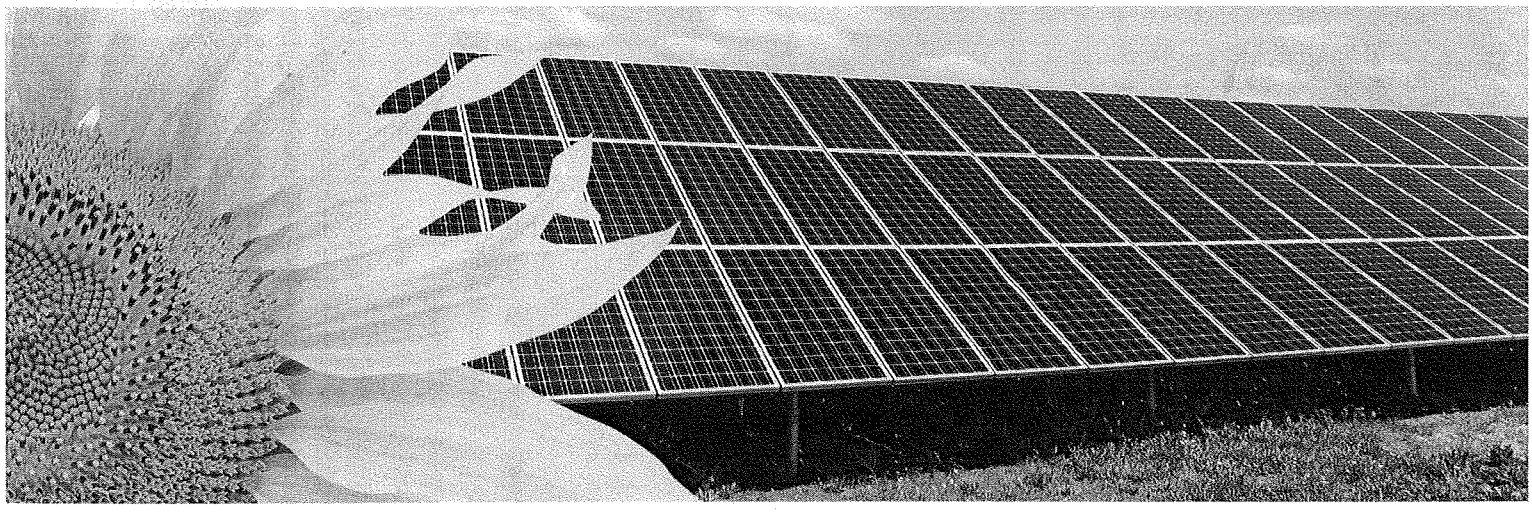
CleanEnergy States Alliance

DECEMBER 2015



A Directory of State Clean Energy Programs and Policies for Low-Income Residents

CleanEnergy States Alliance

Clean Energy States Alliance (CESA) and Low-Income Initiatives

As renewable energy becomes more widely adopted, many states have become concerned with ensuring that households with low and moderate incomes can benefit from solar, wind, and other clean energy technologies. These technologies can offer communities both economic savings and health benefits, as well as serve as a driver for local job creation. CESA works to share information with its members about state programs and policies that benefit low- and moderate-income individuals and communities.

For more information, contact Nate Hausman, project manager, at Nate@cleanegroup.org.

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State Clean Energy Programs and Policies for Low-Income Residents

This summary document surveys current and planned activities of states across the country. It focuses primarily on clean energy generation, but also covers some energy-efficiency initiatives. It does not include low-income weatherization programs. It was prepared by Clean Energy States Alliance (CESA) and written by Harsharon Sekhon, Georgena Terry, Nate Hausman, and Warren Leon. CESA will update this document periodically with information about additional programs that are currently in planning. Any additional information about state programs that should be included in this summary can be submitted to Nate Hausman, CESA project manager, at Nate@cleanegroup.org.

Alaska

Alaska is focused on reducing energy costs for communities that are isolated and that will not be connected to a North Slope natural gas pipeline. Many of these communities include a high percentage of low- and moderate-income households. The Alaska Energy Authority (AEA) has long given considerable attention to bringing clean energy to isolated communities, but legislation in 2014 has made this an even higher priority task.

Alaska Affordable Energy Strategy

Legislation in 2014 related to natural gas required the development of an Alaska Affordable Energy Strategy and directed AEA "to prepare a plan to develop infrastructure that will deliver affordable energy to communities that will not have direct access to a North Slope natural gas pipeline." AEA is charged with "identifying the most cost effective means of generating, delivering, receiving, and storing energy for the targeted communities." AEA is required to submit the plan and recommendations for legislation to the legislature by the end of 2016.

Additional Information

- A presentation by Gene Therriault of AEA to a September 2014 Rural Energy Conference: http://www.akruralenergy.org/2014/The_Alaska_Affordable_Energy_Strategy-The%20Next_Step_in_Alaska_Energy_Planning-Gene_Therriault.pdf

California

California has taken a variety of steps to bring the benefits of clean energy, especially solar, to low-income residents and communities. Legislation in 2006 required the California Public Utilities Commission (CPUC) to "ensure that not less than 10 percent of the funds for the California Solar Initiative are utilized for the installation of solar energy systems on low-income residential housing." This led to the development of the Multifamily Affordable Solar Housing Program and the Single-Family Affordable Solar Housing Program, which had been the state's most ambitious low-income initiatives until the passage of the Multifamily Affordable Housing Solar Roofs Program in 2015. There have also been low-income components to other initiatives.

Single-Family Affordable Solar Housing (SASH) Program

This program, which began in 2007, offers fully subsidized 1-kW PV systems to "very low-income households" (defined as an income less than 50 percent of the area median income) and highly subsidized systems to households with 50-80 percent of the area median income. Incentive rates currently vary between $4.75 and $7 per watt, depending upon several factors. Participants must be in the service territory of Pacific Gas and Electric (PG&E), Southern California Edison (SCE), or San Diego Gas and Electric (SGD&E). The residence must be code compliant and occupied by the homeowner/applicant. The program is administered by Grid Alternatives.

As of the third quarter of 2014, 4,125 systems had been interconnected, 313 projects had received reservations, and 303 applications were under review. "In total, these projects have or will receive approximately $86 million in incentives and represent 14.3 MW of solar capacity." In addition to installing PV systems, SASH helps enroll low-income homeowners in the utilities' Energy Savings Assistance programs and trains volunteers.

Additional Information

- A page on the CPUC website includes an overview and links to various program documents, including several evaluation reports from 2011 and more recent progress reports: www.cpuc.ca.gov/PUC/energy/Solar/mash.htm
- The Grid Alternatives website includes extensive information about the organization's installation and workforce development activities across California: www.gridalternatives.org

Multifamily Affordable Solar Housing (MASH) Program

This program started in 2008. Its goals include stimulating "the adoption of solar power in the affordable housing sector" and decreasing "electricity use and costs without increasing monthly household expenses for affordable housing building occupants." The program provides up-front, capacity-based incentives for solar installations. The first of two different incentive rates

provides $1.10/watt for projects that offset common area load, non-virtual net-metering tenant load, or virtual net-metering tenant load that has less than 50 percent tenant benefit. A higher incentive of $1.80/watt is offered for projects that are virtual net metered and provide more than 50 percent tenant benefit. The program requires installation contractors to hire "at least one student or graduate of a job training program with at least one full paid day (8 hour day) of work for each 10kw (CEC-AC) of system size up to 50kW." The program is administered by PG&E, SCE, and the Center for Sustainable Energy in the service territory of SDG&E.

As of July 2015, 353 projects with 22.7 MW of capacity had been interconnected, with 35 pending projects. The completed projects have received more than $76 million in incentives and nearly $15 million has been reserved for pending projects. After the initial money for the initiative was expended, legislation in 2013 extended the program, as well as SASH, through 2021 and provided $108 million additional to the two programs. As of the summer of 2015, the MASH portion of the funding had all been expended or reserved, and there was a waitlist. In the fall of 2015, the program was reauthorized with an additional $54 million.

Additional Information

- A page on the CPUC website includes an overview and links to various program documents, including several evaluation reports from 2011 and more recent progress reports: www.cpuc.ca.gov/PUC/energy/Solar/mash.htm
- A page on the Go Solar California website includes some of the same information but also various program implementation documents, such as an affidavit ensuring 50% tenant economic benefit: www.gosolarcalifornia.com/affordable/mash.php
- The CPUC published a detailed MASH Program handbook: www.gosolarcalifornia.com/documents/MASH_Handbook.pdf

Multifamily Affordable Housing Solar Roofs (MAHSR) Program

This program was created in 2015 by Assembly Bill 693 and will seek to install at least 300 MW of solar on qualified properties. Its specific rules will be established by CPUC in 2016 as part of a public proceeding. The goal of MAHSR is to make qualifying solar energy systems more accessible to low-income and disadvantaged communities. The program will invest in the installation of solar panels on 210,000 affordable housing units in California. To qualify, multifamily housing properties must be in disadvantaged communities identified by the California Environmental Protection Agency. They must be multifamily residential buildings with at least five rental housing units and be operated to provide deed-restricted low-income residential housing. At least 80 percent of the households must have incomes at or below 60 percent of the area median income. The CPUC will establish local hiring requirements to provide economic development benefits to disadvantaged communities.

MAHSR is similar to MASH but creates a separate incentive program with more stringent eligibility requirements than MASH's. It requires enrollment in tariffs that allow for the

allocation of credits (such as Virtual Net Metering). MAHSR also establishes a larger and different funding source. It is funded from the investor-owned utilities, while MASH is funded by ratepayers through distribution rates. MAHSR will be funded at $100 million annually. Investment will begin with the fiscal year commencing July 1, 2016 and extend through at least 2020, and through 2026 if funds are available.

Additional Information

- Assembly Bill No. 693: www.leginfo.legislature.ca.gov/faces/billTextClient.xhtml?bill_id=201520160AB693

California New Solar Homes Partnership

This program "provides financial incentives and other support to home builders, encouraging the construction of new, energy efficient solar homes that save homeowners money on their electric bills and protect the environment." The program is administered by the California Energy Commission and is part of the California Solar Initiative. More than 19,000 systems have been installed and there are reservations for more than 20,000 additional systems. Although the program is not focused specifically on low- and moderate-income households, the Energy Commission has worked to ensure that it reaches a broad cross-section of society. A case study of the program by CESA, covering the period through October 2014, revealed that 21% of all installations and 25% of all capacity were installed in communities with average household incomes below $50,000. In July 2015, the program had $3.5 million in reservations for solar on affordable housing, representing 2.3 MW.

Additional Information

- The program web page includes program documents, including a New Solar Homes Partnership Guidebook, and information about the latest results, such as number of installations and dollars of state incentives: www.gosolarcalifornia.org/about/nshp.php
- An extended case study by CESA for the California Information described the program and analyzed its results in detail: www.energy.ca.gov/2015publications/CEC-300-2015-002/CEC-300-2015-002.pdf

California Solar Initiative Thermal Program

This initiative offers incentives for the installation of solar hot water systems. There have been 3,398 applications through the program. Low-income households are able to qualify for higher rebates per therm of natural gas displaced than can households with higher incomes. The maximum rebate for low-income households ranges from $1,503 to $5,397, while for others it ranges from $472 to $4,366. The program is administered by the same organizations as MASH.

Additional Information

- The program website includes useful descriptions and detailed program statistics: www.csithermal.com/

- An extensive program handbook is available at www.gosolarcalifornia.ca.gov/documents/CSI-Thermal_Handbook.pdf

Net Metering Feed-in Tariff Program (in development)

Legislation passed in 2013 requires the CPUC to develop by the end of 2015 a successor to the Net Energy Meeting Tariff that is currently in place. The CPUC was directed to address "disadvantaged communities." A working paper filed in June 2015 by CPUC staff includes a lengthy section with alternative proposals for addressing the audience of residential customers in disadvantaged communities.

Additional Information

- The CPUC staff paper is available at http://docs.cpuc.ca.gov/PublishedDocs/Efile/G000/M152/K410/152410786.PDF

Colorado

The Colorado community shared-solar program is notable for its low-income component.

Colorado Community Solar Gardens

In 2010, the state enacted the Community Solar Gardens Act, which directed the state's investor-owned utilities to build community solar projects across the state. Program implementation began in 2012. The utilities are required to reserve 5 percent of each community solar garden for low-income subscribers. Unlike the other 95 percent of subscribers who may be required to purchase a minimum of four 250-watt panels, low-income customers can buy modest shares of power—sometimes as low as $10. Xcel Energy and Clean Energy Collective have partnered to develop solar gardens in Xcel's service territory. SunShare has also developed solar gardens.

Additional Information

- The CESA report on *Clean Energy Champions: The Importance of State Programs and Policies* includes a case study of the Colorado Community Solar Gardens Act: www.cesa.org/resource-library/resource/clean-energy-champions-the-importance-of-state-programs-and-policies

Low-Income Solar Demonstration Project

In August 2015, the Colorado Energy Office awarded a grant of $1.2 million to Grid Alternatives to develop and administer 5-12 community PV systems for at least 300 "energy burdened" households that pay more than 4% of their income on utility bills. The project will target

households in rural parts of the state. Cumulatively, the PV systems will comprise over 1 MW of capacity. They will be developed in partnership with utilities that service rural areas of the state.

Additional Information

- A press release from the Colorado Energy Office is available at www.colorado.gov/pacific/sites/default/files/atoms/files/CEO%20Grant%20to%20GRID%20Alternatives%20for%20Low-income%20Solar%20Project.pdf.

Connecticut

The state of Connecticut has been interested in bringing down the cost of clean energy financing for all its residents and businesses. As part of that, the state has taken steps to make financing available on favorable terms to low- and moderate-income residents.

Connecticut Solar Lease Program

The Connecticut Solar Lease program was launched in 2008 as the first residential solar lease financing program in the nation. In the wake of this program's success, a second iteration of this public-private program partnership, branded as "CT Solar Lease", was introduced in August 2013. The guiding mission of both solar lease programs has been to make it possible for homeowners to install solar electricity systems without having to make large up-front payments. The two programs have helped pioneer and popularize the concept of third-party financing for residential PV systems. Although the programs were open to a wide range of Connecticut homeowners (those with incomes up to 200 percent of the state's median household income), the CT Solar Lease (a.k.a. Solar Lease 2) accepted prospective customers with FICO scores as low as 640, rather than commercial banks' typical 680. Underwriting and customer/contractor engagement in both iterations of the solar lease program has been administered by AFC First on behalf of the Connecticut Green Bank. The Solar Lease 2 program ended in July 2015.

In June 2015, the Connecticut Green Bank approved a combination solar lease/energy efficiency program targeting the low and moderate-income market. In partnership with PosiGen, a Louisiana-based solar company, the program will leverage secured Green Bank debt and an elevated performance-based solar incentive to offer a simple, no-money down, low-cost, fixed-price lease (projected to be about $85 per month) for the electricity generated from a rooftop solar PV system. There will be an optional energy efficiency upgrade, offered for no money down, to be financed at a flat rate projected to be about $15 per month. Low- and moderate-income households will be able to enter into a solar leasing agreement without a FICO/credit score screen. Because national leasing companies typically do not lease to subprime FICOs, eliminating this barrier will open up the solar market and bring energy savings to previously ineligible households.

Additional Information

- The website for the Connecticut Solar Lease Program is www.energizect.com/residents/programs/ct-solar-lease
- In 2012, the program won a CESA State Leadership in Clean Energy Aware and a case study appeared in www.cesa.org/assets/2012-Files/CESA-SLICE-Report.pdf. The March 2015 report to the legislature on *Shared Clean Energy Facilities* is available at www.ctcase.org/reports/SCEF/SCEF.pdf

District of Columbia

The District of Columbia has been a leader in providing incentives for the installation of solar on the homes of low- and moderate-income households. The key programs are implemented by the District of Columbia Sustainable Energy Utility (DCSEU), a nonprofit created by the city council in 2008 to promote energy efficiency, clean energy, and economic development. The Department of Energy & Environment (DOEE) oversees DCSEU's work. In addition to solar, DCSEU promotes and implements energy efficiency measures for low-income residences and partners with developers and nonprofit organizations on clean energy projects for low-income multi-family buildings. Two important solar programs are described below, but DOEE has announced that it will also launch an initiative this fall that will invest up to $6 million in community solar for low-income residents.

Small-Scale Solar Initiative

In 2012, the DCSEU launched this initiative with a goal of installing PV arrays on 20 homes belonging to low-income owners in Wards 7 and 8, where fewer than one dozen homes had solar power. DCSEU identified qualified participants and educated them about solar power, working with community leaders and nonprofits. More than 100 systems were installed at no cost to homeowners, using a combination of federal investment tax credits, renewable energy credits, and additional funding provided by DCSEU. The systems provide residents with zero-cost electricity and save each household about $500 yearly.

Additional Information

- The CESA report on *Clean Energy Champions* includes a case study of DC's programs to make solar more inclusive: www.cesa.org/resource-library/resource/clean-energy-champions-the-importance-of-state-programs-and-policies

Solar Advantage Plus Program

In early 2015, DOEE and DCSEU announced a new program that offers rebates to low-income residents to install solar systems in single-family homes that they own or rent. Modeled on California's SASH Program, Solar Advantage provides rebates of $2.50 per watt AC with a maximum of $10,000 per system and is designed to cover the full cost of installation. Systems

must be installed and operational by September 30, 2015. The program has $6 million in funding and is expected to lead to installations on 130 homes.

Additional Information

- Information is available on the DOEE website at http://green.dc.gov/solar

Hawaii

With the number of solar installations growing rapidly in Hawaii, the state has taken steps to spread solar's benefits broadly. Most notably, in 2014, it began implementing an innovative financing program.

Green Energy Market Securitization (GEMS) Program

This program is initially funded by $150 million of state-issued "rate-reduction" bonds. Prospective customers include nonprofits, renters, and homeowners who can't afford the significant upfront costs of typical PV financing programs. Hawaiian Electric customers who receive loans repay them through a monthly "on bill" charge on their electric utility bills. All Hawaiian Electric customers support the program through a small fee (initially $1.29/month for residential consumers) on their electric bills. A component of the program based on the community solar model of aggregated distributed PV ownership is intended to serve renters and homeowners who have either unattractive locations for solar installations or relatively low credit scores.

Additional Information

- The Hawaii State Energy Office has an extensive website for the GEMS Program: http://energy.hawaii.gov/testbeds-initiatives/gems
- The CESA report on *Clean Energy Champions* includes a case study of the GEMS Program: www.cesa.org/resource-library/resource/clean-energy-champions-the-importance-of-state-programs-and-policies

Maryland

The state's low-income efforts have focused primarily on energy efficiency, although there is currently investigation of ways to structure community solar to ensure low and moderate-income households can participate.

Multifamily Energy Efficiency Improvement Programs

The Maryland Department of Housing & Community Development (DHCD) promotes energy efficiency and affordability in multifamily rental housing developments for low and moderate income households. The aim is reduce a building's energy use and utility bills. The programs are restricted to multifamily rental properties with existing income or rent restrictions, as well as housing that DHCD determines serves tenants with low to moderate incomes. DHCD has $7.4 million available for the current three-year period. The funds can be used for directly purchasing all or part of building improvements, as well as for low-cost loans.

Additional Information

- The DHCD program's website is www.dhcd.state.md.us/website/programs/MFEnergy/Default.aspx.

Massachusetts

Massachusetts has long varied its residential incentives based on homeowners' income. Recently, the Commonwealth has been giving significant attention to developing new solar initiatives with significant low-income components.

Commonwealth Solar

For a decade, from 2005 to early 2015, the state had a solar rebate program. Homeowners with low incomes or relatively low home values qualified for "adders," increasing the size of their rebate. For most of the time, the program was called Commonwealth Solar and was administered by the Massachusetts Clean Energy Center (MassCEC). In its last incarnation, Commonwealth Solar II, $36 million in rebates were provided to more than 13,000 homes, small businesses, and institutions. Falling solar prices made it possible to phase out the program.

Further Information

- Information about Commonwealth Solar II is available on the MassCEC website at www.masscec.com/programs/commonwealth-solar-ii

Mass Solar Loan (in development)

In 2014, the Commonwealth concluded that a program that made solar financing easier and more accessible was more important than continuing Commonwealth Solar II, which by that time offered only small rebates. The Massachusetts Department of Energy Resources (DOER) and MassCEC began to work together to develop a $30 million solar loan program, which will launch in late 2015 or early 2016.

The Mass Solar Loan Program will focus on connecting homeowners interested in installing solar PV systems with financing opportunities through low-interest loans. The Mass Solar Loan program will allow homeowners to get low-interest loans to purchase and install solar PV on their primary or secondary residences, individual condominium units, and owner-occupied multi-family homes with three or fewer units. The program will encourage lenders to provide loans to customers of moderate income, as well as those who have lower credit scores, with the goal of facilitating approximately 5,600 loans in three years. Although loan terms may vary by lender, homeowners who are approved for the Mass Solar Loan program can expect a 10-year tenure (at least), a fixed interest rate of 3 percent or lower, loan amounts between $3,000 and $60,000 (lenders must offer loans up to at least $35,000), and a $500 maximum on closing costs. Loans may be unsecured or secured. The Mass Solar Loan program will use funds in three ways: an interest rate buy-down to make the 3 percent interest rate cap possible; a loan loss reserve to encourage lenders to loan to those without top credit scores; and a low-income component to buy down the loan principal for low-income borrowers.

Additional Information

- To learn more about the Mass Solar Loan program, visit www.masssolarloan.com.

Community Clean Energy Resiliency Initiative

This initiative is part of the Commonwealth's broader climate adaptation and mitigation efforts. DOER offered competitive grants to municipalities with proposals for "using clean energy technology solutions to protect communities from interruptions in energy services due to severe climate events made worse by the effects of climate change." Twenty-one municipalities received $25.9 million for projects at police stations, fire stations, emergency shelters, and other critical facilities. DOER considered municipal per-capita income in its award calculations, meaning that poorer communities were eligible for greater awards.

Additional Information

- The program page on the Commonwealth's website is www.mass.gov/eea/energy-utilities-clean-tech/renewable-energy/resiliency/resiliency-initiative.html

New York

Since utility restructuring in the late-1990s, New York State has periodically convened organizations and individuals concerned with low-income energy issues to address the challenges low-income New Yorkers face as they seek safe, affordable and reliable energy. The state has a large program, EmPower New York, which provides no-cost energy efficiency solutions (e.g., insulation, lighting, replacement of appliances) to income-eligible New Yorkers and has served over 100,000 homes. Recently, NYSERDA and other energy agencies have

explored additional ways to benefit low-income New Yorkers with a range of clean energy solutions.

Affordable Solar

Affordable Solar is a NY-Sun initiative created to reduce the cost of solar energy installations. Households earning less than 80 percent of the area or the state's median income are eligible for a doubling of incentives provided by the NY-Sun program. Current incentives (before doubling) range from 20 cents per watt to 60 cents per watt. It is anticipated that the program will initially support 2,500 to 4,500 projects through initial funding of $13 million. NY-Sun was created to increase the number of solar PV systems in New York State. It is administered by NYSERDA, Long Island Power Authority, PSEG Long Island and the New York Power Authority.

Additional Information

- Overview of Affordable Solar: NY-Sun http://ny-sun.ny.gov/Get-Solar/Affordable-Solar
- The NY-Sun initiative: http://ny-sun.ny.gov/About/About-NY-Sun
- Press release: http://www.nyserda.ny.gov/About/Newsroom/2015-Announcements/2015-11-05-NYSERDA-Announces-Increased-Accesst-to-Solar

Low-Income Forum on Energy (LIFE)

LIFE fosters an ongoing dialogue that "encourages an interactive exchange of information and collaboration among the programs and resources that assist low-income energy consumers." It is sponsored by the New York State Public Service Commission and underwritten by NYSERDA. It holds regional events across the state and disseminates a monthly newsletter.

Additional Information

- See the LIFE pages on the NYSERDA website: www.nyserda.ny.gov/All-Programs/Programs/Low-Income-Forum-on-Energy

Shared Renewables Program

In July 2015, Governor Andrew Cuomo announced a major shared renewables initiative (also called community distributed generation). Similar to a community-shared solar program, but also encompassing other technologies, it will allow ratepayers to "join together to share in the benefits of local solar, wind, and other renewable energy projects." During the first phase of the program, from October 2015 through April 2016, all projects must advance one of two goals: "siting distributed generation in areas where it can provide the greatest locational benefits to the larger power grid, or supporting economically distressed communities by ensuring at least 20 percent of the participants are low- and moderate-income customers."

Additional Information

- A website about this new program is available on the NYSERDA website at www.nyserda.ny.gov/About/Newsroom/2015-Announcements/2015-07-16-Governor-Cuomo-Announces-Expanded-Access-to-Renewable-Energy

New York Clean Energy Fund (in development)

New York's clean energy programs are currently being revised as part of Reforming the Energy Vision (REV). The Clean Energy Fund will be one of REV's three strategic pillars. The fund will seek to reduce greenhouse gas emissions and lower consumers' energy bills while reducing ratepayer collections. A proposal for the fund's operation over the coming decade was submitted by NYSERDA in September 2014. The final plan will deal with low and moderate-income households in a variety of ways, likely including a low-income component to the NY-SUN solar initiative, incentives for developers to include renewable energy systems, and targeted outreach for low-income residents.

Additional Information

- NYSERDA's Clean Energy Fund web page includes links to a helpful fact sheet, FAQs, and other documents: www.nyserda.ny.gov/About/Clean-Energy-Fund
- The docket on the New York State Department of Public Service website includes many documents related to the Clean Energy Fund, including stakeholder comments on the proposal for the fund: http://documents.dps.ny.gov/public/MatterManagement/CaseMaster.aspx?MatterCaseNo=14-m-0094&submit=Search+by+Case+Number
- NYSERDA's Clean Energy Fund proposal is available at http://documents.dps.ny.gov/public/Common/ViewDoc.aspx?DocRefId={DABF6A8A-17A5-441F-AC44-48587105CF6D}

Oregon

Energy efficiency programs from Energy Trust of Oregon (ETO) supplement the state's Low-Income Weatherization Assistance Program which provides weatherization and energy conservation services at no cost to households below 60 percent of Oregon statewide median income.

Savings Within Reach

This ETO program makes it easier for moderate-income households to make energy efficiency upgrades. The program's income guidelines are less strict that those of the Low-Income Weatherization Assistance Program. Incentive levels are linked to the size of the household and are higher than the cash assistance that other ETO clients receive. Incentives are paid directly to the energy efficiency contractor and are deducted from the invoice the program participant receives.

Additional Information

- The program website is https://energytrust.org/income-qualified-assistance/savingswithinreach/.

Vermont

VSECU, a locally owned Vermont credit union, offers a discounted-rate VGreen loan for household energy improvements. In addition, VSECU has launched a statewide community-solar loan program funded by the Vermont Public Service Department's Clean Energy Development Fund.

Vermont's Community Solar Loan Program

The Vermont Community Solar Loan Program provides customers affordable financing to enable them to buy an ownership interest in an in-state community solar project. The program is structured as an interest rate buy down and is be designed to boost access to community solar systems, in particular for those who would otherwise not be able to buy a solar system. The buy-down component is funded through support from the Department of Energy's SunShot Initiative Rooftop Solar Challenge II, but the loans are administered through VSECU. Interest rate buy-down amounts are subtracted from VSECU's current VGreen loan rate. Eligible borrowers be Vermont residents who plan to be off-takers of net metering credits produced by a group net-metered community solar project. The amount of a borrower's buy-down depends on the borrower's income, amount of the loan, credit analysis of the borrower, cost of funds, and other factors. Unsecured or secured loan options are available with terms up to 15 years and amounts up to $40,000. The secured loan minimum amount borrowed is $5,000. A pilot version of the loan program was previously launched in Windham County, Vermont.

Additional Information

- Further information about Vermont's Community Solar Loan Program is available at https://www.vsecu.com/energy-savings/loans/specialized-loans/community-solar-loan.

Washington

Washington has made it a priority to ensure that new low-income housing is efficient and sustainable.

Evergreen Sustainable Development Standard (ESDS)

ESDS, currently in Version 2.2, is a green building performance standard required of all affordable housing projects receiving capital funds from the Washington State Housing Trust Fund. The standard seeks to increase energy and water efficiency, promote sustainable living, improve the economics of managing affordable housing, and enhance quality of life for residents. It contains 79 criteria that broadly aim to safeguard health, safety, and the environment. In addition to complying with all mandatory provisions, new construction projects must achieve 50 points from among optional criteria, while rehabilitation projects must achieve 40 points from the optional criteria.

Additional Information

- The standard is available at www.commerce.wa.gov/Programs/housing/TrustFund/Pages/EvergreenSustainableDevelopment.aspx

Ultra-Efficient Affordable Housing Demonstration

The state legislature approved $2.5 million for demonstrations of ultra-efficient affordable housing. Grants or loans will be offered to low-income housing developers to design and construct net-zero single- and multi-family housing projects. It is expected that solar hot water, ground source heat pumps, natural cooling, and photovoltaics will be explored in the projects. The goal is to identify the best combination of technologies to achieve net zero energy buildings. The Department of Commerce will finish developing the solicitation and review process by December 2015. The funds will then be awarded and Commerce will monitor and report on findings by December 1, 2018.

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