



COMMUNITY POWER our campaigns

COMMUNITY WEALTH BUILDING THROUGH COOPERATIVELY-OWNED SOLAR GARDENS

Want to get your power from solar but can't afford the upfront cost, are a renter, or don't have a good roof? Community Power has teamed up with Cooperative Energy Futures + MNIPL to sign Minnesota residents up for their very own share of eight unique local cooperatively-owned solar gardens **now through Summer 2019**. There are openings for residents and small organizations/businesses in the counties of Hennepin, Dakota, Scott, Rice, Faribault, Le Sueur, Freeborn, Dodge, Mower, Goodhue, Blue Earth, Waseca, and Steele *and* receive electric bills from Xcel Energy. These solar gardens together will produce enough energy to power over 600-700 households for 25 years. These gardens are the first examples across Minnesota of large community-owned solar energy allowing members to take control of their energy costs and own energy together.

How does is this model different than other solar gardens?

These 8 projects are unique because they will be owned cooperatively. That means that in addition to seeing an immediate savings on energy costs from clean, local solar, members will also share in the profits from the solar garden, keeping our energy dollars local instead of paying a monopoly utility or out-of-state company. Members receive savings monthly through bill credits, or have even deeper savings over the longterm by buying 25 years of cheaper and cleaner all at once upfront.

Interested? Sign up to get on the waitlist, or email with questions!



www.communitypowermn.org

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INCLUSIVE FINANCING FOR EFFICIENTLY, COMFORTABLY, & AFFORDABLY HEATED HOMES

We will not meet climate justice goals if only 25% of us can participate...What if ALL OF US could save money on our energy bills AND be more comfortable in our homes? What if we could do this without more personal debt or upfront cost? Welcome to the world of Inclusive Financing! Though energy utilities in Minnesota have not yet adopted this tool, this tool is making waves in AR, NC, KY, and other states. Inclusive Financing dramatically reduces the main barriers that people face to make their home more efficient and cheaper to heat/cool: 1) **upfront cost** - most meaningful improvements cost several thousand of dollars; 2) **debt**- current financing options require a high credit score and the ability to take on additional debt 3) **property-ownership** - 51% of Minnesotans are renters.

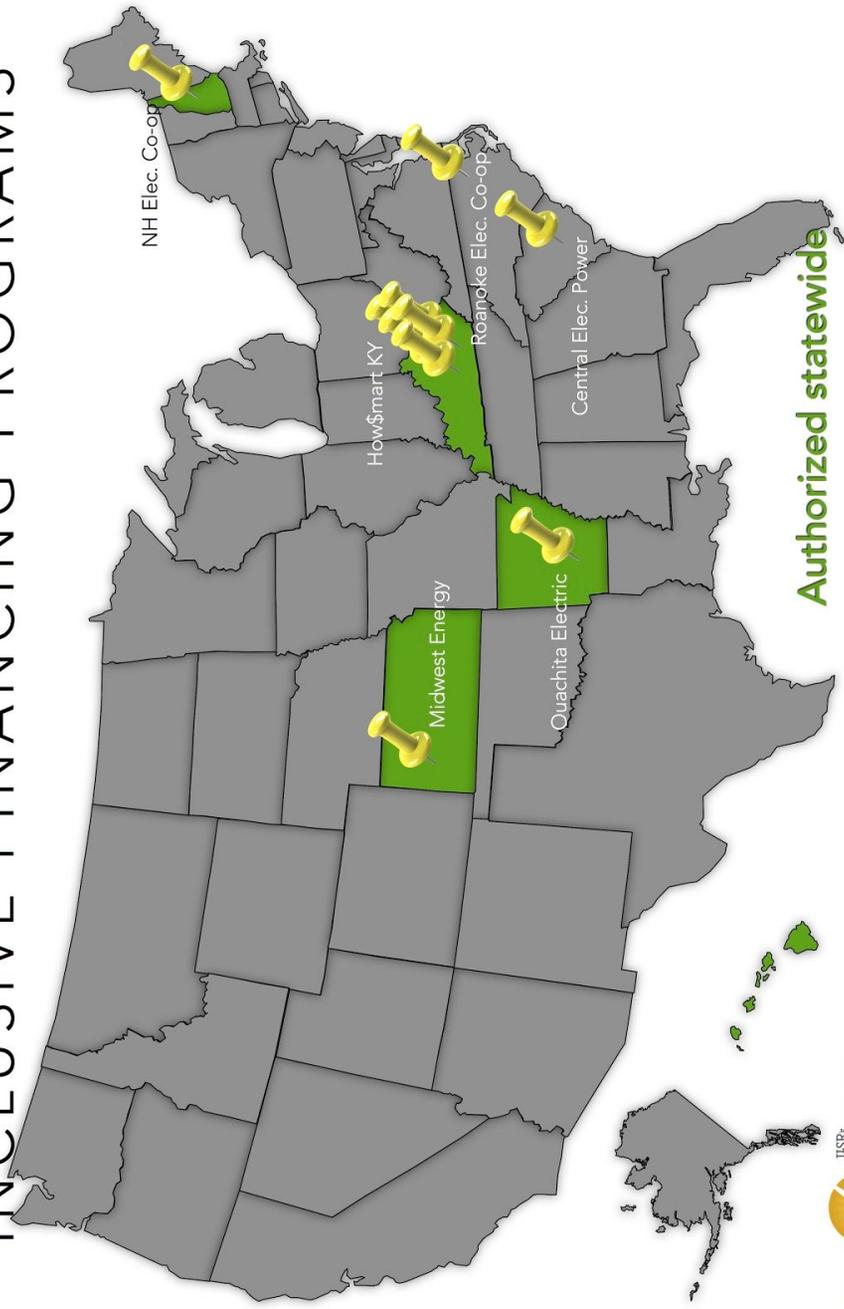
Why is Inclusive Financing a game-changer? Participation rates in those states for energy upgrades that lower energy bills and increase comfort at home (like insulation, air sealing, refrigerator and boiler upgrades, and even solar!) have reached nearly 90%, while Minnesota's debt-reliant existing programs peak at 20% participation and we reach just 0.5% of the buildings per year. While landlord approval is still required, a 90% of landlords agreed to do improvements in areas with Inclusive Financing. This opens the floodgates for participation, in particular for those who most need the savings & energy fixes.

Sound nice? We think so, too. Ask about joining the coalition working to bring this to Minnesota.

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INCLUSIVE FINANCING PROGRAMS



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How Does I.F. Work?



1

You, the customer, sign up for better insulation, windows, rooftop solar panels, or a share of solar on a nearby building



2

The utility pays for the insulation, windows, or solar panels (with its own money or other sources)



3

Part of the monthly utility bill savings pays for the improvements

The remainder reduces your energy bill