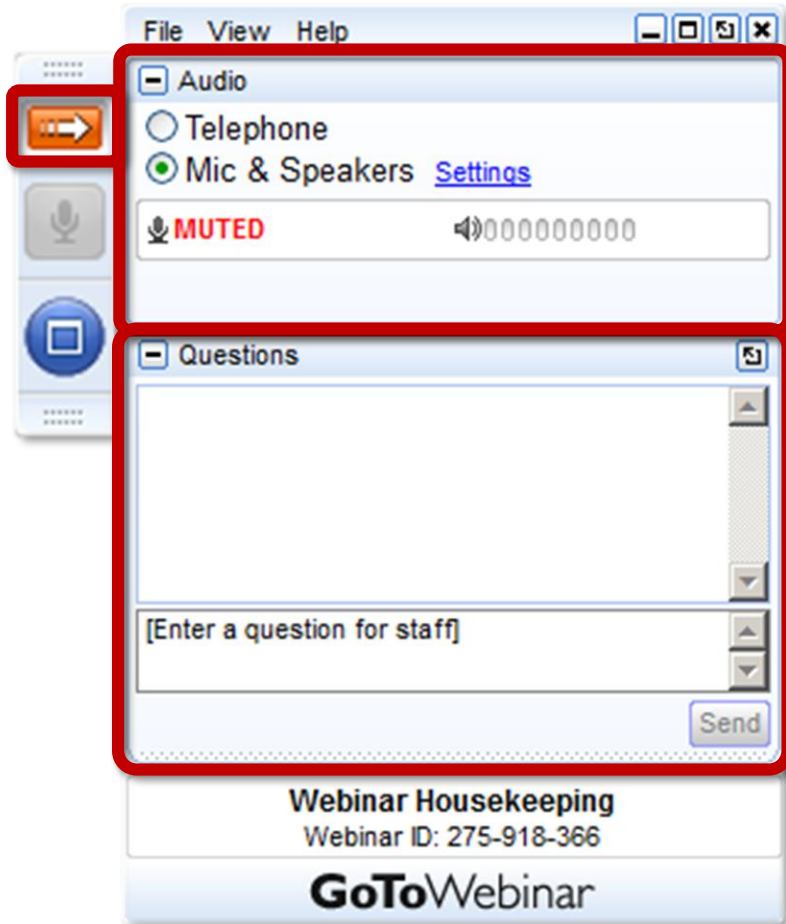


# Approaches for Involving Low-Income Communities with Solar

November 30, 2017



# Housekeeping



## Join audio:

- Choose Mic & Speakers to use VoIP
- Choose Telephone and dial using the information provided

Use the red arrow to open and close your control panel

Submit questions and comments via the Questions panel

This webinar is being recorded. We will email you a webinar recording within 48 hours. CESA's webinars are archived at [www.cesa.org/webinars](http://www.cesa.org/webinars)

Celebrating 15 Years of State Leadership

# Clean Energy States Alliance



Illinois Department of Commerce & Economic Opportunity



NYSERDA



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



# Sustainable Solar Education Project

A project to provide information to state and municipal officials on strategies to ensure distributed solar

- Remains consumer friendly
- Benefits low- and moderate-income households



The project is managed by the Clean Energy States Alliance (CESA) and is funded through the U.S. Department of Energy Solar Energy Technologies Office.



# Sustainable Solar Education Project Resources

The Sustainable Solar Education Project provides guides, webinars, and other resources.

A free **monthly e-newsletter** highlights solar equitability and consumer protection news from across the country.

[www.cesa.org/projects/sustainable-solar](http://www.cesa.org/projects/sustainable-solar)



**Clean Energy States Alliance**  
SUSTAINABLE SOLAR EDUCATION PROJECT  
**NEWSLETTER**

**Sustainable Solar Education Project Webinars**

**Bringing the Benefits of Solar to Low-Income Customers**  
*Thursday, May 18th, 1-2 pm ET*  
CESA will conduct a webinar on low-income solar program and policy design. The webinar will be based on a recently released CESA guide authored by Bentham Paulos titled [Bringing the Benefits of Solar to Low-Income Consumers](#). The guide identifies successful and promising approaches, offers factors policymakers should consider, and provides policy and program design recommendations for bringing the benefits of solar to low-income consumers. [Register here.](#)

**Crowd Financing Solar for Nonprofits Serving Low-Income Communities**  
*Thursday, May 25, 1-2 pm ET*  
Nonprofit community service providers that serve low-income communities have faced challenges in financing solar for their own facilities. One answer that has emerged is crowdfunding, in which many individuals each provide a small amount of money for a project. Crowdfunding can involve donations, or it can involve investments, in which the individuals who participate expect a financial return. In this webinar, Andreas Karelas, Executive Director of RE-volv, and Todd Bluechel, Vice President of Marketing and Sales at CollectiveSun, will present two models that rely on crowdfunding to enable nonprofits to adopt solar. [Register here.](#)

**Community Solar for Low- and Moderate-Income Consumers**  
*Thursday, June 1, 1-2 pm ET*  
Because community solar can be made accessible to renters and can include flexible terms, it holds promise for spreading the benefits of solar to low- and moderate-income (LMI) consumers. In this webinar, Kelly Roache, Senior Program Manager at Solstice, and David Miller, Senior Vice President at Alpine Bank,

**MAY 2017**  
The Sustainable Solar Education Project provides information and educational resources to state and municipal officials on strategies to ensure distributed solar electricity remains consumer friendly and benefits low- and moderate-income households. The project is managed by the Clean Energy States Alliance (CESA) and is funded through the U.S. Department of Energy SunShot Initiative's Solar Training and Education for Professionals program.  
The Sustainable Solar Education Project Newsletter reports on issues related to solar equitability and consumer protection.  
For more information about the Sustainable Solar Education Project, please visit our [website](#).

[cesa.org/projects/sustainable-solar](http://www.cesa.org/projects/sustainable-solar)



# Approaches for Involving Low-Income Communities with Solar

- One of a series of webinars this fall and winter on low and moderate income solar program design.
- Learning objectives for this webinar:
  - To learn about **proven approaches** for involving low-income communities with solar.
  - To learn the **value of partnering** with community members and existing community organizations.
  - To learn about specific **program models** that have enabled low-income participation in solar.

# Panelists

- **Beth Galante**, Vice President of Business Development & Government Relations, PosiGen
- **Justine Blanchet**, Director of Family Services, Grid Alternatives



Elizabeth Galante,  
Vice President of Business Development

**Approaches for Involving Low-Income  
Communities with Solar**

**November 30, 2017**



# MEET POSIGEN

## Our Mission and Values

**We extend the benefits of solar energy and energy efficiency to low-to-moderate income (“LMI”) families nationwide - in a profitable and sustainable manner.**



- PosiGen creates unprecedented access to the benefits of clean energy and energy efficiency
- Customers are not shut-out based on FICO score or income
- Industry-leading low acquisition and installation costs create a scalable, profitable business model
- Energy efficiency upgrades enhance cost savings and improve home comfort, durability and air quality
- Standardized lease and fixed flat lease payments eliminate confusion and sustain customer savings
- The LMI community is represented in both PosiGen’s customer base and its employee roster

# MEET POSIGEN

## Our Low to Moderate Income Focus:

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

Customer marketing targeted to media outlets, neighborhoods, local non-profits and government partnerships designed to reach and foster trust in the lower income community

Servicing homeowners in Louisiana, Connecticut, New York, and Florida

## PosiGen by the Numbers:



11,000+ Solar Installs between LA, CT, NY, and FL



70 Megawatts Total installed megawatts for entire customer base in CT and LA



157 PosiGen Employees working to help homeowners make power and save power

# PosiGen Customers | Lower Income/Credit Score, not Sub-Prime

**PosiGen's fixed, all-inclusive** lease is financially and environmentally superior to loans or power purchase agreements 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



Need fixed monthly expense predictability due to significant 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 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.



# PosiGen Employees: Diversity at Work



**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.

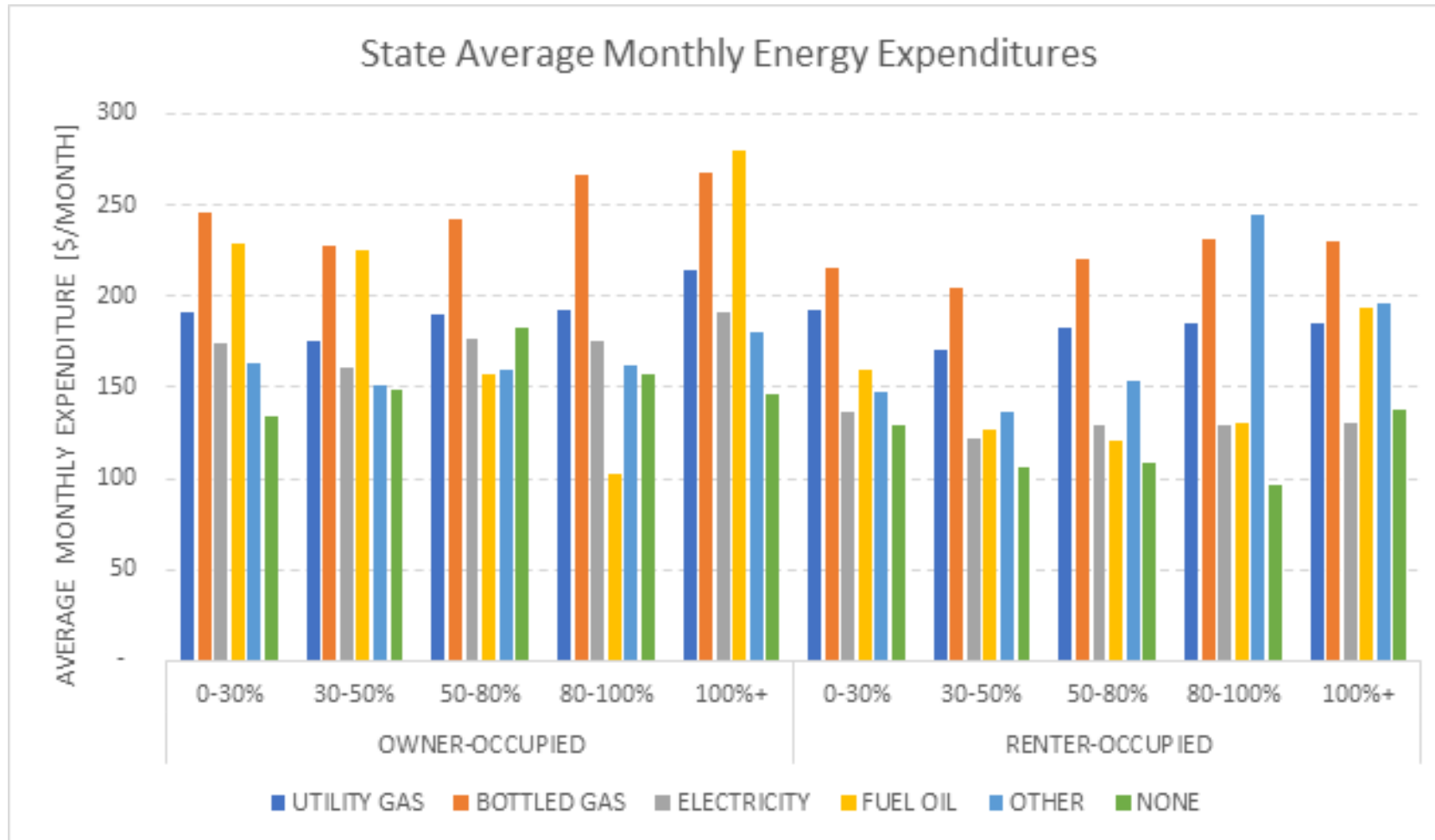


**Glynn Woodall, Operations Supervisor, Louisiana**  
I began my career in solar with another company as an installer in 2012. I was ready for a new opportunity and joined PosiGen in 2013. I began as a Level 2 QC Technician and have worked my way up to Operations Supervisor. I aim to

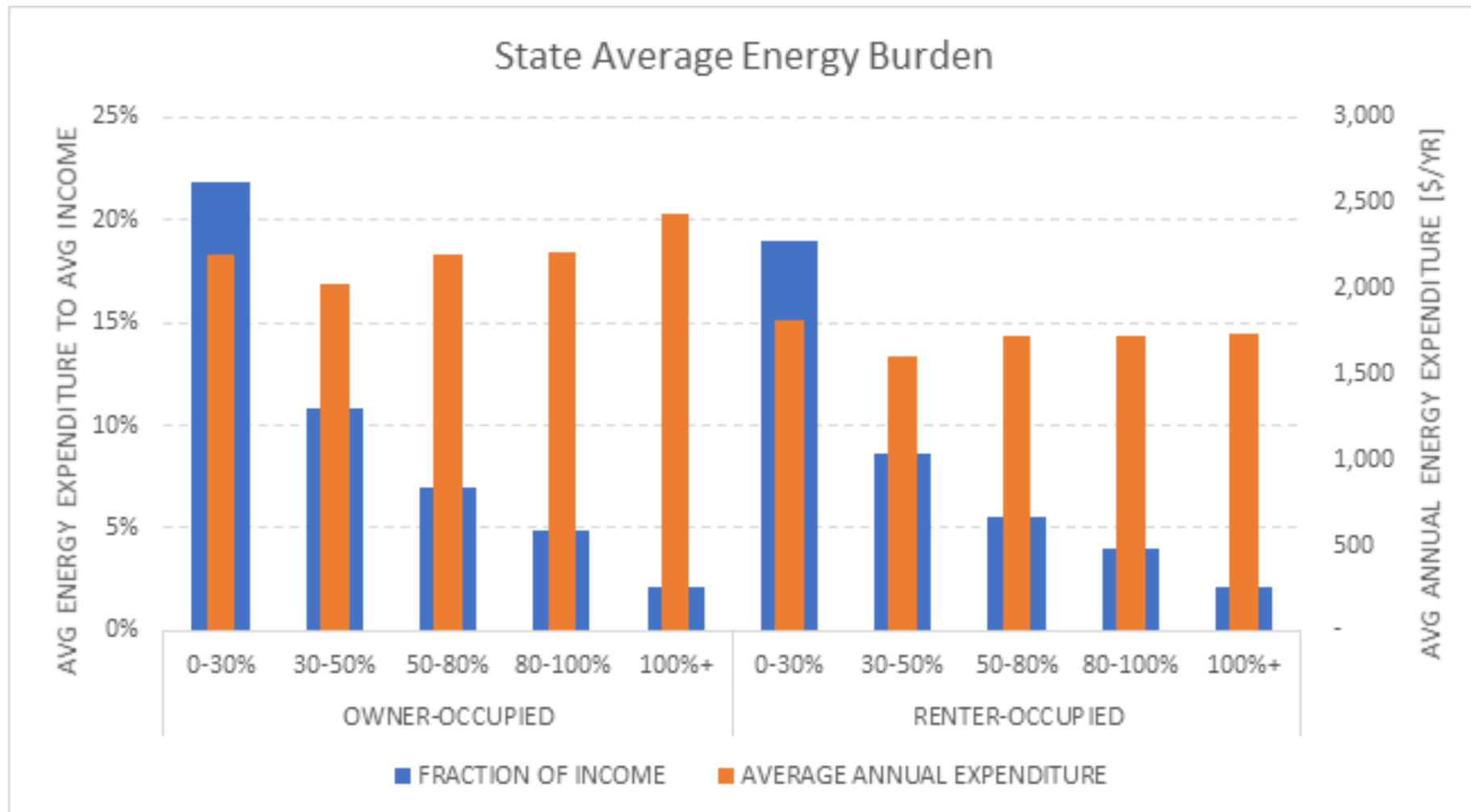
work as Operations Manager and PosiGen's Licensed Electrician. What I like most about PosiGen is the people I work with. The team members that I work with know what needs to happen to help the company succeed. We work hard every day to make sure that happens.  
**2013** - Level 2 QC Technician

**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

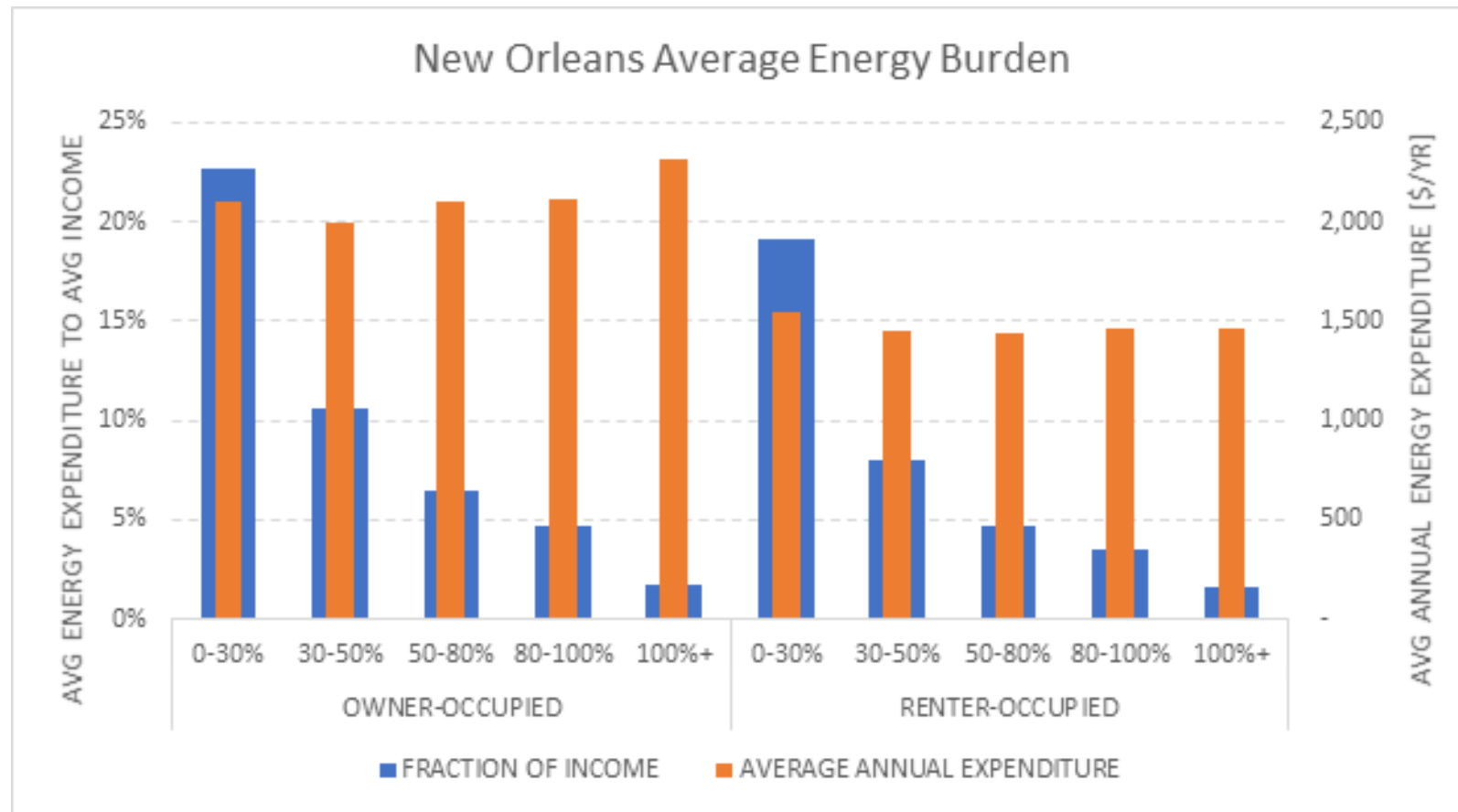
# Louisiana: Extreme Energy Poverty



# Louisiana: Extreme Energy Burden as % of Income & Total per Year



# New Orleans: Extreme Energy Burden as % of Income and Total per Year

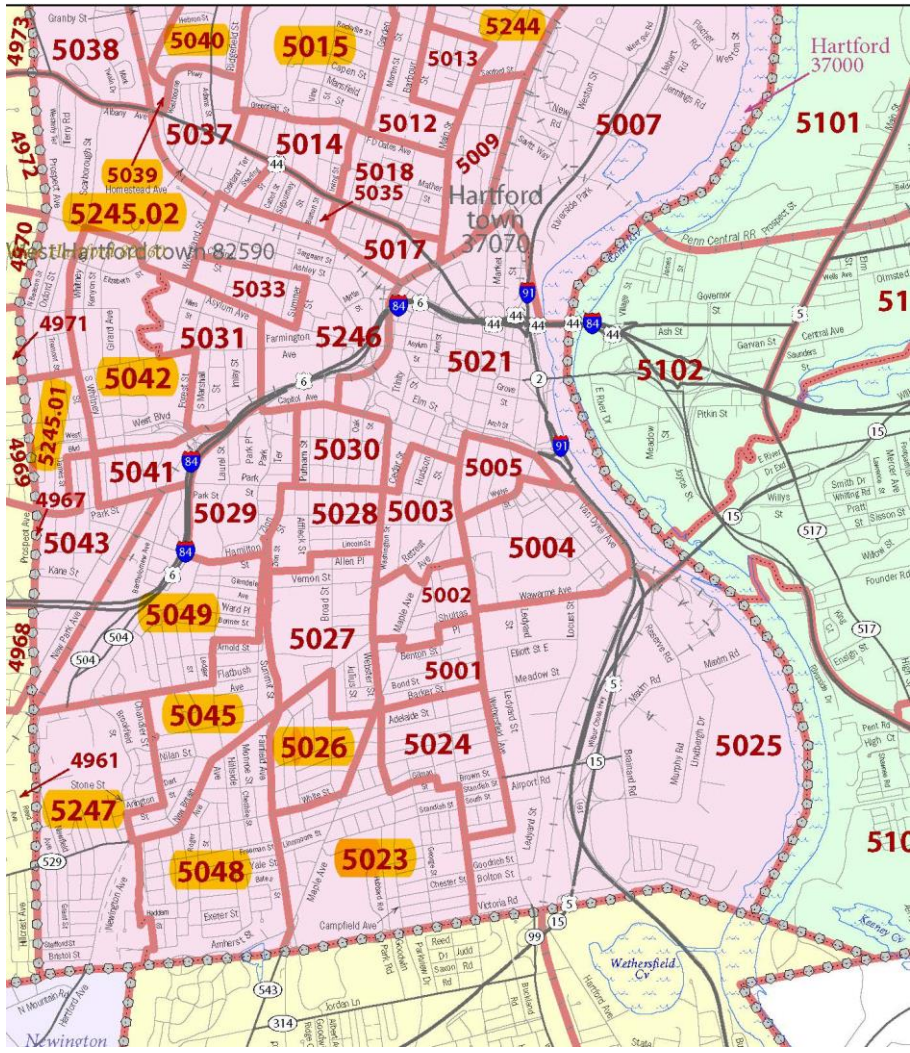




## PosiGen's Approach to Involving Low-Income Communities with Solar + Energy Efficiency:

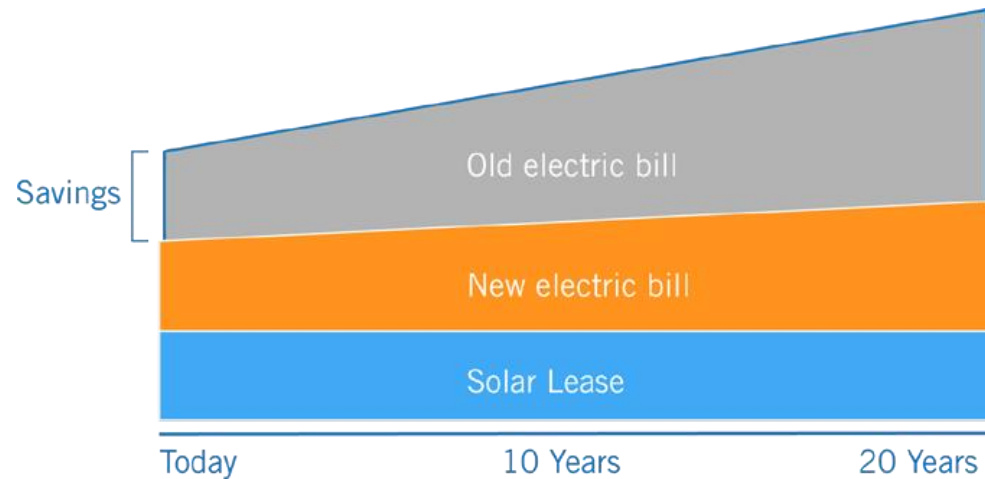
- IDENTIFY low to moderate income communities with high homeownership rates, older building stock, high utility rates/average monthly rates
- CONNECT with state & local government, community non-profits, & small businesses to educate about the program and nurture supportive networks to aid in outreach to low income homeowners
- INSTALL early adopters and encourage them to host house parties, provide social media and marketing support, and refer friends, family and co-workers
- HIRE local sales team – and ideally customers – to foster community trust, relatable representatives, and access to their support networks
- PARTNER with state & local governments, community groups, and local contractors to leverage their relationships
- INVEST in local media – weekly newspapers, community radio, popular weather apps, public transportation
- INCENTIVIZE your customers to become your best sales team – referrals are the #1 source of new adopters
- DELIVER clear benefits to your customers so you become a trusted community partner over time

# IDENTIFY low to moderate income communities with high homeownership rates, older building stock, high utility rates/average monthly rates: Hartford example



# DELIVER SAVINGS

## Customer Value Proposition



# \$486

Average savings with Solar and Energy Efficiency in Connecticut.

### A Powerful Combination

PosiGen provides 20%+ more savings than solar -only products. PosiGen's best-in-class installation cost allows it to perform additional energy efficiency upgrades at the same cost as a solar-only project

MAKE POWER + SAVE POWER | October 2017



Selling Savings You Can Feel

# PosiGen's Approach to Involving Low-Income Communities with Solar + Energy Efficiency:



**You're Invited!**

to join

**Habitat for Humanity**

and

**Operation Fuel**

For a Solar Info Session  
November 29th.

Hosted By:

 **PosiGen**  
Solar Energy and Energy Efficiency

 **Hartford Area Habitat for Humanity**  
"Come Together. Build Together."

 **Operation Fuel, Inc.**  
WE'RE ALL PART OF THE OPERATION

 **CONNECTICUT GREEN BANK**



Solar Energy and Energy Efficiency

Elizabeth Galante,  
Vice President of Business Development  
O (504) 293-4819 C (504) 339-5544  
[Bgalante@PosiGen.com](mailto:Bgalante@PosiGen.com)

**November 30 2017**



# Powering Communities

**Justine Blanchet - Director of Family Services**

# Why Low-Income Solar?

- Spend up to 4x more of their income on energy costs
- Underserved by the growing solar industry
- Additional barriers to access for solar technology and jobs
- Disproportionately impacted by pollution and climate change

# About GRID



- Nation's Largest Nonprofit Solar Installer
- Single-Family Solar, Multifamily Solar, Community Solar
- Operate in California, Colorado, Mid-Atlantic region (Maryland, D.C., Virginia and Delaware)
- National Tribal and International Programs



# Vision

A successful transition to clean energy that includes everyone.

# Mission

Make renewable energy technology and job training accessible to underserved communities.

# Key Impacts

- ❖ People
- ❖ Planet
- ❖ Employment



# Our Growing Impact



39

Megawatts of  
solar for 9,400  
families



\$321,027,713

Lifetime energy  
savings



34,906

Participants  
trained



833,488

Tons of greenhouse  
gas emissions  
prevented

# Our Unique Approach



- We go where the client is
- We speak their language and are culturally aware
- We educate for informed decision-making
- We partner with other entities
- We leverage funds for maximized savings, no upfront cost and no financial liability
- We take care of everything
- We connect to other services
- We adapt to meet needs
- We train job seekers and connect to employers

# In Practice



## California SASH/LIWP Programs

- Rebates coverage up to 70% of system cost
- Consumer protection - including min. 50% savings
- Energy efficiency education & implementation
- Workforce development requirement

## City of Richmond, CA

- Joint community outreach and education
- Gap financing
- Home repair & re-roofing

# In Practice



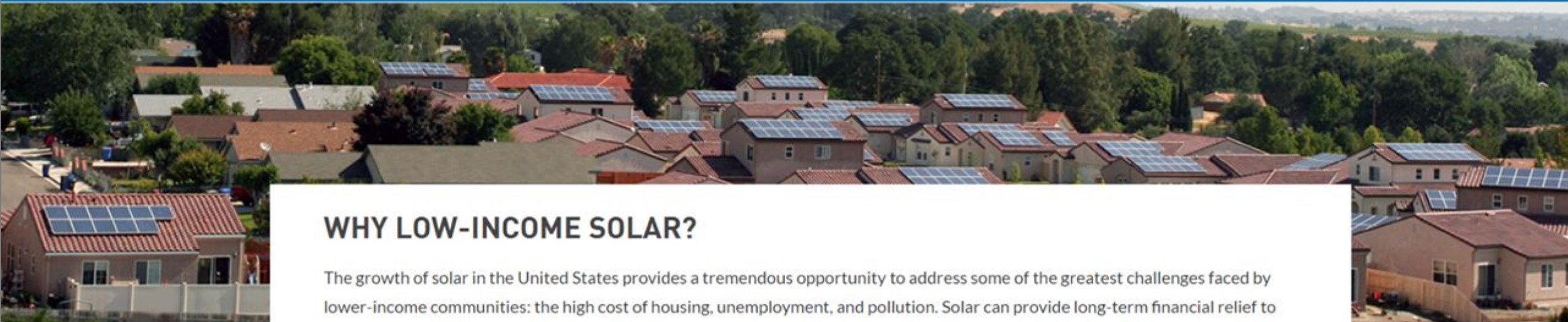
## Colorado Community Solar Partnerships

- Outreach partnerships
- Target 50% savings, on-bill crediting
- Sweat equity/workforce development
- Rural electric cooperative ownership
- Long-term sustainability

# Best Practices



- Input from key stakeholders essential in program design to adapt to differing needs
- Integration of consumer protection and education in statute and design
- Maximization of benefits for LI communities
- Deep community partnerships
- Holistic approaches with layered services and multiple bottom lines
- Address additional barriers to access



### WHY LOW-INCOME SOLAR?

The growth of solar in the United States provides a tremendous opportunity to address some of the greatest challenges faced by lower-income communities: the high cost of housing, unemployment, and pollution. Solar can provide long-term financial relief to families struggling with high and unpredictable energy costs, living-wage employment opportunities in an industry adding jobs at a rate of 20 percent per year, and a source of clean, local energy... [\[Read more\]](#)



SINGLE-FAMILY SOLAR



MULTIFAMILY HOUSING



COMMUNITY SOLAR



WORKFORCE DEVELOPMENT



Connect with us!  
[www.gridalternatives.org](http://www.gridalternatives.org)



[facebook.com/gridalternatives](https://facebook.com/gridalternatives)



[@GRID](https://twitter.com/GRID)

Justine Blanchet  
[jblanchet@gridalternatives.org](mailto:jblanchet@gridalternatives.org)



# Q&A

- **Justine Blanchet**, Director of Family Services, Grid Alternatives
- **Beth Galante**, Vice President of Business Development & Government Relations, PosiGen Solar
- **Diana Chace**, Program Associate, Clean Energy States Alliance (moderator)



# Upcoming Webinars

## **Connecticut's Low- and Moderate-Income Solar Customer Segmentation Analysis**

*Tuesday, December 5, 3-4pm ET*

## **Follow-Up Discussion on Customer Acquisition for LMI Solar Programs**

*Thursday, December 14, 1-2pm ET*

Read more and register at [www.cesa.org/webinars](http://www.cesa.org/webinars)



# Contact Information

## SUSTAINABLE SOLAR EDUCATION PROJECT

Diana Chace  
Program Associate, CESA  
[diana@cleanegroup.org](mailto:diana@cleanegroup.org)

Visit our website to learn more about the Sustainable Solar Education Project  
and to sign up for our e-newsletter:

[www.cesa.org/projects/sustainable-solar](http://www.cesa.org/projects/sustainable-solar)

Find us online: [www.cesa.org](http://www.cesa.org)

[facebook.com/cleanenergystates](https://facebook.com/cleanenergystates)

@CESA\_news on Twitter

