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Employers offer the opportunity to buy or lease solar systems for their employees homes

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Several notable points were made in a recent Boston Globe editorial in which Massachusetts was described as the state ranked first for energy efficiency for the fourth year in a row by the American Council for an Energy Efficient Economy, and fifth in the nation in total solar power, having enough to power 94,100 homes. This is particularly impressive given that the sun only shines slightly more than half of the year in Massachusetts.

So, what's new? Nationally, companies are beginning to offer their employees discounts on installation of solar photovoltaics (SPVs). Widely reported by the press in October, employees of major companies, such as Cisco Systems, 3M, Kimberly-Clark, and National Geographic, will be offered the opportunity to buy or lease solar systems for their homes at rates substantially lower than the national average. The program, offered through Geostellar, an online marketer of solar systems, enables homeowners to type in their address and see options and estimates of potential savings before connecting with installers and lenders if they decide to proceed. Geostellar received a U.S. Department of Energy grant intended to lower the cost of solar energy.

The program, the Solar Community Initiative, was conceived by the World Wildlife Fund (WWF), which aims to use bulk buying power to enable discounts on home systems. WWF spokespersons say the concept for the program comes from states on the leading edge, like Massachusetts, which help municipalities negotiate bulk purchase contracts with installers to make solar more affordable for homeowners and small businesses. Further, WWF pointed out that since 2011, Massachusetts' energy programs have resulted in more than 2,400 contracts for small-scale solar systems by using state and federal tax incentives and creative loan structures to slash the cost of installations.

Examples of pricing quoted by the companies placed the average base cost of a system to be \$3 a watt of the system's capacity, which is approximately 17% lower than Geostellar's regular price and almost 34% lower than the average cost last year in the US of \$4.53. The program is available for leasing or buying solar systems. Homeowners paying an average of \$147 a month for electricity would instead pay an average of \$97 a month over 12 years if they financed the entire system, after which the payments would go to \$0.

In Massachusetts Eastern Bank, which has provided financing for several solar farms in the state, has "more LEED certified branches of any bank in Massachusetts," according to its chief information officer, including SPVs. As we know from the Green Buildings pages in this publication, several companies, homeowners, and property owners are factoring LEED and SPVs into their buildings and projects. Another financial institution, Digital Federal Credit Union, has teamed up with Sungage Financial, Inc., to also provide loans to homeowners to install SPVs.

Adding to incentives are the programs of the Massachusetts Clean Energy Center ("CEC") which include: the Commonwealth Solar II and the Mass Solar Connect. Commonwealth Solar II provides

rebates for homeowners and businesses who install SPVs, which are granted through a non-competitive application process for SPVs to be installed by professional, licensed contractors at residential, commercial, industrial, institutional and public facilities. In addition to the base incentive, further incentives (adders) are available for installations using components manufactured in Massachusetts, for individuals with moderate income or home values, and for those who are rebuilding in the wake of a natural disaster. Projects are limited to those with a total capacity under 15kW. The Mass Solar Connect, is currently seeking proposals for bulk purchases of energy from universities and nonprofits.

Let the sun shine in!

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