



# RSIP Low-to-Moderate Income (LMI) Incentive Overview

8/3/2015



# RSIP Progress to Date

## Income Distribution by Census Tract



Income Level (AMI)	# of Census Tracts	Tract Pop.	# of Projects	Projects per Capita	Installed Capacity (kW)	Installed Capacity per Capita
Less than 60%	158	586,109	410	0.07%	2,370	0.40%
60-80%	77	348,375	731	0.21%	4,766	1.37%
80-100%	186	825,379	2,462	0.30%	16,857	2.04%
100-120%	173	753,320	3,875	0.51%	28,647	3.80%
More than 120%	230	1,053,233	5,652	0.54%	43,630	4.14%
<b>Total</b>	<b>824</b>	<b>3,566,416</b>	<b>13,310</b>	<b>0.37%</b>	<b>96,270</b>	<b>2.70%</b>

For LMI to reach non-LMI market penetration, solar PV deployment in less than 60% AMI, 60-80% AMI, and 80-100% AMI would have to increase by approximately 10 times, 3 times and 2 times respectively

### REFERENCES

Note – projects include both Connecticut Clean Energy Fund and Connecticut Green Bank.

# RSIP Steps 8 through 10

## Structure and Timing of LMI Incentive



### Race to the Rooftop

- 90 MW of RSIP approved by CGB Board for FY 2016
- Establishes “race to the rooftop” targets of 30 MW each for Steps 8 through 10 for a total of 90 MW
- Establishes 4.5 MW for LMI market segment to start
  - For households at 100% of Area Median Income or below)
  - Carved out of 90MW

### Timing

- Step 7 ends Friday, August 7, 2015 at 11:59pm
- Step 8 begins Saturday, August 8, 2015 at 12:00 am (midnight)
- Steps 9 and 10 begin immediately once prior step target is reached
- LMI is effective August 8 along with Step 8 but first requires that installers apply to be eligible LMI contractors

# Proposed Steps 8 through 10 Schedule of Incentives LMI PBI



RSIP Incentive Step	LMI PBI (\$/kWh)	
	≤10 kW	>10 kW, up to 20kW
Step 8	\$0.110	\$0.055
Step 9	TBD	TBD
Step 10	TBD	TBD

- Goal is to reduce energy burden for <100% AMI households to be comparable to percentage of income spent on energy as >100% AMI households
- Providing incentive level for LMI PBI projects of over twice the Step 8 non-LMI PBI incentive to increase the number of LMI households going solar

# LMI Program Contractor Process



## LMI Program Process – Contractor Eligibility

- Contractor must **first apply and be approved for program** before being able to access the LMI incentive
- Contractor applies to Solar Financing/LMI Incentive RFQ to become LMI eligible installer
  - See <http://www.ctcleanenergy.com/Portals/0/LMI%20Incentive%20Contractor%20RFQ%20080715.pdf>
- RFP response requires 2 areas of explanation:
  1. Marketing and outreach plan for how the hard-to-reach LMI population will be targeted
  2. Lease pricing for LMI households

# LMI Program Contractor Process



## LMI Program Process – Project Eligibility

1. Contractor verifies customer eligibility – 2 options:
  - a. Copy of W2s to verify income, and lookup of limits based on Department of Housing Income Limits for the relevant census region
    - Lookup tool by town/household size will be made available on portal
  - b. Proof of enrollment in income-eligible program – see subsequent slide
2. Contractor collects associated documentation – copy of W2s or other eligible income documentation
  - **Income documentation must be kept on file by contractor**
3. Contractor and customer sign CGB Affidavit of LMI eligibility
4. Contractor submits incentive application to PowerClerk, selecting LMI incentive level, and uploading Affidavit of LMI Eligibility along with customer lease agreement into the Contract/Agreement document slot

# LMI Program – Household Income Limits by Census Area



## DOH Program Income Limits based on HUD Median Incomes

### 2015 Median Income Limits (effective 5/1/15)



Evonne M. Klein  
Commissioner

PMS/MSA Area	Household Size							
	1	2	3	4	5	6	7	8
<b><u>Bridgeport-Stamford-Norwalk MSA</u></b>								
Bridgeport	\$ 62,300	\$ 71,200	\$ 80,100	\$ 89,000	\$ 96,120	\$103,240	\$110,360	\$117,480
Danbury	\$ 78,680	\$ 89,920	\$101,160	\$112,400	\$121,392	\$130,384	\$139,376	\$148,368
Stamford Norwalk	\$ 89,530	\$102,320	\$115,110	\$127,900	\$138,132	\$148,364	\$158,596	\$168,828
<b><u>Hartford-West Hartford-East Hartford MSA</u></b>								
Hartford-West/East Hartford	\$ 61,250	\$ 70,000	\$ 78,750	\$ 87,500	\$ 94,500	\$101,500	\$108,500	\$115,500
Southern Middlesex County	\$ 71,820	\$ 82,080	\$ 92,340	\$102,600	\$110,808	\$119,016	\$127,224	\$135,432
<b><u>New Haven-Milford MSA</u></b>								
Milford-Ansonia-Seymour	\$ 65,450	\$ 74,800	\$ 84,150	\$ 93,500	\$100,980	\$108,460	\$115,940	\$123,420
New Haven-Meriden	\$ 58,380	\$ 66,720	\$ 75,060	\$ 83,400	\$ 90,072	\$ 96,744	\$103,416	\$110,088
Waterbury	\$ 47,040	\$ 53,760	\$ 60,480	\$ 67,200	\$ 72,576	\$ 77,952	\$ 83,328	\$ 88,704
<b><u>Norwich-New London MSA</u></b>								
Norwich - New London	\$ 60,970	\$ 69,680	\$ 78,390	\$ 87,100	\$ 94,068	\$101,036	\$108,004	\$114,972
Colchester-Lebanon	\$ 73,640	\$ 84,160	\$ 94,680	\$105,200	\$113,616	\$122,032	\$130,448	\$138,864
<b><u>County Parts</u></b>								
Litchfield County	\$ 60,900	\$ 69,600	\$ 78,300	\$ 87,000	\$ 93,960	\$100,920	\$107,880	\$114,840
Windham County	\$ 50,330	\$ 57,520	\$ 64,710	\$ 71,900	\$ 77,652	\$ 83,404	\$ 89,156	\$ 94,908

# LMI Program

## Income Eligibility Verification



**Proof of current enrollment (letter) in the following programs can be accepted as an alternative to collecting W2s and comparing to household income table by census region:**

- Low Income Home Energy Assistance Program (LIHEAP)
- Supplemental Security Income - Social Security (SSI)
- Supplemental Security Disability Insurance - Social Security (SSDI **not** SSD)
- Supplemental Nutritional Assistance Program (SNAP)
- Women, Infants, and Children (WIC)
- Free Lunch
- Fuel Assistance
- Legal Aid
- Home Energy Solutions – Income Eligible (HES-IE)
- State-Administered General Assistance (SAGA) Medical Program
- Connecticut HUSKY
- Military Mortgage Assistance
- Telephone assistance
- Water bill assistance
- Medical Bill Assistance
- Prescription Drug Assistance
- Temporary Assistance for Needy Families (TANF)

# LMI Program Other Requirements



## **In addition...**

1. Audit requirements on LMI incentive process, documentation being held at contractor site
2. Reporting/analysis requirements for actual household income data, anonymized – due to Green Bank on request, to support ongoing LMI Incentive program offerings

# Contact us...



## Contractor Portal for LMI Incentive Information:

<http://www.ctgreenbank.com/ContractorPortal/ResidentialSolarInvestmentProgram/tabid/749/Default.aspx>

## Questions on responding to the RFP to become eligible to offer the LMI Incentive:

John D'Agostino – [john.dagostino@ctgreenbank.com](mailto:john.dagostino@ctgreenbank.com)

## Questions on how the LMI incentive works on a project basis, how to operationalize

Madeline Priest – [madeline.priest@ctgreenbank.com](mailto:madeline.priest@ctgreenbank.com)