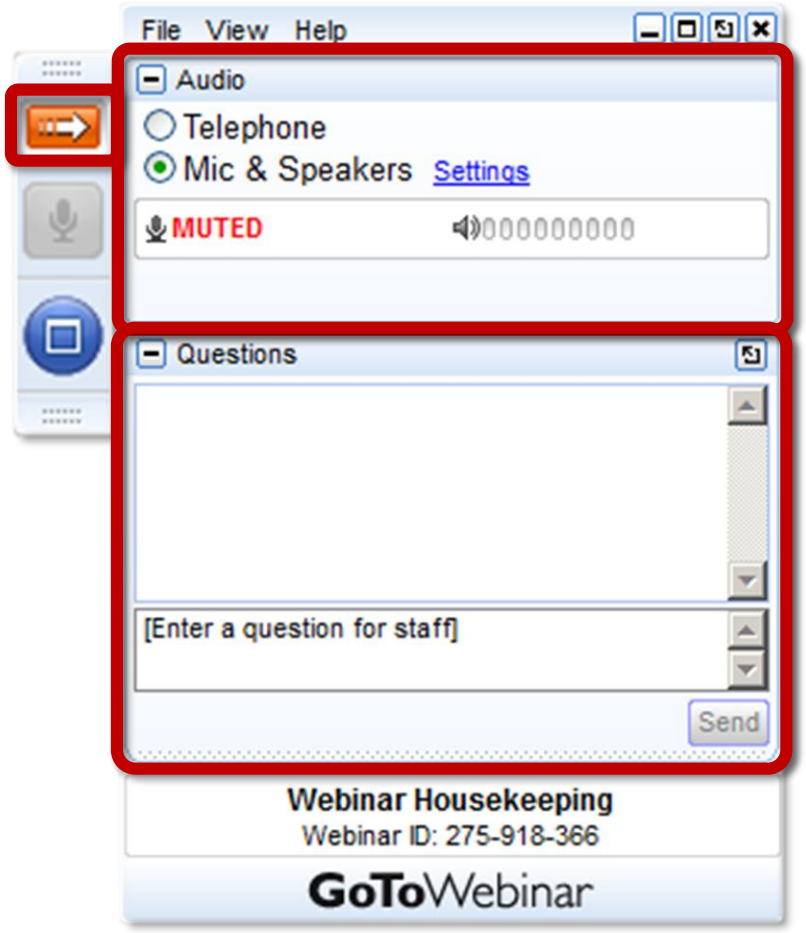
2018 State Leadership in Clean Energy Awards Webinar Series

Expanding Solar PV Finance and Markets in Connecticut and Minnesota

August 2, 2018

CleanEnergy States Alliance

Housekeeping



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ALASKA ENERGY AUTHORITY

STATE OF CALIFORNIA ENERGY COMMISSION

DEPARTMENT OF ENERGY & ENVIRONMENT

EnergyTrust of Oregon

IOWA economic development

Illinois Department of Commerce & Economic Opportunity

MASSACHUSETTS CLEAN ENERGY CENTER

Maryland Energy Administration

New Hampshire PUBLIC UTILITIES COMMISSION

CONNECTICUT GREEN BANK SM

BPU New Jersey's cleanenergy njcleanenergy.com program™

NEW MEXICO emnrd Energy, Minerals and Natural Resources Department

NEW YORK STATE OF OPPORTUNITY. NYSERDA

Xcel Energy® Renewable Development Fund

VERMONT CLEAN ENERGY DEVELOPMENT FUND PUBLIC SERVICE DEPARTMENT

SMUD™ Powering forward. Together.

Department of Commerce Innovation is in our nature.

DOER Massachusetts Department of Energy Resources

STATE OF RHODE ISLAND OFFICE OF ENERGY RESOURCES

OEI Wisconsin Office of Energy Innovation

Smart Electric Power Alliance

COMMERCE DEPARTMENT

PRAIRIE ISLAND INDIAN COMMUNITY

IPA ILLINOIS POWER AGENCY

Rhode Island Commerce CORPORATION

ACEP Alaska Center for Energy and Power

CONNECTICUT ENERGY ENVIRONMENT

MassDEP

NREL NATIONAL RENEWABLE ENERGY LABORATORY

Office of the People's Counsel District of Columbia Advocating, Protecting and Educating DC Consumers

OREGON DEPARTMENT OF ENERGY

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www.cesa.org

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

State Leadership in Clean Energy AWARDS

- 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**

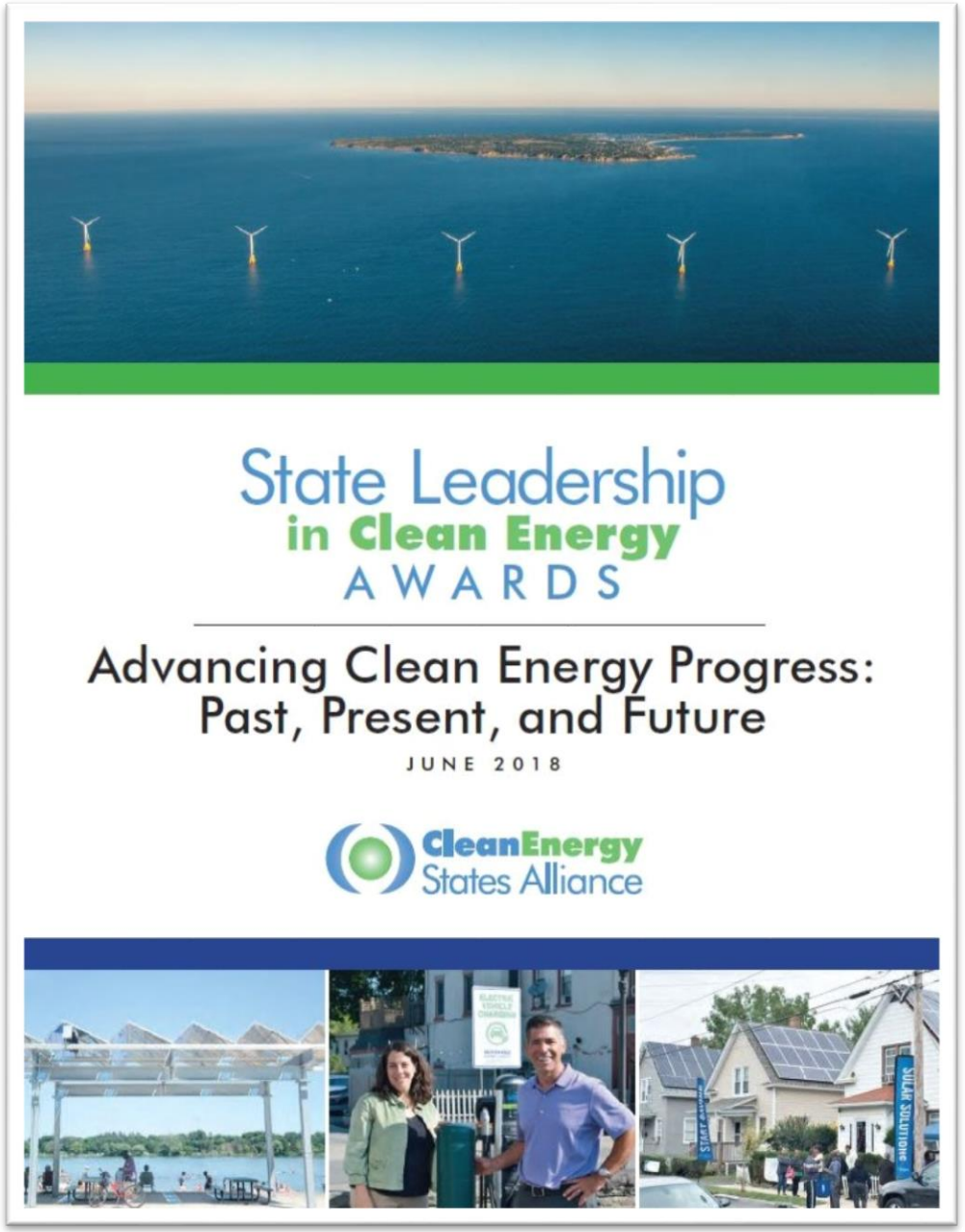
Learn more about the winning programs at:
http://bit.ly/SLICE-2018

CleanEnergy States Alliance

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.

http://bit.ly/2018-SLICE



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)

SUSTOLOGY

Xcel Energy® Renewable Development Fund

CONNECTICUT GREEN BANK℠

PosiGen Solar Solutions

Clean Energy States Alliance

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.

RDF Site Selection Summary Overview

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)

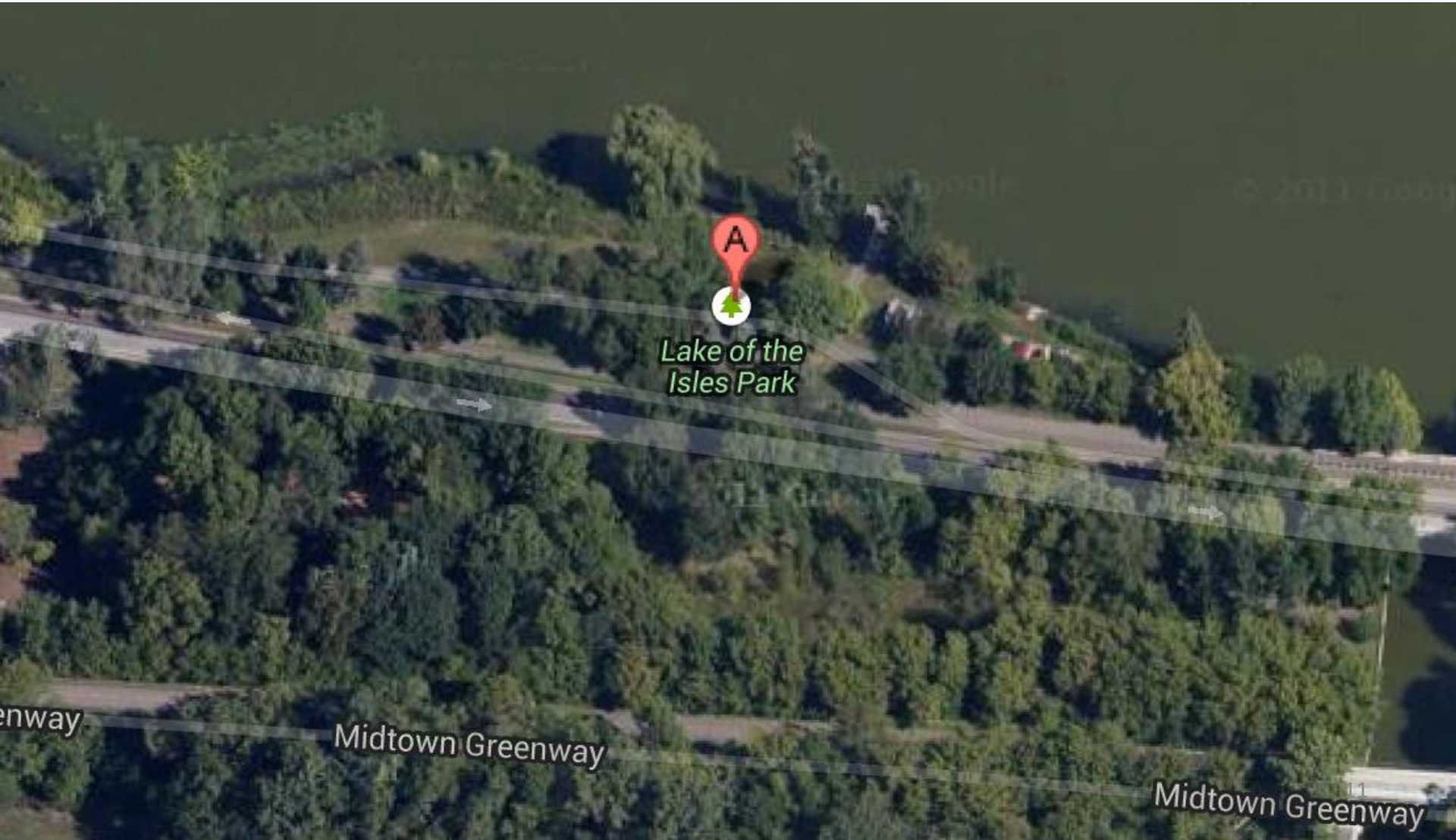
2. Evaluation of 52 possible locations:
   a. Criteria matrix
   b. MPRB staff feedback
   c. Onsite analysis

1. Top 3 reasons for elimination:
   a. Shading
   b. Not south facing
   c. No meter

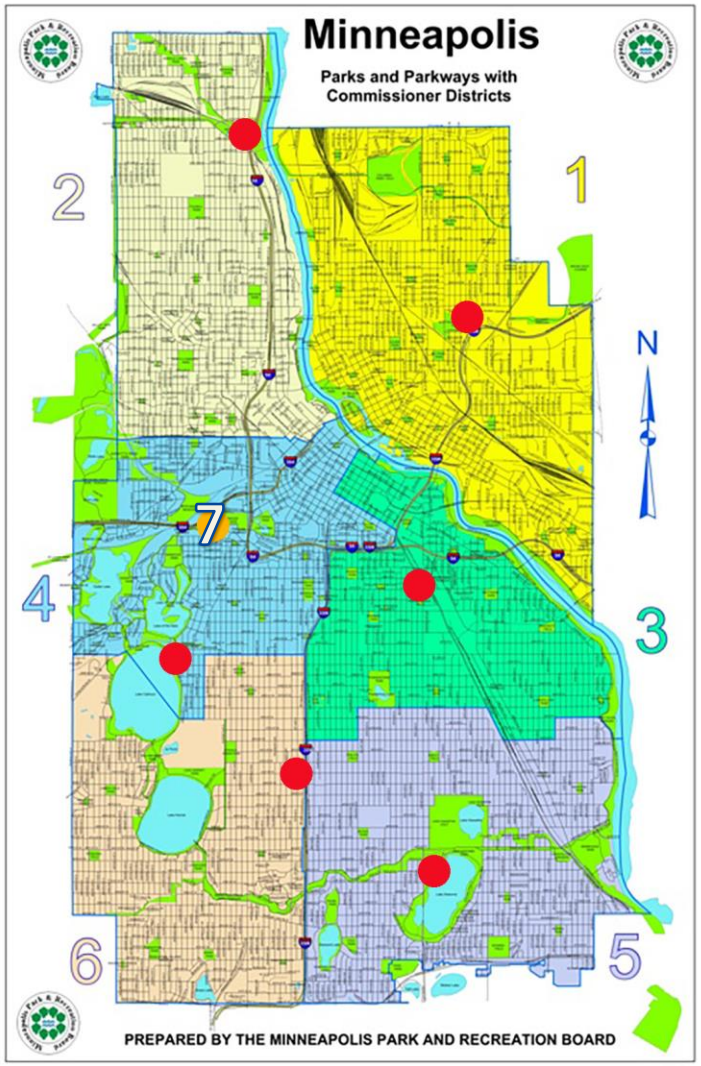
A. Shading

B. Not South Facing

C. No Meter


A
Lake of the Isles Park
enway
Midtown Greenway
Midtown Greenway

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

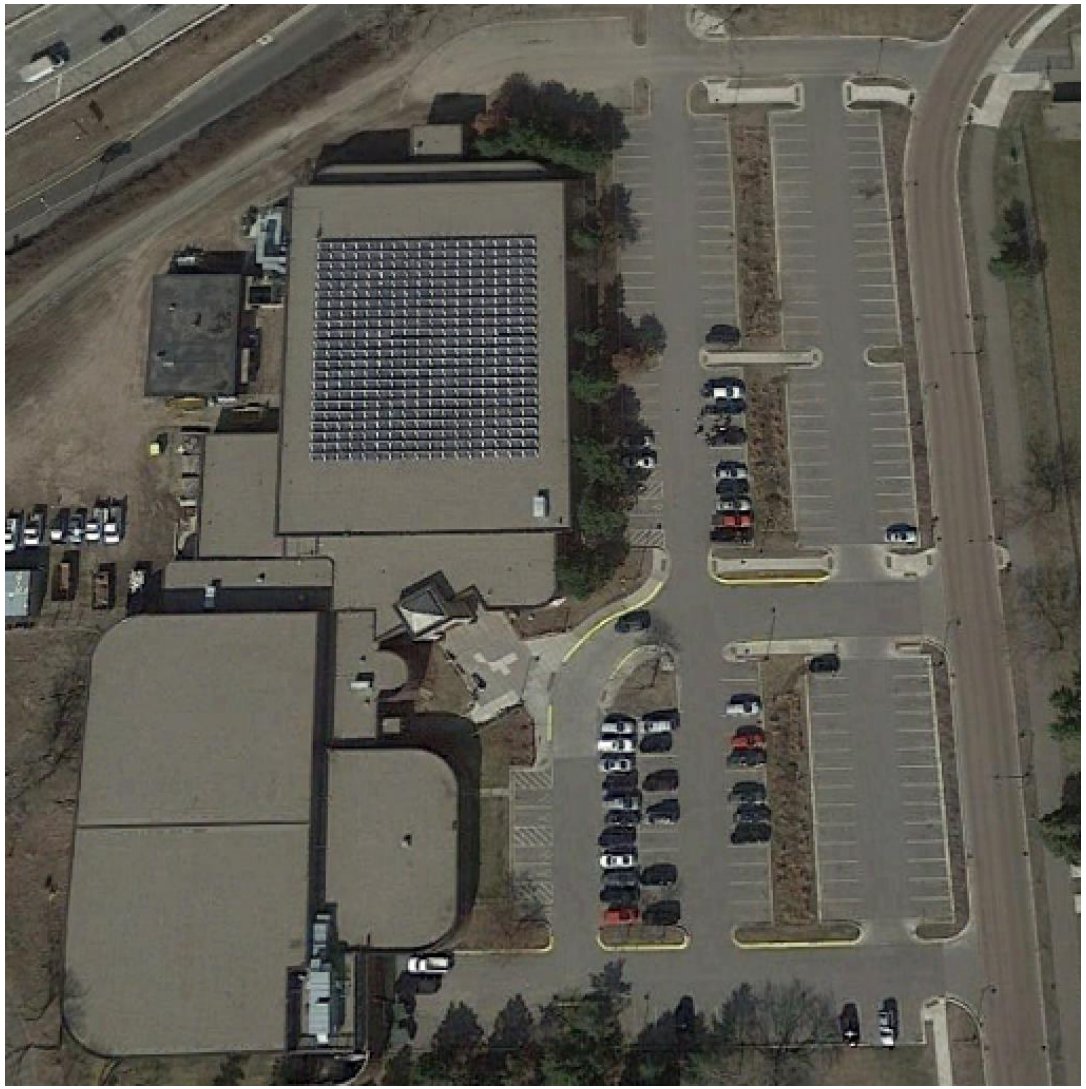
Stakeholder Involvement

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.

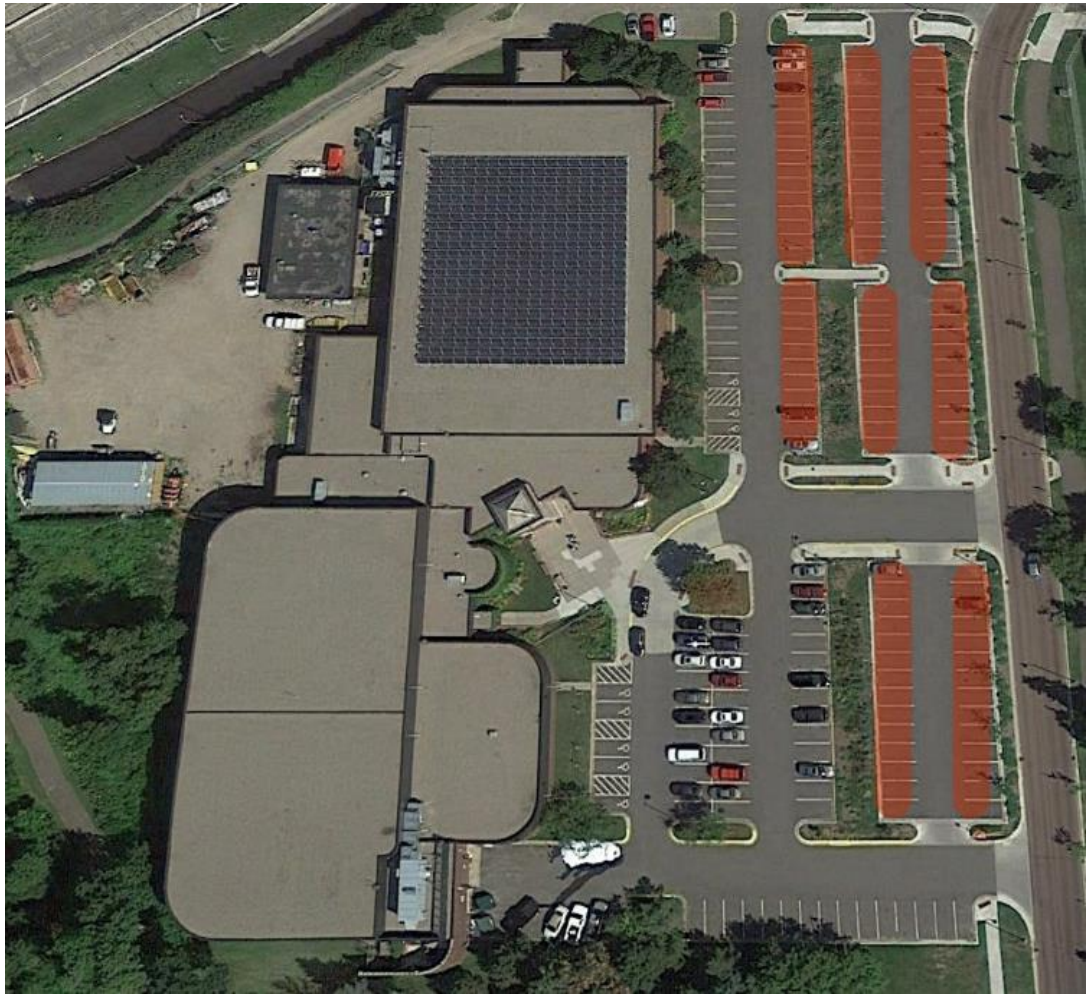


The conventional roof-mounted system is made up of 374 x 410W tenKsolar RAIS XT PV Modules, which were manufactured in Minnesota.

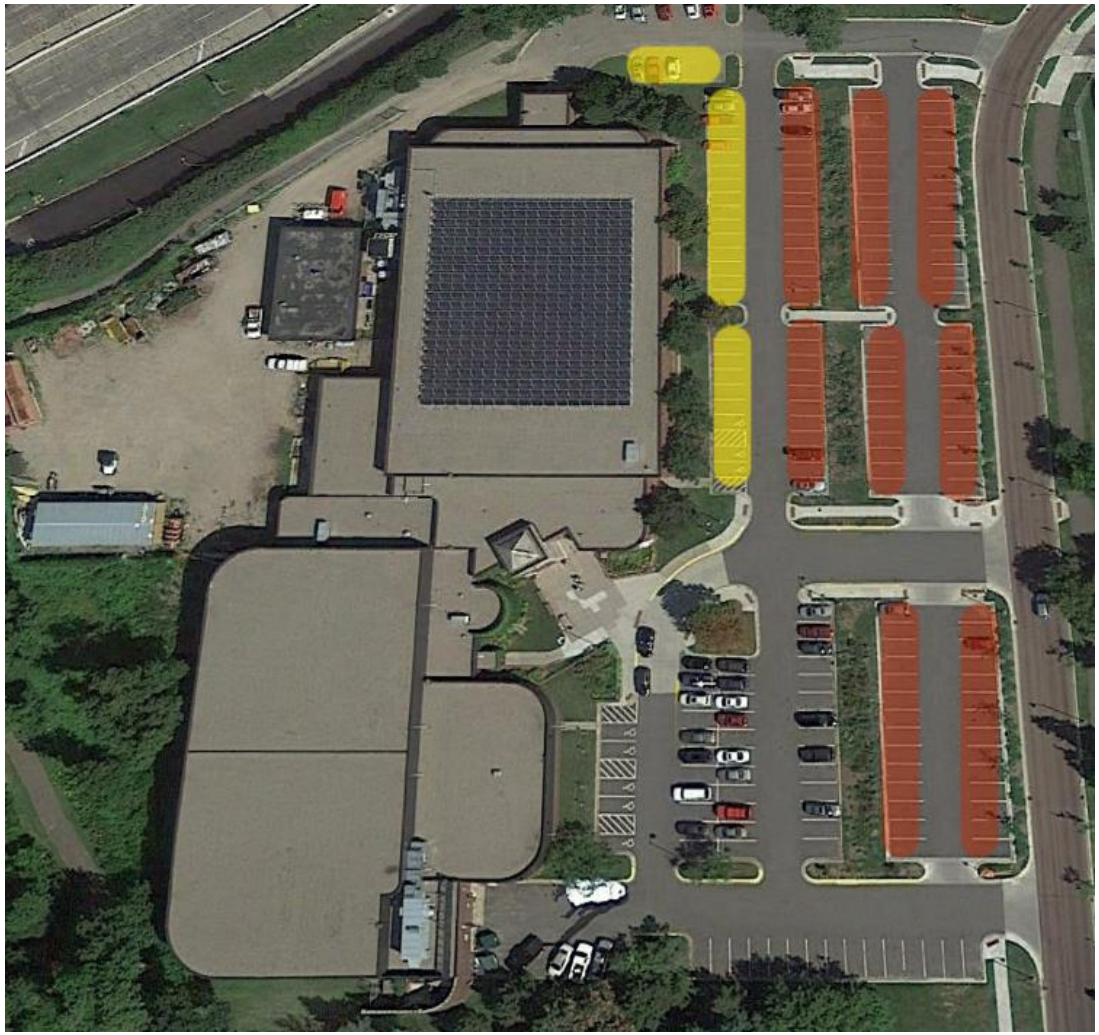
The solar array produces about 184,000 kilowatt hours (kWh) of electricity, or 15% of the facility's total electricity usage.

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_2 annually—equivalent to taking 27 cars off the road.

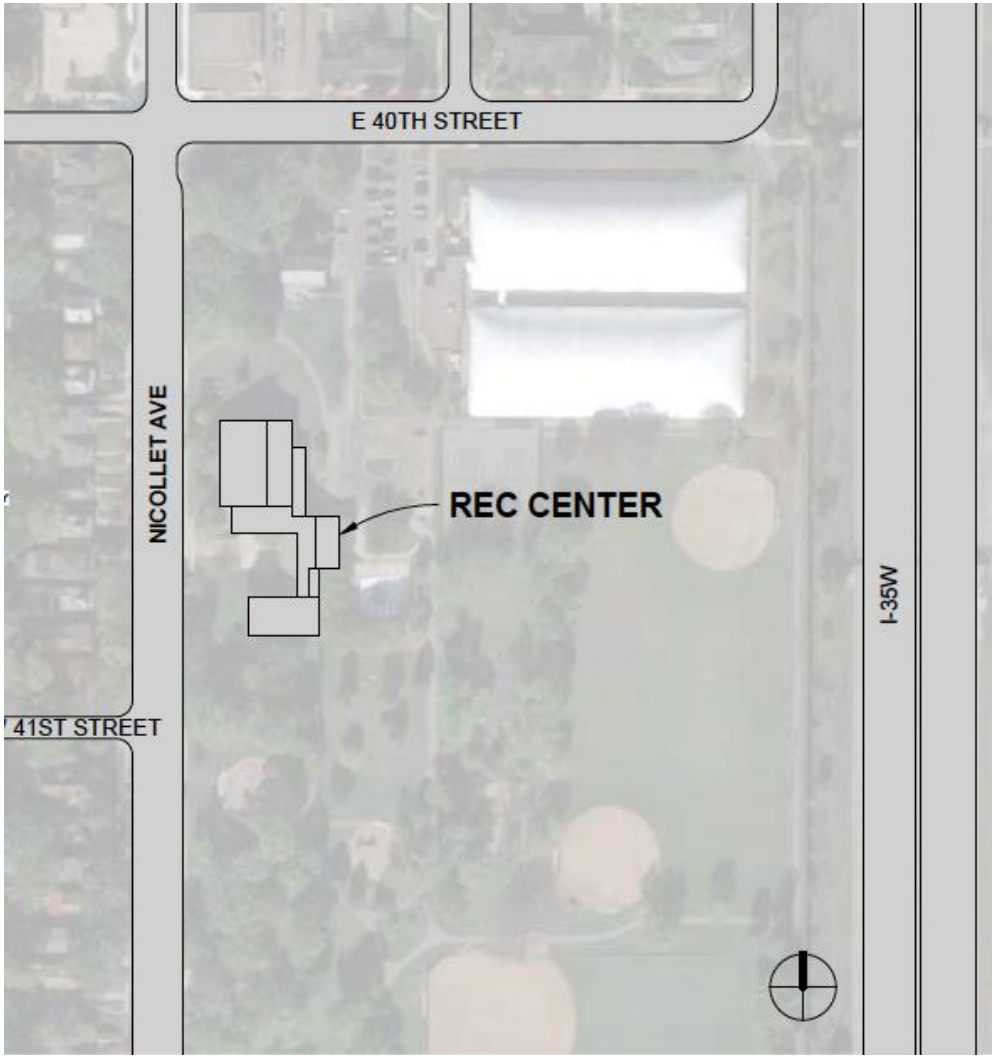


Review of Plans for Demonstration Projects

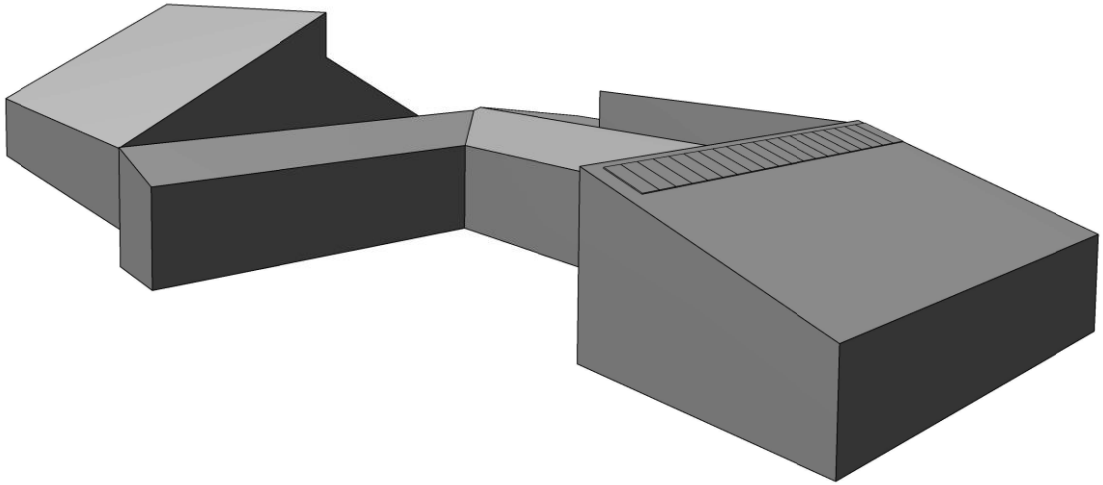
- Rev. Dr. Martin Luther King Jr. Park
- East Phillips
- Webber Park
- Lake Nokomis Beach

Rev. Dr. Martin Luther King Jr. Park – context

Rev. Dr. Martin Luther King Jr. Park – context



Rev. Dr. Martin Luther King Jr. Park – 3D view + highlights

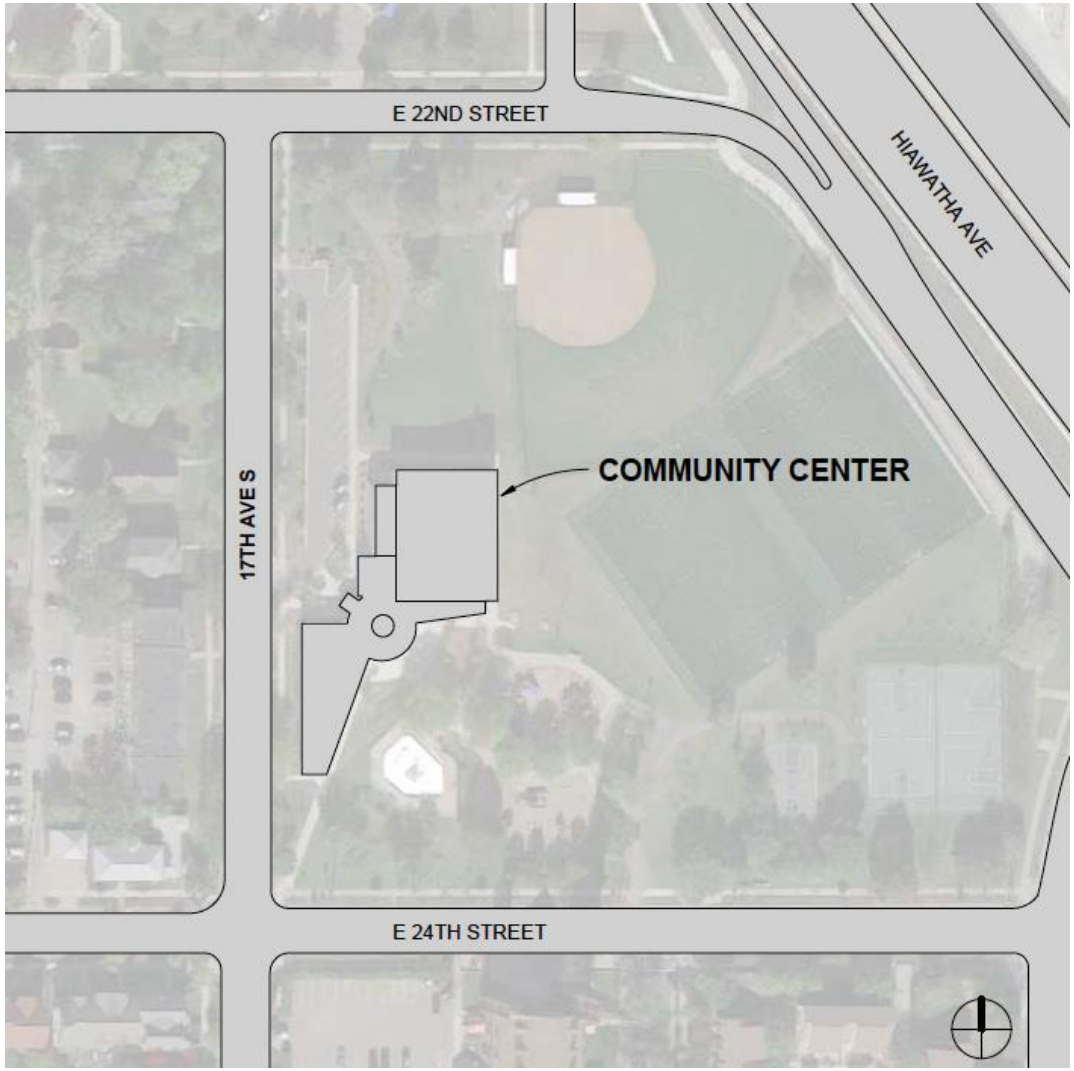


The solar installation at Rev. Dr. Martin Luther King Junior Park is located on the site's Multi-Purpose Room. Here are some facts regarding the installation:

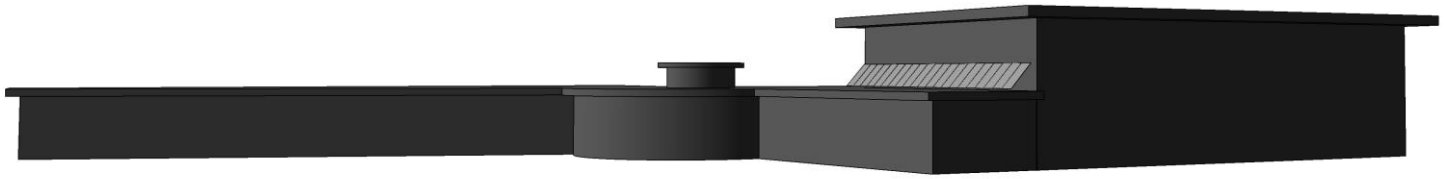
- 20 Made In Minnesota Solar PV Panels
- Size (kW): 6.2kw
- Estimated annual kWh production: 8,040kw
- Approximate percentage of annual energy at park supplied by solar: 4.5%
- Demographics:
    - 74% People of Color
    - 38% under the age of 18 years old
    - 36% earn less than $35,000 annually

East Phillips – context

East Phillips – context



East Phillips – 3D view + highlights

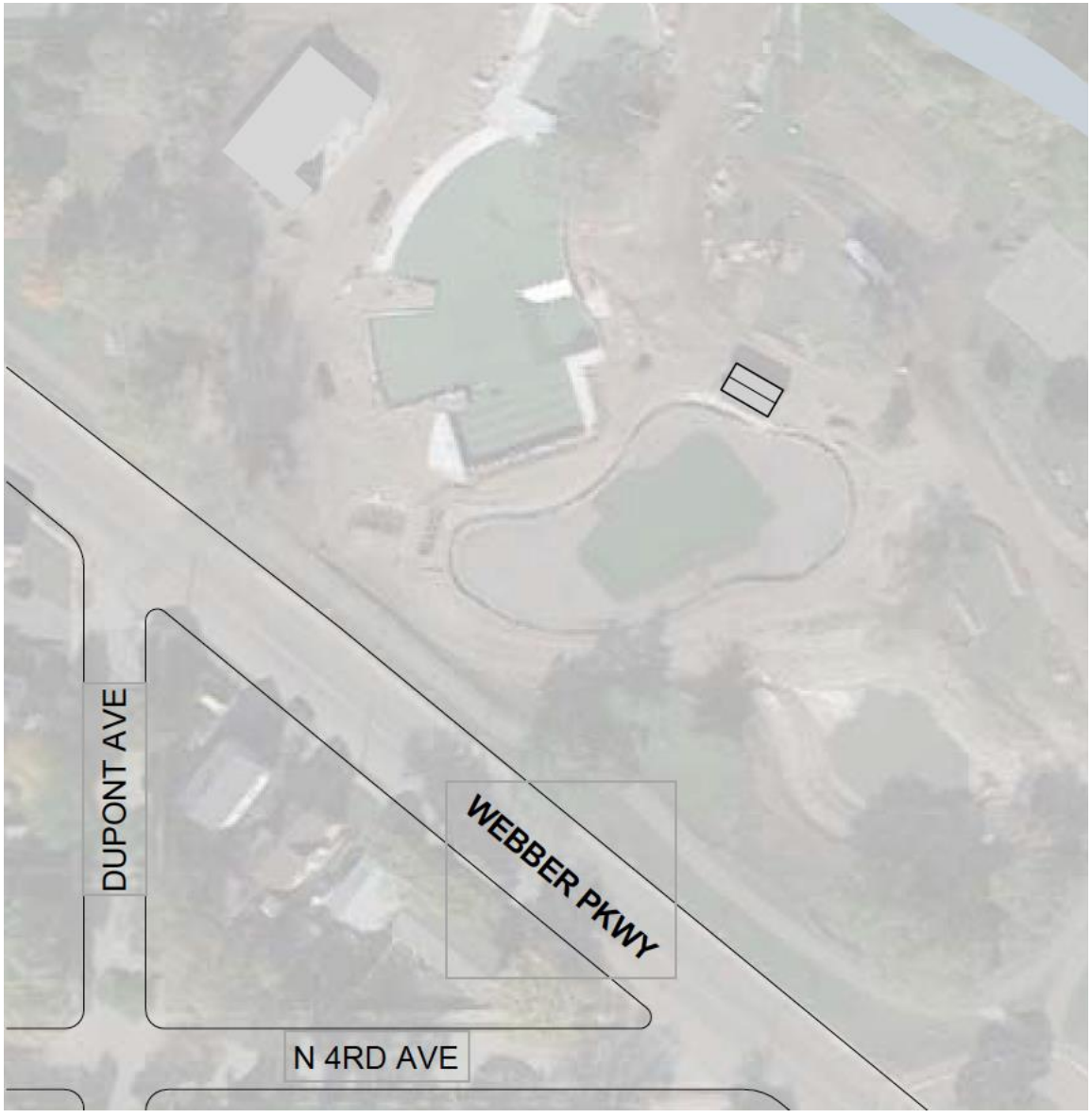


The solar installation at East Phillips Park is located on the south facing wall of the gymnasium, on the Community Center. Here are some facts regarding the installation:

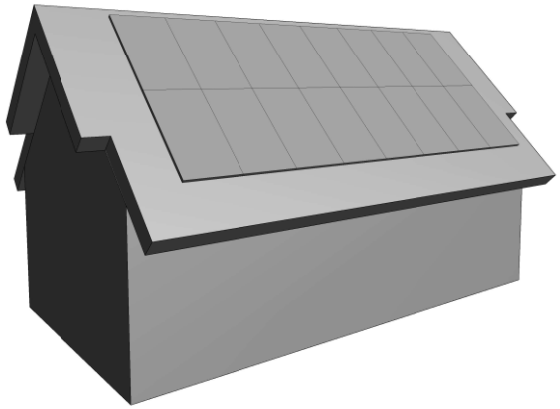
- 21 Made In Minnesota Solar PV Panels
- Size (kW): 6.510kw
- Estimated annual kWh production: 8,442kw
- Approximate percentage of annual energy at park supplied by solar: 6.8%
- Demographics:
    - 85% People of Color
    - 36% under the age of 18 years old
    - 44% earn less than $35,000 annually

Webber Park – context

Webber Park – context



Webber Park – 3D view + highlights



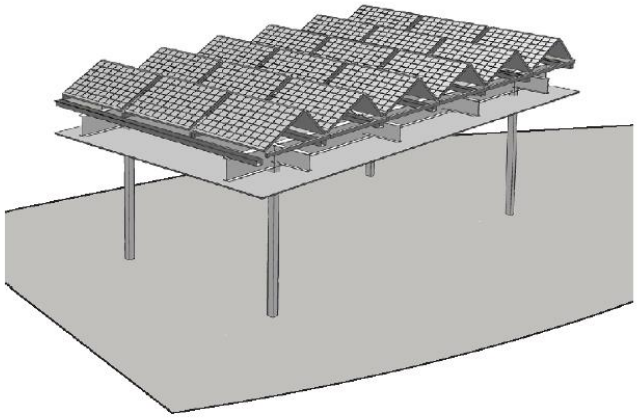
The solar installation at Webber Park is located on the pool pump house. Here are some facts regarding the installation:

- 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

Nokomis Beach – 3D view + highlights



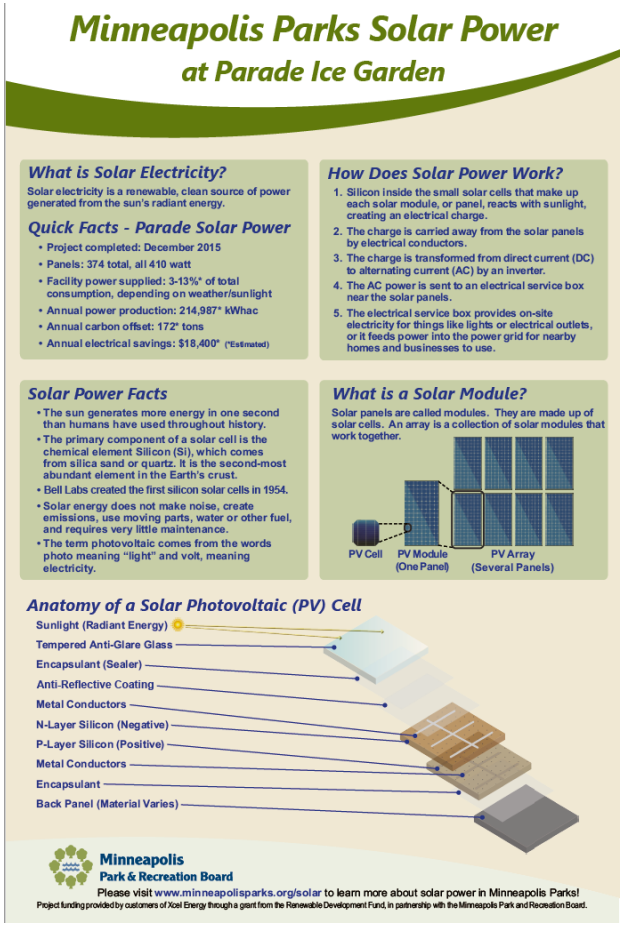
The solar installation is a shade structure at Lake Nokomis Beach. The masterplan for Lake Nokomis identified the need for additional shade at the beach area, so the structure is a fitting addition to the beach area.

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

CONNECTICUT GREEN BANK

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

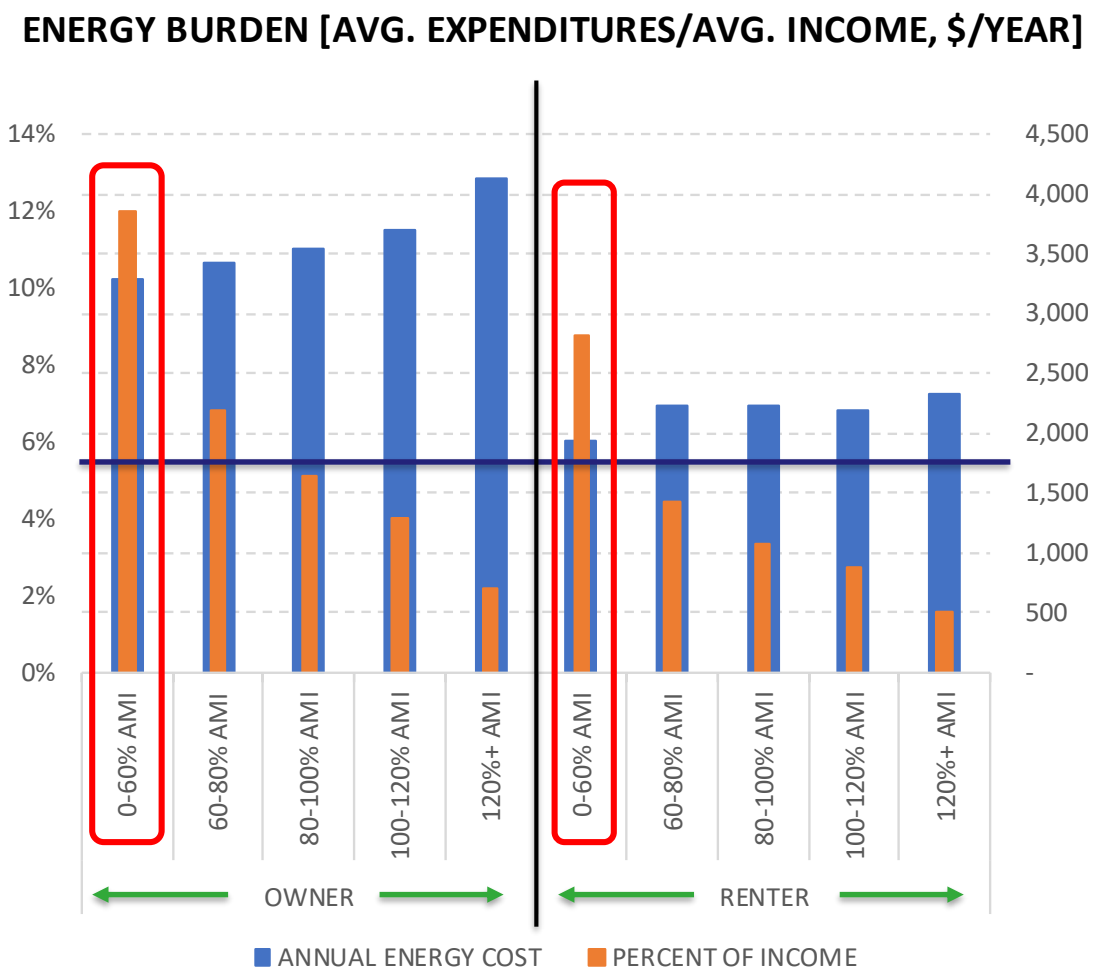
Creates jobs, lowers energy costs, and generates tax revenues

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

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)

AMI Bands	Avg. Household Income – MF
0-60%	$20,000
60-80%	$48,000
80-100%	$65,000
100-120%	$77,000
120%+	$131,000

To have meaningful impact on energy burdens we must provide *comprehensive solutions* that combine solar + EE

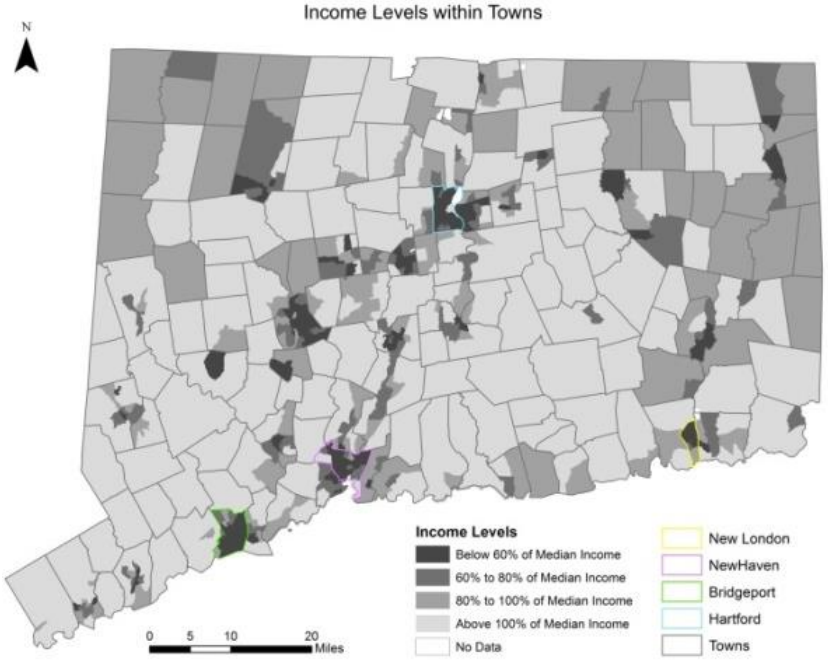
CT Low-to-Moderate Income Market: By the Numbers

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

CT Green Bank Definitions

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

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



REFERENCES
2016 ACS Census data

Low-to-Moderate Income Strategy

Tiered Incentive + Investment

CONNECTICUT GREEN BANK

gosolarCT

- 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

PosiGen Solar Solutions

- 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

CONNECTICUT GREEN BANK

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)

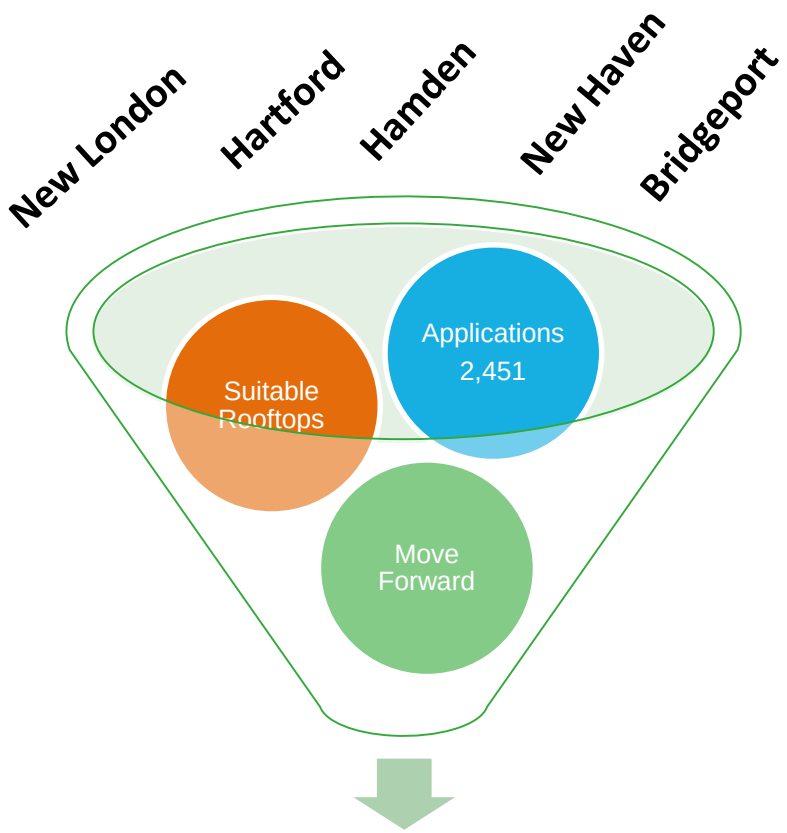
$10/month ESA
Energy Savings
<<Additional Savings>>
Solar + EE $ savings

Reasonable Energy Burden

Target $500 a year in savings after financing.

Solar for All Campaigns

Community-based marketing drives adoption



Closed Projects

1,615 / 9.8 MW

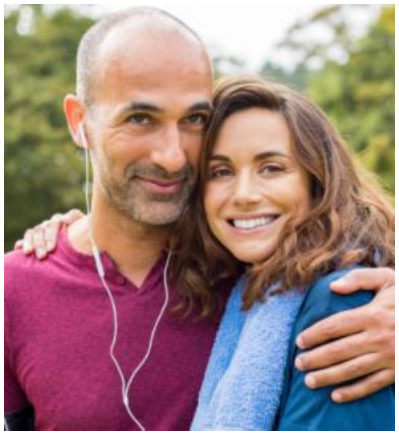
Installed Projects

1,491 / 9 MW

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
- Hot water heaters
- Heating & cooling
- Insulation

Webinar Link

Solar for All with PosiGen

Solar for All Campaign Progress

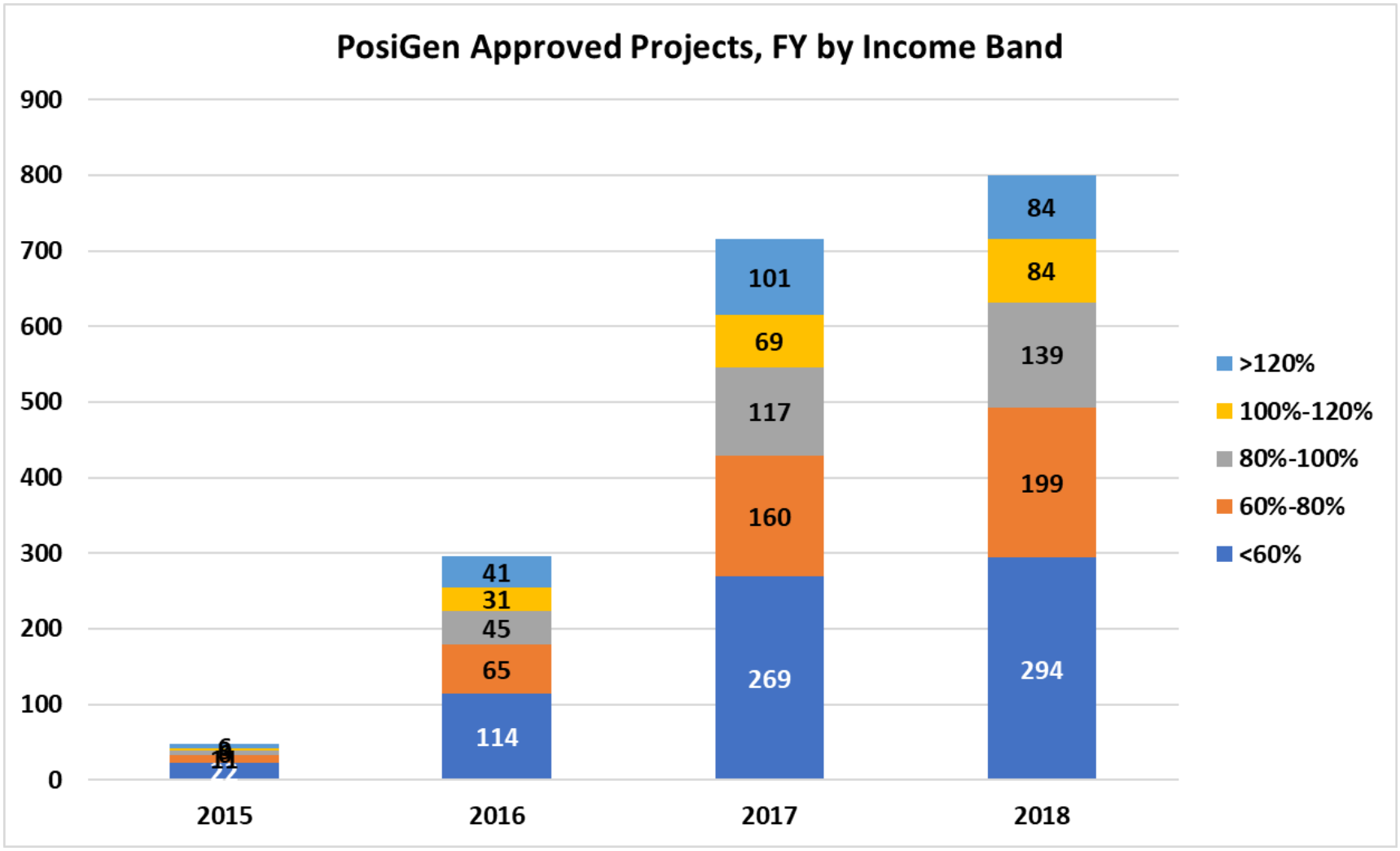
- ✓ 1,600+ contracts since 2015, ~10 MW of solar PV
- ✓ ~2/3 of contracts are LMI *(getting the LMI tiered incentive)*
- ✓ 75% of projects in census tracts <80% AMI

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

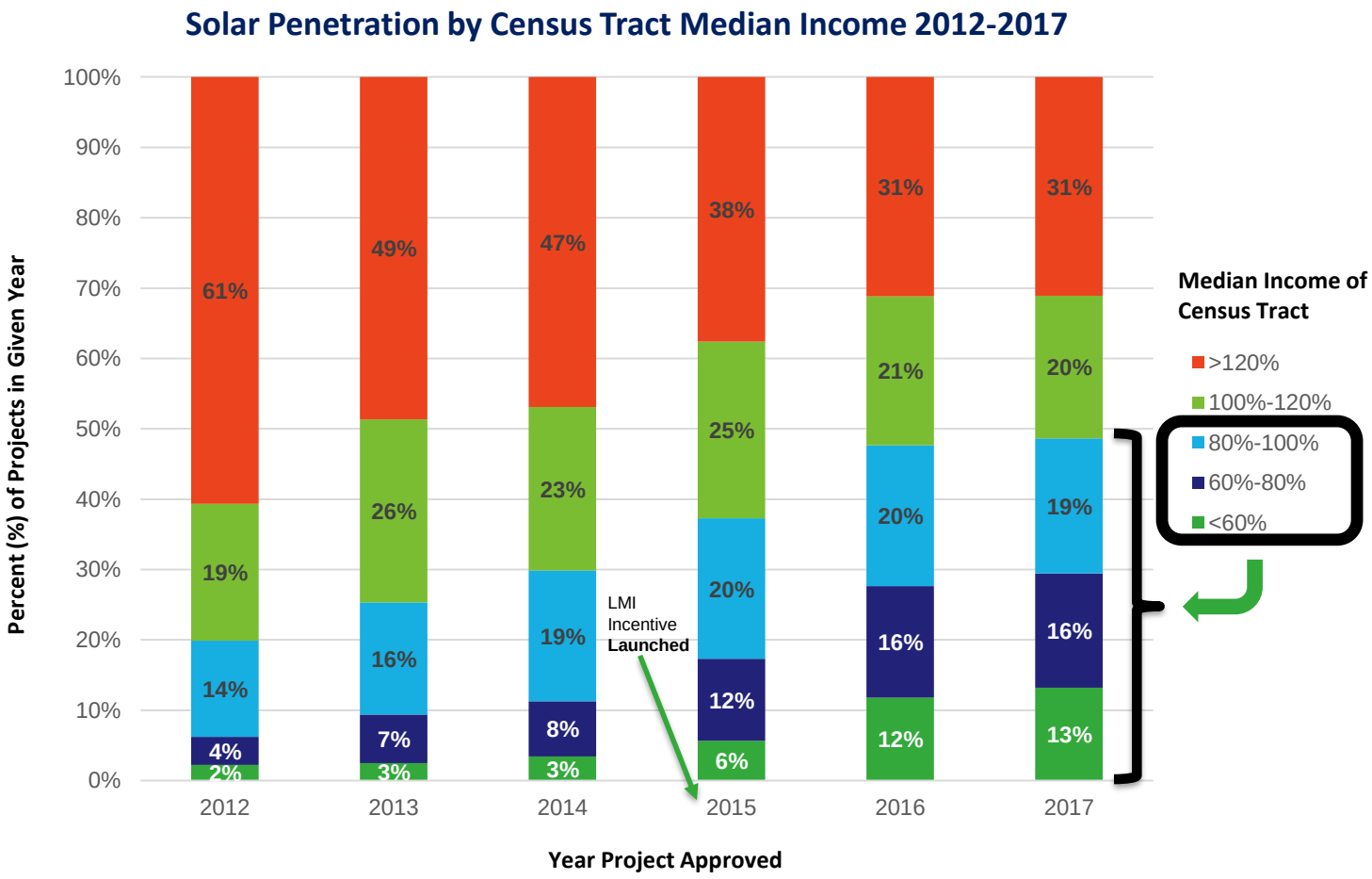
PosiGen Progress

Projects to date



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 in census tracts earning <100% of area median income grew from **17% in 2012 to 48% in 2017***

Mobilizing Investment for All

"Beyond Parity"

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

"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:

Kerry O’Neill
Vice President, Residential Programs
Kerry.Oneill@ctgreenbank.com
(860) 257-2884

The Power of Clean Energy Financing to Scale Inclusive Prosperity

August 2, 2018

Clean Energy States Alliance

PosiGen

**MAKE POWER,
SAVE POWER**

About PosiGen | Our Story

PosiGen

MAKE POWER,
SAVE POWER

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

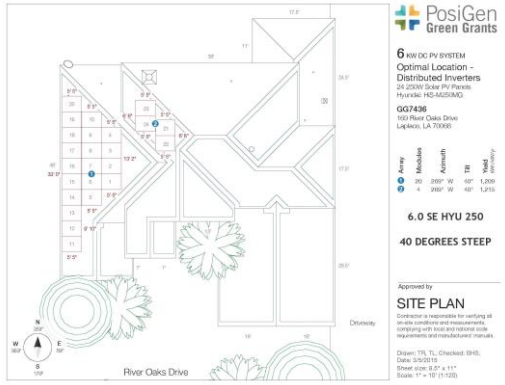
170 PosiGen Employees working to help families make power + save power

Operational Efficiency | Focus on Standardization

PosiGen

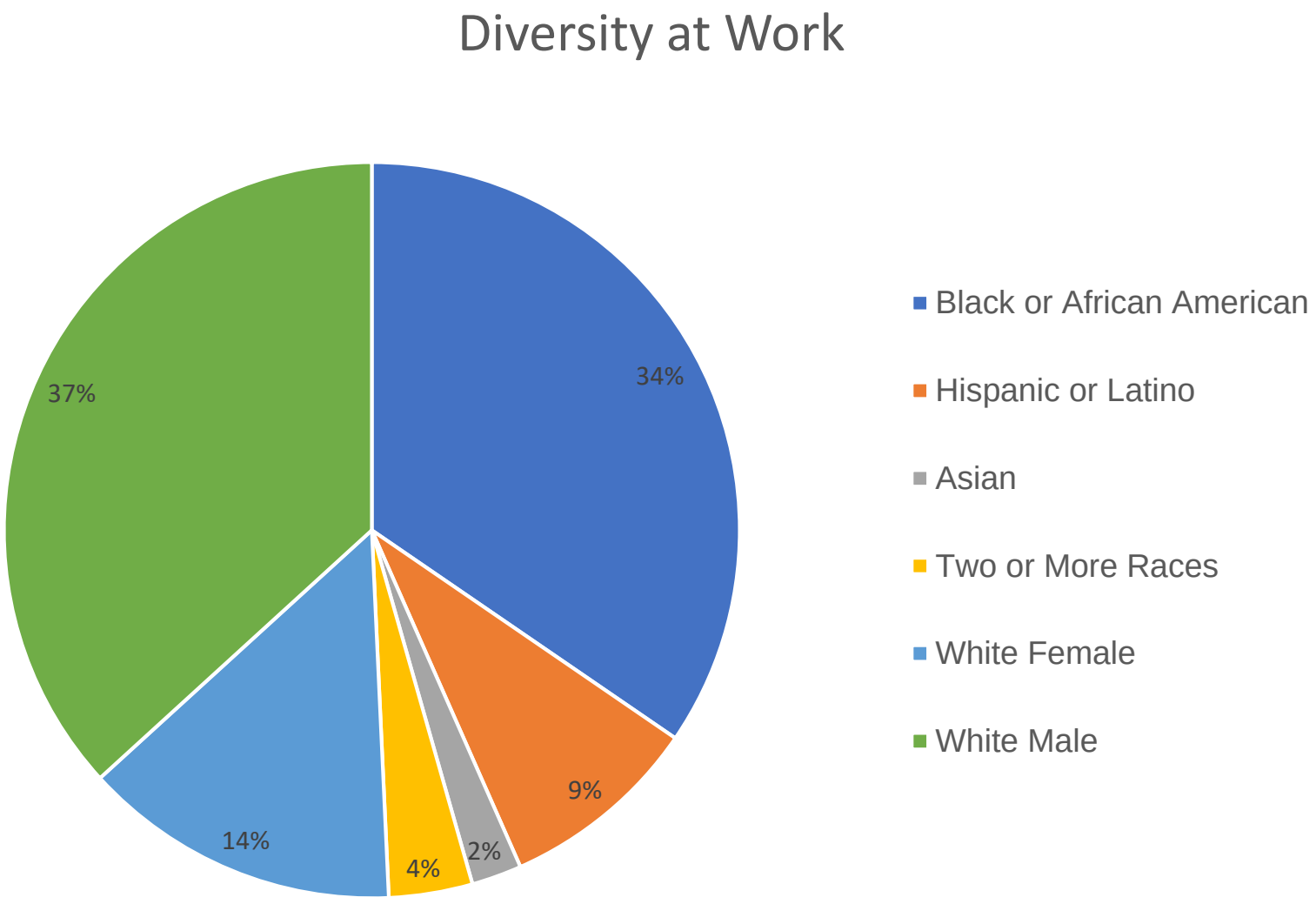
MAKE POWER,
SAVE POWER

The “Southwest” of Solar:



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

PosiGen Employees



PosiGen Employees: Diversity at Work

PosiGen
MAKE POWER, SAVE POWER

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 Posi-Gen 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

MAKE POWER,
SAVE POWER

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

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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

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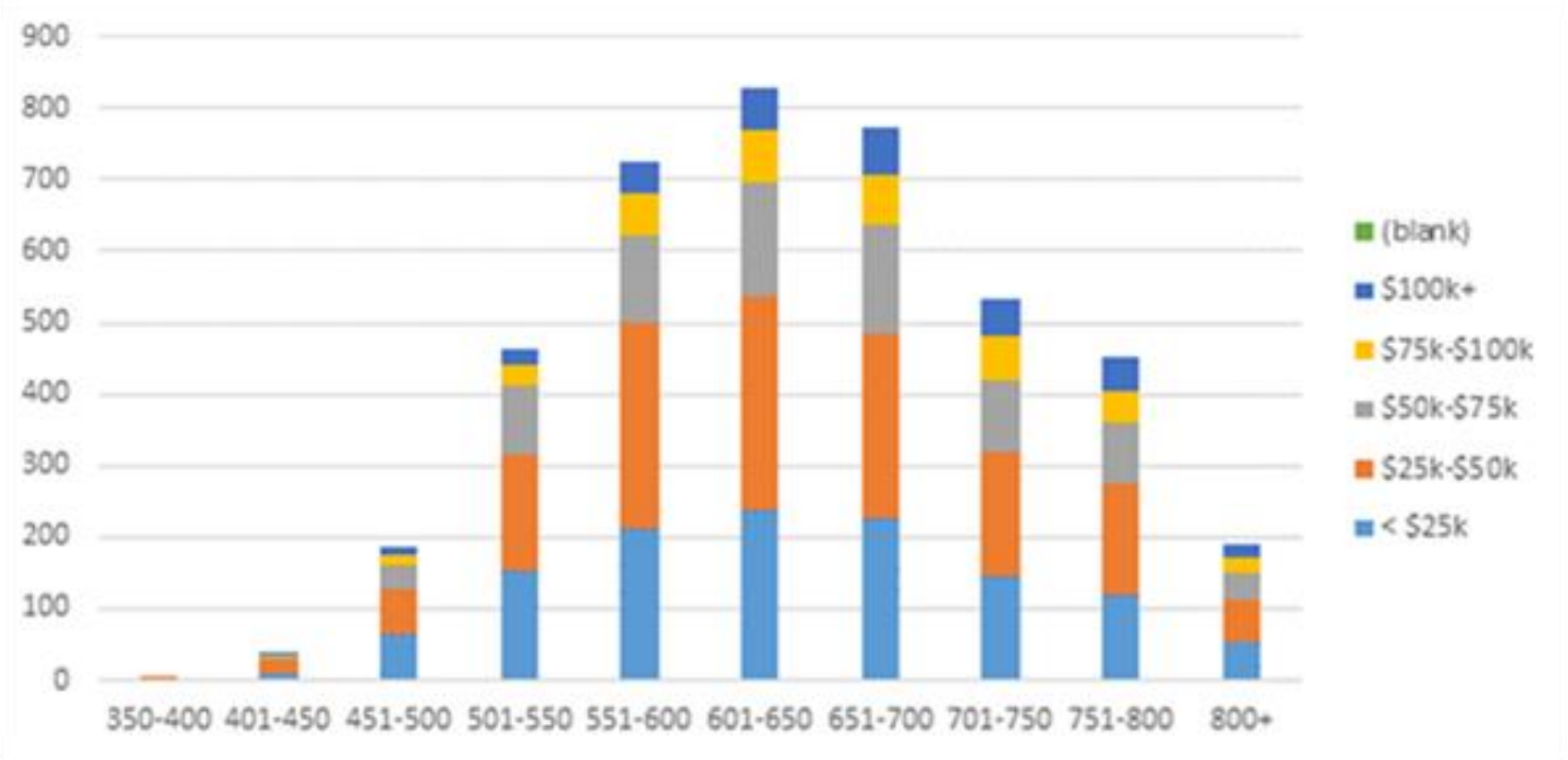
- Focused on serving low to moderate income homeowners, which is 50%+ of the 16.6 million single family, solar eligible homes
- Almost 3/4s of PosiGen installs are located in census tracts with an Area Median Family Income (AMI) at or below 120%
- Disconnect between income and credit score that should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

PosiGen

MAKE POWER,
SAVE POWER

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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