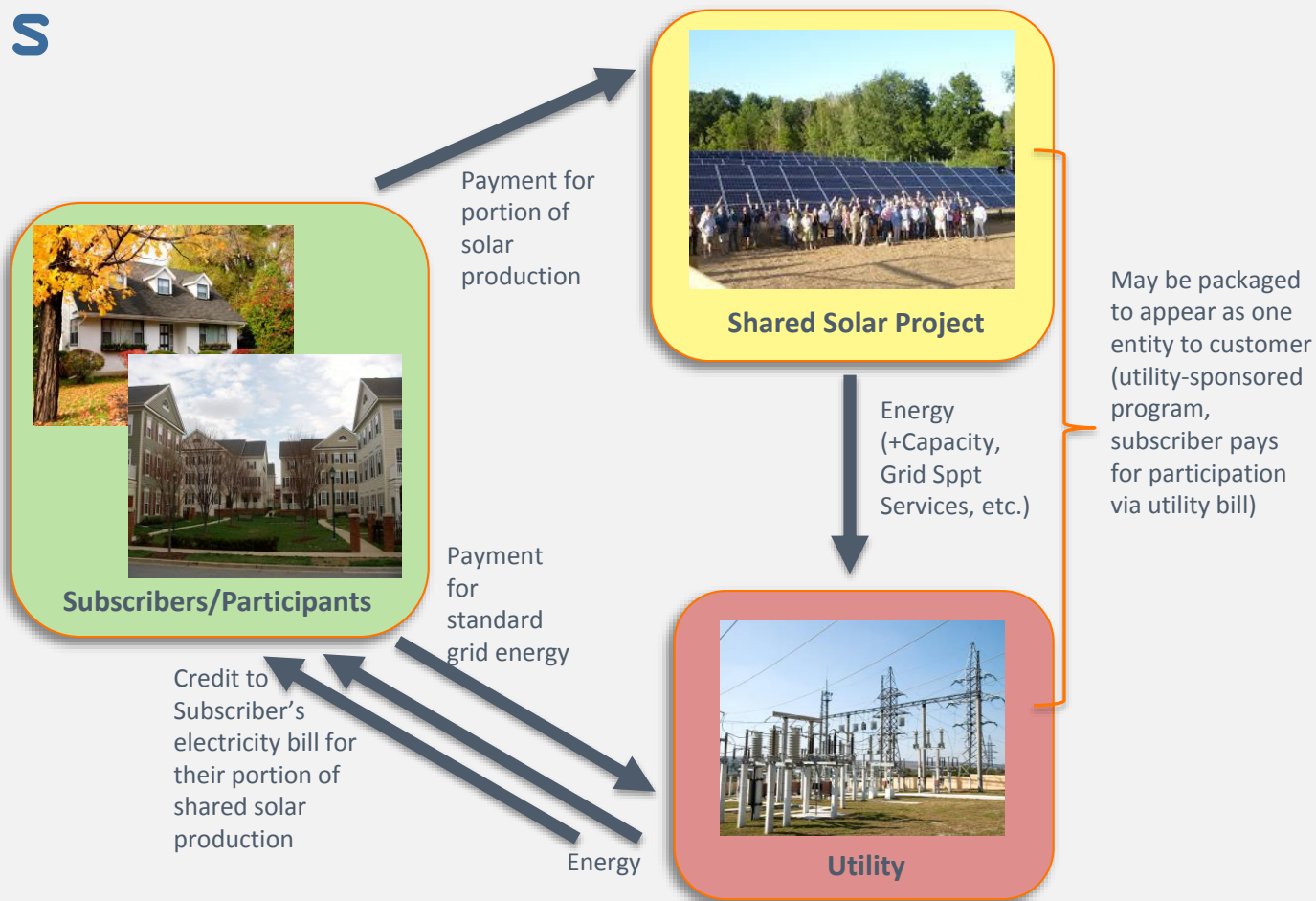
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How Community Shared Solar Works



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Successful Models

» Single-Family

> CA, DC, MA, NY

» Multi-Family

> CA, DC, MA

» Community Solar

> CO, NY

» Workforce Development

> CA, NY

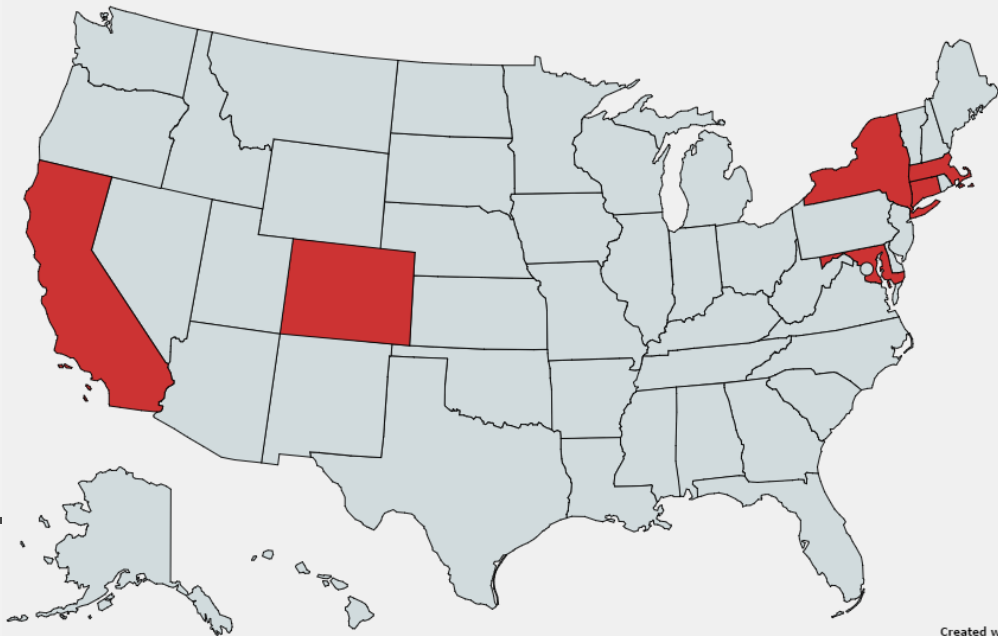




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Ongoing Campaigns

- » California
- » Colorado
- » Connecticut
- » Maryland
- » Massachusetts
- » New York



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