



LOW-INCOME SOLAR POLICY GUIDE

STATE	LEGISLATION	RULEMAKING OR PROCEEDING	PROGRAM <sup>1</sup>	INCENTIVES	NOTES
CA	<a href="#">Assembly Bill 2723 of 2009</a>  <a href="#">Assembly Bill 217 of 2013</a>	<a href="#">CPUC Rulemaking R.12-11-005</a>	<a href="#">Single Family Affordable Solar Homes (SASH)</a>	\$3.00 per watt	California's SASH program provides solar incentives to qualifying affordable single-family housing. The SASH program provides homeowners fixed, up front, capacity-based incentives to help offset the upfront cost of a solar electric system. Program goals include: (1) decreasing electricity usage by solar installation and reduce energy bills without increasing monthly expenses; (2) to provide full and partial incentives for solar systems for low-income participants; (3) offering the power of solar and energy efficiency to homeowners; (4) decreasing the expense of solar ownership with higher incentives; (5) to develop energy solutions that are environmentally and economically sustainable; and (6) to Provide job training and employment opportunities in the solar energy and energy efficiency sectors of the economy.

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<sup>1</sup> This is not meant to be a comprehensive list of all low-income single-family solar programs nationally, but rather highlight successful elements of a few programs.



LOW-INCOME SOLAR POLICY GUIDE

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CA	<a href="#">Assembly Bill 327 of 2013</a>	<a href="#">CPUC Rulemaking R.14-07-002   Decision 18-06-027</a>	<a href="#">Single-family Affordable Solar Homes Program (SASH)</a>	\$3.00 per watt	The Disadvantaged Communities - Single-Family Homes (DAC-SASH) Program, modeled after the SASH Program, provides up-front financial incentives for the installation of rooftop solar generating systems. The program also incorporates job training objectives and to develop a trained workforce.
CO		<a href="#">US Dept of Energy WAP Memorandum 024</a>	Colorado Energy Office (CEO) Rooftop Solar PV Program  <a href="#">CO Public Service Company - Renewable Energy Compliance Plan Non-Unanimous Comprehensive Settlement Agreement</a>	The CO Energy Office has utilized the maximum \$3,545 per array available under WAP.  Xcel Energy provides incentives totaling \$2.50 per installed watt to offset the remaining costs of the solar PV system. These incentives are paid from the Renewable Energy Standard Adjustment (RESA) account.	The CEO Weatherization Assistance Program (WAP) offers rooftop solar PV to its clients on a limited basis. Colorado is the first state in the nation to receive approval from the U.S. Department of Energy (DOE) to integrate rooftop PV into WAP. The CEO WAP includes rooftop PV as a measure to specifically target expensive residential electricity expenditures. WAP anticipates being able to save each of its rooftop PV clients more than \$400 annually by reducing electricity costs. Rooftop PV will be installed on a limited number of homes that meet certain criteria to ensure they will provide a high return on investment.



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CT			<p><a href="#">Residential Solar Investment Program</a></p> <p><a href="#">Solar for All with PosiGen</a></p>	<p>First 10 kW = \$0.11/kWh Second &gt; 10 kW = \$0.055/kWh</p> <p>In partnership with the CT Green Bank, Posigen offers no-money down solar leases for low-income consumers, as well as energy efficiency improvements. This offering targets an average of \$500 per year savings for participating customers.</p>	<p>The Connecticut Green Bank has developed a suite of offerings to expand access to clean energy for low- and moderate-income families and also for households with low credit scores.</p> <p>The Connecticut Green Bank provides PosiGen with subordinated debt capital to support its solar lease fund.</p>



LOW-INCOME SOLAR POLICY GUIDE

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CT			<a href="#">Smart-E Loan</a>	Unsecured loan with no application fee and no prepayment penalty. Interest rates are as low as 4.49%, with lower rates available for “bundling” multiple energy measures such as energy efficiency and solar. The loan is available to customers with FICO scores above 580 and a debt-to-income ratio of at least 50%.	The Connecticut Green Bank also partners with Community Development Financial Institutions (CDFIs) and local credit unions to offer interest rate buy-downs and a loan loss reserve to support low-interest loans for low-income and low-credit-score customers.



LOW-INCOME SOLAR POLICY GUIDE

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D.C.	<a href="#">B20-0057   Community Renewable Energy Act of 2013</a>  <a href="#">B21-0650   Renewable Portfolio Standard Expansion Amendment Act of 2016</a>	<a href="#">Code of the District of Columbia   § 8-1774.16. Solar for All Program</a>  <a href="#">D.C. Solar for All Implementation Plan</a>	<a href="#">Solar For All</a>		<p>Comprehensive program that includes single-family, multifamily affordable housing, and community solar projects. Solar for All will provide the benefits of solar electricity to 100,000 low-income households (at or below 80% Area Median Income) and reduce their energy bills by 50% (based on the 2016 residential rate class average) by 2032.</p>
HI	<a href="#">Act 211, Session Laws of Hawaii 2013</a>  <a href="#">Order 33715</a>	<a href="#">Final Decision and Order in Docket No. 2011-0186</a>	<a href="#">Green Energy Money Saver (GEM\$) On-Bill Program</a>	<p>To determine eligibility for the program there are only a few requirements: (1) no disconnection notices over the past 12 months; (2) must have a post-installation minimum estimated bill savings of at least 10%; and (3) eligible households must be Low and Moderate-Income.</p>	<p>These are fixed rate loans for solar PV and energy efficiency projects, that are paid back in monthly installments on the household's electric bill. Eligibility is based on 12 on-time consecutive payments of electric bills. The loan obligation is attached to the household electric meter, not the resident.</p>



LOW-INCOME SOLAR POLICY GUIDE

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<p><b>IL</b></p>	<p><a href="#">SB2814 (Public Act 99- 0906)</a></p>	<p><a href="#">Docket 17-0838</a></p>	<p><a href="#">Illinois Solar For All Program</a></p>	<p>Installers are incentivized to target low-income households when selling and leasing solar panels, this creates a cost savings that is passed on to the consumer.</p>	<p>Program participants are guaranteed no upfront costs, no ongoing costs or fees that exceed 50% of the value of the energy produced. To be eligible, household income must be 80% or below the area median income or live within a designated environmental justice community.</p>
<p><b>MA</b></p>	<p><a href="#">Ch. 75 of the Acts of 2016</a></p>	<p><a href="#">Dept. of Energy Resources SMART Program Rules</a>  Dept. of Public Utilities Docket D.P.U. 17-140</p>	<p><a href="#">Solar Massachusetts Renewable Target (SMART) Program</a></p>	<p>The program provides payments to residential users based on a fixed rate per kilowatt-hour (kWh). DOER splits participants into blocks, based on the size of their solar systems, block size determines how much they receive in financial compensation (Capacity Block Compensation Rate). The block you fall in is determined by how much solar power you</p>	<p>The SMART Program began with 17 projects totaling 53.273 MW of solar PV.</p>



LOW-INCOME SOLAR POLICY GUIDE

				<p>produce, which determines the level of compensation a household receives.</p> <p>Capacity Block Compensation Rates are: - Less than or equal to 25 kW (low-income) – \$0.322 per kWh - Less than or equal to 25 kW – \$0.28 per kWh - 25 kW to 250 kW – \$0.21 per kWh - 250 kW to 500 kW – \$0.175 per kWh - 500 kW to 1,000 kW – \$0.154 per kWh - 1,000 kW to 2,000 kW – \$0.14 per kWh</p>	
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LOW-INCOME SOLAR POLICY GUIDE

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<b>MA</b>		<a href="#">Massachusetts Residential Solar Loan Program Design</a>	<a href="#">Mass Solar Loan</a>	<p>The program provides three types of incentives to support low- and moderate-income households: (1) In Interest Rate Buy Down: Low-income customers are eligible for a 1.5% interest rate buy down; (2) Loan Loss Reserve: Lenders to Low- or Moderate-income customers are eligible for additional incentives to help their low-credit score customers go solar; (3) Income-Based Loan Support: Low- or Moderate-income customers may be eligible for an additional incentive applied directly to the loan principal, paid directly to the lender as a portion of the loan principal when the project is complete. Low Income customers are eligible for a 30% reduction up to \$10,500. Moderate Income customers are eligible for a 10% reduction up to \$3,500</p>	<p>In March 2014 DOER announced that it committed \$30 million of RPS Alternative Compliance Payment funds to establish the Program. The program will use credit enhancement to encourage solar lending. DOER seeks to enable cash-flow positive loans, and to provide sufficient risk mitigation.</p>





LOW-INCOME SOLAR POLICY GUIDE

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