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What Is Solar For All - Overview

 <u>Solar For All</u> is one of the three competitions being run by the EPA out of the <u>Greenhouse Gas</u> <u>Reduction Fund</u> – a \$27 Billion dollar program enabled by the Inflation Reduction Act

Clean Communities

Investment Accelerator

Overview of the Greenhouse Gas Reduction Fund competition structure



National Clean Investment

Competition description	Fund 2-3 national nonprofits to partner with private capital providers to deliver financing at scale catalyzing tens of thousands of clean technology projects	Fund hub nonprofits to rapidly build clean financing capacity of networks of community lenders to finance pollution-reducing projects in low- income & disadvantaged communities	
Number and type of grantees	2-3 national nonprofits	2-7 hub nonprofits	
Funding available	Nearly \$14B	\$6B	
Expected impacts	Historic public sector investment with the scale to attract private capital leverage in clean projects, supporting the 2030, 2035, & 2050 climate goals of the United States and catalyzing tens of thousands of clean technology projects	Robust pipeline of thousands of community-led clean projects with meaningful benefits, generated by hundreds of community lenders capitalized by GGRF to start or expand clean lending in underserved communities	

Solar for All

Support states, territories, Tribal & municipal governments, & nonprofits to expand access to solar for lowincome & disadvantaged communities by priming markets for investment

Up to 60 states, Tribal & municipal governments, & eligible non-profit entities

\$7B

Energy bill savings and energy resiliency for millions of underserved American households via states, Tribal & municipal governments, & other recipients creating new or expanding existing low-income solar programs across the country



What Is Solar For All - Eligibility

• EPA will make awards under across 3 'options'.

		Award Option #1 – State and Territory Programs	Award Option #2 – American Indian and Alaska Native Programs	Award Option #3 – Multi-state Programs
Eligible applicants including coalitions with a lead applicant that is an eligible applicant	States	✓ Eligible		
	Territories	✓ Eligible		
	Tribal governments	✓ Eligible	✓ Eligible	✓ Eligible
	Municipalities	✓ Eligible		✓ Eligible
	Eligible nonprofit recipients	✓ Eligible	✓ Eligible	✓ Eligible
Number of awards		Up to 56	Up to 5	Up to 10
Geographic scope of work		Develop Solar for All programs that serve a specific state/territory or a portion of a state/territory (e.g., a coalition of municipalities within a state/territory)	Develop Solar for All programs that serve American Indian and Alaska Native Communities	Develop Solar for All programs that serve similar communities in multiple states

"EPA aims to maximize geographic coverage across all three award options."



- The Commonwealth intends to apply for up to \$400,000,000 in funding
 - EPA intends that grants in the \$250,000,000 to \$400,000,000 range should reach over 30,000 households
- Funding should be used to expand existing low-income solar programs or design and deploy new Solar for All programs
 - Intended to enable low-income households¹ access to affordable, resilient and clean solar energy deliver 'meaningful benefits' to eligible residents.
- For award options 1 & 3 a minimum 75% of program funds should be used for 'financial assistance, remaining funds can be used for 'project deployment technical assistance' – including workforce development, education and outreach, and siting support.
- Financial assistance may support associated energy storage and up to 20% of financial assistance provided may be for 'enabling upgrades' including electrical upgrades, structural repair and energy efficiency.
- Funds must be deployed within 5 years, with 1 year planning period allowed

Applications due September 26th 2023

¹See appendix for details on eligibility requirements.



Meaningful Benefits and 20% Household Saving Requirement

- Household Savings
 - Programs must deliver a minimum of 20% savings to households served under the program, net any costs incurred by households participating in the program. This is based on the average household electricity bill for each utility territory. For example, if the average annual bill is \$1,500 – at least \$300 in annual benefit would need to be provided.
 - Programs need to provide a financial subsidy or product that delivers this financial benefit to all households served under the program, or an equivalent benefit
 - For households without utility bills, the savings should be delivered as 20% of the average household electricity bill in the utility territory as a financial or non-financial benefit with an equivalent financial value that meaningfully improves the lives of households directly
- Equitable access
 - Ensure program increases access to solar generation for low-income and disadvantaged communities
- Resilience benefits
 - Create capacity to deliver power to low-income and disadvantaged households during power outages
- Community ownership
 - Facilitate ownership models for low-income and disadvantaged communities and households to own assets
- Workforce development and entrepreneurship
 - Program results in high-quality jobs and businesses in low-income and disadvantaged communities



Application and Program Development Timeline





Outline of Massachusetts' Approach

- Single Family and Small Multifamily (1-4 units)
 - Direct Ownership (via Loan)
 - Lease with ownership pathway
 - Technical Assistance to support outreach and decision support

• Multifamily

- Public Housing
 - Support statewide procurement for housing authorities, coordinating with the Executive Office of Housing and Livable Communities
 - Procurement designed to incorporate workforce development through organized labor apprenticeships
 - Structured as a power purchase agreement (PPA) or lease-to-own, through a 3rd party
- Privately-Owned Affordable Housing
 - Forgivable Bridge Loan for Private Affordable owners
 - Technical assistance and data driven outreach to identify buildings and use roof replacements or other upgrades as a trigger
 - Enable benefits to be delivered to tenants through community building-wide free broadband internet access

Community Solar

- Leverage existing programs (SMART) to deliver deeper benefits through additional subsidy in a competitive manner that can set appropriate consumer protections and encourage broader community benefits and impacts.
 - Funding to support Community solar Marketplace that can simplify customer experience
- Cooperatively Owned Community solar: Low-cost financing/forgivable loans and development technical assistance to support cooperative ownership models,

• Supporting initiatives

- Outreach and Community Engagement
- Workforce Development
- Integration with existing Efficiency and Decarbonization Programs
- Resiliency



Single-Family Residential – Direct Ownership

- Concept Title: Zero Interest Solar Loans An Evolution of the Mass Solar Loan program
- Funding Type: Interest Rate Buy Down Enabling 0% capital for PV ownership
- Estimated Individual Award Size: Estimated \$5,000-\$12,000 per home in Interest Rate Buy Down
- Estimated Eligible Units and Context: Mass Solar Loan reached ~2,000 below 80% Median Income households over 5 years can be increased with expanded eligibility and targeted outreach. ~1,700 low-income single-family projects are currently operational under SMART program (mixed ownership – majority third-party).
- **Concept Description:** This concept seeks to maximize the benefit to qualified homeowners by enabling direct ownership of PV system through no cost financing.
 - Offer an interest rate buy down through local Banks, Credit Unions and CDFIs for loans made to qualified individuals, that would result in 0% interest financing for qualified homeowners
 - Network of partner lenders would leverage prior Mass Solar Loan Program, existing Heat Loan lenders, and CDFIs
 - Would leverage network of over 100 Solar Installation firms operating in the state
 - Enabling upgrades including roof repair and electrical service upgrades eligible for financing subject to an overall project value cap.
 - Leverage SMART application to simplify participation, work closely with heat loan as an avenue for storage or efficiency efforts.
- Eligibility: Eligible Census Tracts, Income-Verified Federal Assistance Programs (such as Low-Income Heating Assistance Program (LIHEAP), SNAP, Weatherization Assistance Program (WAP)), Income Verification Option for other Geographically Dispersed
- **Corresponding Technical Support:** Technical support made available to provide independent support to residents considering the direct ownership vs lease approaches. Engage with community-based organizations (CBOs) to support outreach to target communities.
- Workforce Interaction and Partnerships: Pool of installers can be engaged with corresponding workforce programs, and supported in providing pathways to on site experience. Partners include local lenders, CBOs, Low-Income Energy Affordability Network (LEAN), LIHEAP and WAP administrators and Community Action Programs (CAP) agencies.



Single-Family Residential – Third-Party Lease Model With Path to Ownership

- Concept Title: Facilitated Lease Model with Path to Ownership
- Funding Type: Grant funding paired with procured lease providers that facilitate ownership
- Projected Households: TBD
- **Concept Description:** This financing program, focused on single-family residential buildings, will be facilitated by public-private partnerships with one or more solar developers/lease providers, potentially including non-profit providers, which will apply through a competitive RFP process. Solar for All funding will provide additional financial incentive through participating developers, to enhance the benefit to eligible low-income customers.
 - A key feature of this program is monetization of the Investment Tax Credit (ITC) by a lessor and ITC sharing requirements (contingent on ITC adders being available). The selected developers will utilize the ITC to finance the solar assets and offer substantial savings to participating consumers (through, for example, a lower rate on their solar lease).
 - The solar product will offer savings to consumers immediately and require no down-payment, delivering at minimum the required 20% benefit.
 - Through the competitive procurement, MassCEC/DOER can ensure selected developers offer a clear pathway for homeowners to purchase their solar system over some contracted period. The procurement can also require key consumer protections, incentivize key community benefit goals such as workforce impact, and encourage engagement with Community Based Organizations (CBOS) and other key outreach partners.
- Eligibility: Eligible Census Tracts, Income-Verified Federal Assistance Programs (such as LIHEAP, SNAP, WAP), Income Verification Option for other Geographically Dispersed
- **Corresponding Technical Support :** Technical support made available to provide independent support to residents considering the direct ownership vs lease approaches. Engage with community-based organizations to support outreach to target communities.
- Workforce Interaction and Partnerships: Competitive procurement can encourage applicants to propose dedicated workforce development and engagement plans. Partners include lease providers, CBOs, LEAN, LIHEAP and WAP administrators and CAP agencies.



Multifamily – Public Housing – Statewide Procurement with Housing Authorities

- **Concept Title:** Public Housing Statewide Procurement Housing Authority and Executive Office of Housing and Livable Communities (EOHLC) Partnership
- Funding Type: Capacity and technical assistance funding to one or more third-party Housing Authority partners, seed funding for revolving loan funds, and credit enhancements for PPA, lease, or low-income community shared solar (LICSS) products as needed to enable financing products to meet resident benefits provisions and enabling roof upgrade costs.
- Estimated Individual Award Size: TBD
- Estimated Eligible Households and Context: 43,000 state-funded public housing and 38,000 federally-funded public housing units will be eligible
- **Concept Description:** Housing authorities are subject to a complex overlay of U.S. Department of Housing and Urban Development (HUD) and EOHLC rules, requiring a suite of potential avenues to deploy solar at housing authority sites. This effort will include partnering closely with one or more Public Housing Authorities in leading a statewide procurement, in coordination with EOHLC, to mobilize funding for enabling roof upgrades and solar across housing authority building portfolios via a variety of mechanisms, including:
 - Conventional PPA;
 - Lease-to-own PPA; and,
 - Low-income community shared solar, with public housing authority building-sited solar PV installations and with public housing resident off-takers.

SFA funds will be used for:

- Initial capacity funding to Public Housing Authority partner(s) to establish a solar development entity to conduct a joint RFQ for energy management services for solar deployment to serve housing authorities regionally or state-wide;
- Seed funding for a revolving loan fund to be used to cover the 30-50% of system cost to be later refunded by the ITC, thereby reducing up-front system cost by up to 50%;
- Funding of credit enhancements as proposed by procurement respondents and approved by program administrators, such as loan interest rate buy-downs, to bridge any gap between PPA or LICSS proceeds and system development, resident benefit, and enabling roof upgrade needs.

Benefits to be delivered to residents may include building-wide free broadband internet access, savings funded building upgrades, direct cash payments or gift cards, or community resilience hubs established by owners with technical assistance through this program.



Multifamily – Public Housing – Statewide Procurement with Housing Authorities -Continued

- Eligibility: Recognition/status as a public housing development
- **Corresponding Technical Support:** Technical assistance to be provided for services similar to those offered through the Solar Technical Assistance Retrofit (STAR) program for feasibility assessment, scoping, and procurement assistance. Technical assistance to be provided for feasibility assessment and scoping of community resilience hub opportunities, including the use of storage and backup power and related SMART adder.
- Workforce Interaction and Partnerships: The statewide procurement will be designed to incorporate workforce development through coordination with organized labor, building on existing programs such as Boston Housing Authority's Building Pathways Program. Partners to include EOHLC, Housing Authorities, and the Massachusetts Community Climate Bank.



Multifamily – Privately Owned Affordable Housing

- Concept Title: Multifamily Affordable Housing Wraparound Technical Assistance and Financing
- Funding Type: Technical assistance funding, forgivable construction/bridge loan
- Estimated Individual Award Size: Up to \$2,000-3,000/unit forgiven after ITC proceeds and \$2,000-3,000/unit revolving back into the fund
- Estimated Eligible Households and Context: 120,000 eligible units of privately-owned affordable multifamily housing in MA
- **Concept Description:** Housing owners to be provided with forgivable loan up to 100% of the value of solar PV systems installed at developments meeting eligibility criteria. Loans to come due within 30 days of ITC receipt by owner, and forgiven at loan value minus ITC (30-50% of system cost) and owner equity contribution. Benefits to be delivered to residents may include building-wide free broadband internet access, savings funded building upgrades, direct cash payments or gift cards, or community resilience hubs established by owners with technical assistance through this program.
- Eligibility: LIHTC property, participant in housing assistance program administered by HUD (including Section 8 project-based subsidy), housing assistance program administered by the USDA, and/or rents not exceeding 30% of 80% AMI for at least half of residential units



• Corresponding Technical Support:

- Technical assistance funding to a provider for services similar to those offered through the STAR program for feasibility assessment, scoping, and procurement assistance.
- Technical assistance funding to a provider for feasibility assessment and scoping of community resilience hub opportunities, including the use of storage and backup power and related SMART adder.
- Technical assistance funding to a partner or provider for targeted technical assistance to smaller multifamily buildings part of the "missing middle" of small and medium sized buildings that are historically underserved by publicly-funded programs, especially in low-income and disadvantaged communities. To identify multifamily buildings that are most likely to benefit from solar PV plus an "enabling upgrade", we propose to collaborate with local governments and utilities to mine building permit data and utility data to identify the buildings in eligible geographies that are underperforming or where HVAC permits indicate equipment that is >15 years old. In municipalities with benchmarking data, we will also mine benchmarking data to identify underperforming buildings. Building owners would be able to access the free technical and financial assistance, which would include connecting them with the appropriate provider for the HVAC or other enabling upgrade need.
- Workforce Interaction and Partnerships: There is an existing contractor base that serves this market segment, which is where most job creation is likely to occur. Partners to include EOHLC, MassHousing, MA Housing Partnership, Massachusetts Community Climate Bank, Local Governments, Utilities, Mass Save.



Community Solar – Traditional Subscription Model

- Concept Title: Community Solar Subscription Model with Enhanced Customer Benefits
- Funding Type: Project subsidies for enhanced customer benefits
- Estimated Individual Award Size: TBD
- Estimated Eligible Units and Context: ~1,900 low-income community shared solar offtakers currently participating in SMART, with LICSS projects in SMART pipeline to serve ~11,000 additional low-income offtakers
- Concept Description:
 - Build on the existing SMART community solar framework with competitive bonus subsidies for projects that go beyond SMART Low-Income Community Shared Solar requirements and/or advance other priorities, including:
 - Providing greater net savings for customers
 - Subscribing a greater number (>50%) of LMI customers
 - Enrolling anchor offtakers that have a community impact such as community-based organization, not profits or affordable multifamily properties
 - Alternative ownerships that enhance impact in target communities
 - Local businesses and/or workforce development commitments
 - Community outreach plan in partnership with local CBOs
 - Enhanced consumer protection measures
 - The bonus subsidies could also be made available to MLPs proposing community solar projects targeted at eligible populations
 - Funding could potentially support utility involved LMI community solar programs (pending DPU approval)



- Eligibility: Eligible Census Tracts, Income-Verified Federal Assistance Programs (such as LIHEAP, SNAP, WAP), Income Verification Option for other Geographically Dispersed. Project should also meet SMART LICSS eligibility requirements
- **Corresponding Technical Support:** Dedicated funding for the creation of an online community solar marketplace that will simplify subscription process for customers, reduce predatory customer acquisition practices, reduce customer acquisition costs, simplify billing, and provide consumers with greater bill transparency.
- Workforce Interaction and Partnerships: Competitive approach to bonus subsidies can encourage developers to identify workforce impact and pathway for engagement with corresponding workforce initiatives. Partners include LIHEAP and WAP service providers to connect participants with community solar for deeper energy assistance benefits; Utilities to provide data on discount rate customers.



Community Solar – Cooperative / Community Ownership Model

- Concept Title: Cooperative Community Solar Ownership
- Funding Type: Subsidized financing and direct pay technical assistance
- Funding Total / Individual Award Size: TBD
- Projected Households: TBD
- Concept Description:
 - Low-cost financing and/or forgivable loans for pre-development and capital costs to provide near-term certainty to projects awaiting direct pay qualification and payment
 - Projects would be able to access bonus subsidies similar to the Traditional CSS subscription approach recognizing the enhanced local impact of cooperative/community ownership
- Eligibility: Based on offtakers: Eligible Census Tracts, Income-Verified Federal Assistance Programs (such as LIHEAP, SNAP, WAP), Income Verification Option for other Geographically Dispersed. Project should also meet SMART LICSS eligibility requirements
- **Corresponding Technical Support / Workforce Interaction:** Technical assistance to support project development, including direct pay qualification process and assistance with obtaining tax credit financing early in development process.
- Workforce Interaction and Partnerships: Technical Assistance supporting project development can incorporate support for engaging the community in the workforce impact. Partners including UMass Clean Energy Extension, Community Based Organizations, Capital Providers



Solar for All Supporting Initiatives - Workforce Development

Support for local supplier development through Solar Business Accelerator

- Technical and capital assistance to local solar companies in disadvantaged areas
- Potential to model off IREC's Puerto Rican Solar Business Accelerator

Additional funding / support for existing workforce programs

- Utilize existing workforce programs (such as MassCEC Equity Workforce grants and Building Pathways) and establish new
 programs to expand business and workforce opportunities for disadvantaged populations to maximize economic benefit that
 remains in disadvantaged communities
- Support new workforce entrants and expansion of existing businesses into solar development
- Ensure sufficient workforce and business to implement solar in applicable communities

• Competitive procurements designed to enhance local business and workforce participation

- Competitive procurements for various program elements will be designed to encourage projects with local business and workforce participation plans
- For affordable housing, procurements can build on existing programs such as Boston Housing Authority's Building Pathways Program



Solar for All Supporting Initiatives – Outreach, Community Engagement, and Technical Support

Marketing and Outreach

- Funding for community-based organizations and service providers to support marketing and educational efforts, particularly in support of lease to own offering
- Promote solar for all opportunities through existing and new marketing channels (e.g., Clean Energy Lives Here)

Community engagement

 Leverage existing (e.g., EmPower Mass) and new engagement channels to leverage community organizations to promote solar for all opportunities locally in their communities

Technical support

- For Single Family: independent support to residents to compare direct ownership and lease options
- For Multifamily Affordable Housing: feasibility assessments, scoping, procurement assistance, and resilience hub
 opportunities, similar to the STAR program
- For Community Solar: For Cooperative Ownership models Technical assistance to support project development, including direct pay qualification process and assistance with obtaining tax credit financing early in development process, partnership/integration with UMass CEE's Community Solar Planning work

• Community Solar Marketplace

 Dedicated funding for the creation of an online community solar marketplace that will simplify subscription process for customers, reduce predatory customer acquisition practices, reduce customer acquisition costs, simplify billing, and provide consumers with greater bill transparency.



Solar for All Supporting Initiatives - Other

• Integration with existing state energy efficiency and decarbonization programs (e.g., Mass Save, LEAN)

- Leveraging co-incentives around electrical upgrades
- Co-promoting cost-savings energy efficiency measures, such as weatherization
- Co-promoting fossil fuel conversions to electrification, such as heat pumps, as solar reduces effective electricity price (e.g., Cape & Vineyard Electrification Offering)

Resilience

- Identify high-value buildings for co-incentivizing energy storage and other resilience measures
- Leverage other available incentives and support for resilience

• Virtual Power Plants (VPPs)

- Identify high-value opportunities for implementing VPPs and provide custom support for implementation



Implementation Partners

Mass Save/Low-Income Energy Affordability Network (LEAN)

- Massachusetts Community Climate Bank
 - Administering sub-components of Solar for All funding, potentially including Revolving Loan Fund
 - Leveraging beneficial financing products offered independently by Climate Bank, if available

MassCEC

- Workforce programs
- Clean Energy Lives Here co-marketing
- EmPower community outreach

• EEA

- "Clearinghouse" coordination for incorporating in 1-stop-shop for consumers
- Massachusetts Weatherization Assistance Program (WAP) administrator
 - Consider leveraging state WAP funding for co-incentivizing solar
- Low Income Home Energy Assistance Program (LIHEAP) service providers
- State housing authorities
 - Supporting implementation of solar at publicly-owned or publicly-supported affordable housing
- Community Development Corporations
- Community based organizations
- Private lenders



Request for Stakeholder Feedback

We welcome your feedback and suggestions as we continue to develop a comprehensive Solar For All grant application for the Commonwealth of Massachusetts. Given the expedited application timeline, we would appreciate your feedback before Friday, August 18. We will accept feedback until Friday, August 25. Please send feedback to <u>Solar@masscec.com</u> with "Straw Proposal Comments" in the subject line. Where possible, please provide feedback as a Word document attachment.

In particular, we are keen to receive your feedback to the following questions:

- How can the concepts outlined in this proposal be strengthened to further leverage funding from the Greenhouse Gas Reduction Fund?
 - To maximize the benefit for low-income and disadvantaged communities
 - To benefit more households
 - To spur local job creation
 - To reduce greenhouse gas emissions
 - To facilitate other follow-on benefits
- Across the various sectors (i.e., single-family, multifamily and community solar), how should federal funding be prioritized?
- Are there any new or different initiatives that you propose we consider?
 - Please describe the concept in 3-5 paragraphs
 - To the extent possible, please quantify how many households would benefit from your proposed initiative for every \$10mm in public funding deployed.
 - To the extent possible, please discuss how your proposal would interact with workforce considerations, including Davis Bacon requirements.



Request for Stakeholder Feedback (Cont'd)

- EPA eligibility definitions include geographically defined census tracts as well as eligibility criteria specific to the household. Within the described program concepts to what extent should funding be available to all residents of the identified geographies, vs limited to households that can provide the required household specific documentation or who complete an income verification? IE What is the correct balance between the ease of geographically based eligibility determinations vs ensuring funding is not utilized by well-resourced residents within the identified geographies?
 - Should this approach vary by program concept? Example- eligibility for the \$5000-\$12,000 Interest Rate Buy Down should be limited to qualified households, while participation as an offtaker in a supported Community Solar Project could include any geographically eligible participant.
- To what extent should the Massachusetts effort provide indirect support for solar development, including workforce development, marketing and outreach, technical assistance, etc.
 - Please describe, in as much detail as possible, any programs (existing or proposed) that are not included in this straw proposal that we should consider.
- Are you aware of resources or data that can help size the eligible market of single family or community solar participants.
- Are you willing to sign a letter of support for Massachusetts' Solar For All application?
 - If so, please identify if there is a particular program concept or area of impact most closely related to your organization's mission to highlight in your letter.



APPENDIX: Eligibility Requirements



Solar For All Eligibility Requirements – Low-Income and Disadvantaged Communities

• Eligible Census Tracts/Blocks

- Climate and Economic Justice Screening Tool (CEJST)-Identified Communities, and
- <u>EJScreen</u>-Identified Disadvantaged Communities with census block groups at or above the 90th percentile for any <u>EJScreen supplemental</u> <u>indexes</u> when compared to the Commonwealth or the nation, as well as geographic areas within Tribal lands

Geographically Dispersed Low-Income Households

- Income verification options:
 - Metropolitan Areas: 80% AMI and 200% Federal Poverty Level
 - Non-Metropolitain Areas: 80% AMI and 80% Statewide Non-Metropolitain Area AMI, and 200% Federal Poverty Level
- Individuals and households currently approved for assistance/participation in one or more of the following federal programs (award letter within 12 months):
 - 1. U.S. Department of Health and Human Services' (HHS) Low Income Home Energy Assistance Program;
 - 2. U.S. Department of Agriculture's (USDA) Supplemental Nutrition Assistance Program;
 - 3. U.S. Department of Energy's (DOE) Weatherization Assistance Program;
 - 4. Federal Communications Commission's Lifeline Support for Affordable Communications;
 - 5. USDA's National School Lunch Program;
 - 6. U.S. Social Security Administration's Supplemental Security Income; or
 - 7. any other verified government or non-profit program serving Asset Limited, Income Constrained, Employed (ALICE) individuals or households designated by the EPA Administrator



Solar For All Eligibility Requirements – Low-Income and Disadvantaged Communities (continued)

Properties Providing Affordable Housing

- Multifamily housing with rents at or below 30% of 80% AMI for at least 50% of residential units with active affordability covenant from one
 of the following state/federal housing assistance programs:
 - 1. Low-Income Housing Tax Credit (LIHTC)
 - 2. U.S. Department of Housing and Urban Development (HUD) assistance programs, including Public Housing, Section 8 Project-Based Rental Assistance, Section 202 Housing for the Elderly, Section 811 Housing for Disabled, Housing Trust Fund, Home Investment Partnership Program Affordable Rental and Homeowner Units, Permanent Supportive Housing, and other programs focused on the goal of ending homelessness funded under HUD's Continuum of Care Program;
 - 3. USDA administered housing assistance program, under Title V of the Housing Act of 1949, including under Sections 514 and 515
 - 4. Housing assistance program administered by a tribally-designated housing entity, as defined in Section 4(21) of the Native American Housing Assistance and Self-Determination Act of 1996 (25 U.S.C. § 4103(22)
 - 5. Any other housing assistance program designated by the EPA administrator
- Naturally-occurring (unsubsidized) affordable housing with rents not exceeding 30% of 80% AMI for at least 50% of residential units