A Minnesota faith group will announced last week an effort to make community solar more accessible to people with lower incomes.

Julia Nerbonne, executive director of Minnesota Interfaith Power & Light, said that early discussions with solar garden developers in the Twin Cities revealed that they will be targeting potential customers with credit scores of 700 or above. That would leave a substantial portion of the population without access to solar garden subscriptions due to modest to low incomes or past credit problems.

“That’s alarming and people are not talking about it,” she said. “It’s probably less than half the people in country who have a score that high.”
The MNIPL — a faith coalition focused on reducing greenhouse gases and promoting climate justice (and a member of RE-AMP, which publishes Midwest Energy News) — has put out a request for proposals to developers to see if any would look at creating a program that would serve both low- and moderate-income parishioners as well as congregations looking to offset their carbon footprint. Two developers stepped forward, MN Community Solar and Cooperative Energy Futures. She’s hoping others will consider working with the MNIPL. “We want a developer who is going to work with us to try to figure out a faith-community solution to this lack-of-access problem,” Nerbonne said. One suggested solution would require half a solar garden’s energy to be purchased by a group of congregations, Nerbonne said. The congregations could, for example, use a subscription to offset the energy used in the buildings they own. The other half of the subscription would be sold to parishioners looking to support solar and receive credit on their utility bills. The same approach could work for an individual congregation too, she said. Parishioners could also be tapped to pay for their community solar memberships upfront, another approach that might mitigate the risk for solar developers, Nerbonne said. Individual subscribers could then participate without having to clear the high credit score hurdle.
“This would create access — in most of the developer models if you don’t have a 700 credit score you’re out,” Nerbonne said. “They’re now only looking to sell these panels to the no-risk pool.”

Solar garden subscriptions lock in a portion of ratepayers’ energy costs in a 25 year contract, offering participants a hedge against escalating prices. Subscribers can offset as much as 120 percent of their annual electric usage with community solar.

Source: http://www.cleanenergyresourceteams.org/blog/faith-groups-work-provide-affordable-community-solar-minnesota