Climate Mitigation:

A Toolkit for Community Developers

RESOURCE GUIDE

August 2023





Introduction

Do climate mitigation, adaptation and resilience matter to community development? You bet!

Affordable housing and community development organizations like the Neighbor Works network have long helped their communities become resilient. Post-purchase homeownership education and foreclosure intervention counseling support strong communities by keeping homeowners secure in safe housing. Shared Equity Housing puts residents in the driver seat and sustains affordability. Community Building & Engagement activates residents' collective power for sustainable change. And increasingly, disaster preparedness and response activities have positioned households to avoid or recover from the worst eventualities.

Climate resilience is no less critical. And we'll let you in on a little secret – most community developers are already working on climate resilience. Home retrofits reduce energy costs but also build resilience. Community gardens help solve for food insecurity in areas impacted by shifting agricultural feasibility. Homebuyer education on energy efficiency makes homeownership healthier, more affordable and resilient.

What's more, emergent resources by federal and local governments, philanthropy, and green and traditional lenders provide an opportunity to increase impact in communities while building resilience and sustainability more broadly.

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Acknowledgements: NeighborWorks America would like to thank Eric Hangen of I Squared Community Development Consulting for his invaluable efforts in compiling this practitioner toolkit.

Climate Overview

Overwhelmed by conversations on climate resilience? Not sure if someone is talking about climate or retirement when they say "IRA"? Let's start with the basics.

Have Climate Questions? Get Answers Here.



https://www.nytimes.com/interactive/2023/climate/climate-change-faq.html?smid=nytcore-ios-share&referringSource=articleShare

This New York Times article provides a comprehensive list of many common questions around climate change with answers by the Times' climate desk. Sections include the science of climate change, geopolitics, technology and extreme weather, among others.

Greening Community Development Finance | Center for Impact Finance



https://carsey.unh.edu/center-for-impact-finance/current-projects/greening-community-development-finance

This is the University of New Hampshire's "Greening Community Development Finance" page. It includes links to resources such as published papers and training opportunities for nonprofits and community-based lending institutions. Below are a few papers that might be particularly helpful.

- Scaling Equitable Solar Finance: https://scholars.unh.edu/carsey/434
- Clean Energy Project Development for Low Income Communities: Strengthening the Ecosystem: https://scholars.unh.edu/carsey/444/
- Equitable Strategy Guides: https://carsey.unh.edu/ center-for-impact-finance/current-projects/equitycentered-collaborative-approach-greenhouse-gasreduction-low-income-disadvantaged-communities
 - These Equitable Strategy Guides by UNH's Carsey
 Center for Impact finance include topics such as
 multifamily affordable housing, appliances and retrofits for 1-4 unit housing, community solar, small
 business finance and electric vehicles.



Sustainable Cities

https://www.nrdc.org/issues/sustainable-cities

This is the Natural Resources Defense Council's program for sustainable cities. NRDC seeks to promote infrastructure that is transitioning to clean energy through electrification of and efficiency improvements in buildings, electrification of transportation and community development support.

American Council for an Energy Efficient Economy

https://www.aceee.org

This is the homepage for the American Council for an Energy Efficient Economy (ACEEE). The ACEEE has many different resources, such as research on federal, state, and local policies; State Energy Efficiency Scorecards and City Clean Energy Scorecards; and several different working groups, many with focuses on equity and low-income communities.

Rocky Mountain Institute

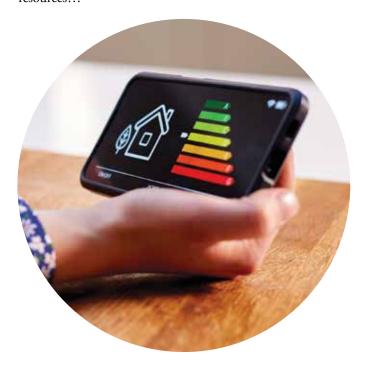


https://rmi.org

Rocky Mountain Institute is a nonprofit organization working to accelerate the transition to clean energy. Resources include reports and other publications on clean energy across different sectors, such as transportation and residential/commercial buildings.

Measuring Carbon Impacts

Unclear how your development might benefit from climate-resilient activities and resources? Often, that starts with understanding of your current environmental impact. After all, it's hard to price how much solar panels may save you in electricity if you're not tracking electric usage. Here are a few resources...



SAHF Multifamily Portfolio Carbon Emissions Calculator



https://sahfnet.org/resources/sahf-multifamily-portfolio-carbon-emissions-calculator

This carbon calculator by the Stewards of Affordable Housing for the Future allows owners of multifamily housing to calculate their annual greenhouse gas emissions.

Partnership for Carbon Accounting Financials



https://carbonaccountingfinancials.com

The Partnership for Carbon Accounting Financials (PCAF) helps financial institutions to measure their emissions — broken into financed, facilitated, and insurance-associated emissions — and disclose those statistics.

Carbon Footprint Calculator | Climate Change | US Environmental Protection Agency

https://www3.epa.gov/carbon-footprint-calculator/

This is the EPA's carbon footprint calculator for individual households. By entering information about your utility bills, your car, etc., you can get estimates of your carbon footprint.

State Regulatory and Market Context

Even prior to federal legislation like the Inflation Reduction Act, many states, local governments, territories and tribes provided resources to incentivize climate-resilient activities. The following resources help identify the various state and local programs to save community developers time.

The 2022 Community Power Scorecard

Similar to the ACEEE scorecards, the Community Power Scorecard by the Institute for Local Self-Reliance (ILSR) ranks each state in the U.S. according to how much their policies help or hurt clean energy action in the state. They also have an interactive Community Power Map – Institute for Local Self-Reliance (https://ilsr.org/community-power-map/).

https://ilsr.org/2022-community-power-scorecard

DSIRE

https://www.dsireusa.org

The Database of State Incentives for Renewables and Efficiency (DSIRE) has comprehensive lists of regulatory policies and financial incentives for every state in the U.S.

ACEEE | Policy Database



https://database.aceee.org

This is the American Council for an Energy Efficient Economy's (ACEEE) state and local policy database. It includes information on major cities as well as comprehensive information on statewide energy efficiency policies across various sectors.



Multifamily Housing

Buildings – and particularly housing – are drivers of almost 40% of carbon emissions in the United States. But affordable housing practitioners know that there's big differences between energy use in multifamily versus single-family housing. Let's take a closer look by line of business.

https://betterbuildingssolutioncenter.energy.gov

Better Buildings Initiative

The U.S. Department of Energy has created the Better Buildings Initiative for leadership in the public and private sectors to make homes, commercial buildings and industrial plants more energy efficient. A wide variety of information resources about building efficiency and decarbonization are available here.

Residential Retrofits for Energy Equity (R2E2)

https://www.aceee.org/r2e2

R2E2 is a program by ACEEE providing technical assistance to governments and community-based organizations for energy upgrades to affordable housing. The program has a particular focus on racial equity and making sure that underserved and marginalized groups are at the forefront of this assistance.

Relay Network

The Relay Network is an alliance of mission-based nonprofit organizations focused on energy efficiency with founding members such as Elevate Energy, Southface, New Ecology and others. Their mission states a focus on creating high-performance buildings in disinvested communities. Resources include reports and other information on energy-efficient appliances and practices for affordable housing.

Energy Solutions | National Housing Trust

https://relaynetwork.org



https://nationalhousingtrust.org/our-work/energy-solutions

National Housing Trust is an affordable housing developer with programs around clean energy. The organization's services include technical assistance for affordable housing owners interested in installing renewable energy sources, lending for nonprofit groups to own community solar projects, and support for either NHT-owned or client-owned solar projects.



Homebuyers and Homeowners

Homebuyers – especially new homeowners – are often overwhelmed by all of the pieces of home maintenance. The following consumer tools are critical to helping homeowners understand the potential resources and savings related to climate resilience.

Energy Savings Hub

https://www.energy.gov/save

The EPA's Energy Savings Hub provides a set of user-friendly flip cards that lay out the different incentives, such as tax credits and rebates, that exist for appliances, electric vehicles, and home improvement measures. It also has different pages for homeowners, renters and drivers to find eligible incentives for each group.

Your Guide to the Inflation Reduction Act – Rewiring America

https://www.rewiringamerica.org/IRAguide

Rewiring America has both a comprehensive guide to the Inflation Reduction Act and an IRA calculator (https://www.rewiringamerica.org/app/ira-calculator). The guide gives information on every aspect of IRA provisions for homeowners, while the calculator returns a list of rebates and tax credits you are eligible for once you enter some household information.

Energy Saver

https://www.energy.gov/energysaver/energy-saver
Energy Saver is a program by the U.S. Department
of Energy that provides resources and information on energy
efficiency and renewable energy for homeowners. They have
home improvement checklists, energy saver guides and financial information.

Energy Efficiency | EnergySage

https://www.energysage.com/energy-efficiency
This page on EnergySage's website has links to
resources that help homeowners learn about energy efficiency.
The page also provides many resources on solar power, both
for single-owner installations and community solar.

Driving Demand for Home Energy Improvements | Electricity Markets and Policy Group



https://emp.lbl.gov/publications/driving-demand-home-energy

This paper by the Lawrence Berkeley Lab, "Driving Demand for Home Energy Improvements," provides information on best practices and suggests methods for home energy improvement programs based on several case studies.

Solar Power

Solar power is a key mechanism in building resilience and saving residents money. For many, this means rooftop solar providing energy. When that's not possible, community solar programs are a great alternative.

Community Solar | Department of Energy



https://www.energy.gov/communitysolar/community-solar

The Community Power Accelerator (https://communitypower.energy.gov) and the National Community Solar Partnership (NCSP) (https://www.energy.gov/communitysolar/community-solar) are two DOE initiatives. The NCSP is a coalition of stakeholders, including community members, financial institutions, and utilities, working to expand access to affordable community solar. The Community Power Accelerator provides resources and connections between community solar developers, philanthropic organizations and lending institutions.

LIFT Solar Toolkit

https://lift.groundswell.org

LIFT for Solar Access Everywhere by Groundswell is a suite of tools for solar project developers working in low- to moderate-income communities. It includes publications and other written resources, maps of community solar projects and resources for best practices.

Solar with Justice: Connecting States and Communities



Clean Energy States Alliance (CESA) Solar with Justice project is connecting state energy agencies and community-based organizations in under-resourced communities to share knowledge about efficient, equitable, and cost-effective adoption of solar power in low- to moderate-income communities. They published a major report in 2019 on solar in under-resourced communities and recommendations to various groups based on their research.



Low-Income Solar Policy Guide

https://www.lowincomesolar.org

The Low-Income Solar Policy Guide was developed by the nonprofits GRID Alternatives, Vote Solar, and the Center for Social Inclusion. The guide includes toolboxes and resources for single-family, multifamily, and community solar projects.

Electric Vehicles and Transportation

In the U.S., 92% of households own a car. Electric vehicles (EVs) and public transit can help make transportation more affordable and resilient.

Our Equity Insights into Issues Impacting People of Color – The Greenlining Institute



https://greenlining.org/publications-resources

The Greenlining Institute is a nonprofit working towards economic and climate equity for communities of color. The institute's program area on Transportation and Mobility Equity (https://greenlining.org/work/climate-equity/transportation-and-mobility-equity) includes reports on electric vehicles, resources such as a Mobility Equity Framework for planners and community leaders, as well as other information on various programs and policies for the adoption of electric vehicles.

Transportation for All: Good for Families, Communities, and the Economy



https://www.policylink.org/sites/default/files/ Transportation-for-All-FINAL-05-10-16.pdf

PolicyLink is a national research institute working on racial and economic equity. The organization's "Transportation for All" policy brief provides a compact overview of the importance of equity in transportation, with an explanation of the challenges and possible solutions for creating an equitable transportation system.



Equity | US Department of Transportation



https://www.transportation.gov/priorities/equity

The U.S. Department of Transportation's social equity page has links to several programs such as the department's Equity Action Plan, the Justice40 Initiative, and the Reconnecting Communities Pilot Program, which is a grant that focuses on reconnecting communities that have been cut off from economic opportunity because of previous transportation infrastructure.

Energy Audits

Ashrae

https://www.ashrae.org

The American Society of Heating, Refrigerating and Air-Conditioning Engineers (ASHRAE) publishes standards for building design for both commercial and residential buildings, including standards around energy efficiency. They have also published procedures for energy audits, with a three-tiered system for different levels of audits.

Building Performance Institute

https://www.bpi.org

The Building Performance Institute is a building standards development and nonprofit credentialing organization for residential energy audits. The organization offers several different certifications, including Home Energy Professional Energy Auditor and Building Analyst Technician certification. The homeowner's website (https://www.bpihomeowner.org) has information on what an energy audit is, where to find contractors to perform audits, and some resources for local incentives and rebates around energy audits.

Residential Energy Services Network (RESNET)

https://www.resnet.us

RESNET is a nonprofit corporation that creates building energy efficiency rating standards and certification systems, such as the Home Energy Rater certification. RESNET developed the Home Energy Rating System (HERS), which is a measurement system for home energy efficiency.



Sustainable Community Planning

Resilient communities require sustainable households and buildings. Yet in order to be truly resilient, larger community activities and planning are critical. These resources describe ways to think about climate resilience at a higher level.

Clean Energy to Communities Program | State, Local, and Tribal Governments | NREL



https://www.nrel.gov/state-local-tribal/clean-energy-to-communities.html

The Clean Energy to Communities (C2C) program provides local governments, tribes, electric utilities and community-based organizations with national lab expertise and tools to create clean energy systems.

Green Communities

https://www.planning.org/nationalcenters/green

This is the American Planning Association's "Green Communities" resource page. It has links to their research papers on topics such as Planning for Urban and Community Forestry, Regional Green Infrastructure Planning at the Landscape Scale and many others

Communities LEAP | Department of Energy



https://www.energy.gov/communitiesLEAP/communities-leap

This is the U.S. DOE's Communities Local Energy Action Program (LEAP)) pilot, which facilitates community-wide economic and environmental benefits through clean energy deployment. This program is aimed towards low-income, energy-burdened communities that have felt impacts from environmental justice or a shift away from historic use of fossil fuels.

Tools and Resources for Sustainable Communities | US EPA



https://www.epa.gov/smartgrowth/tools-and-resources-sustainable-communities

This page on the EPA's website has a comprehensive list of resources for sustainable communities covering funding resources; codes, ordinances, and land development regulations; green building; land use and revitalization; and other important topics.



Training Opportunities

It can be hard to know where to get started with climate resilience, or how to implement all of the great programs out there. The following technical trainings will help demystify this for community developers.

Education and Trainings | Center for Impact Finance



https://carsey.unh.edu/center-for-impact-finance/education-and-trainings

The University of New Hampshire training series includes:

- Solar Lending Professional Training in partnership with Inclusiv
- Community Power Accelerator in partnership with HP Sustainability Solution
- Upcoming courses in resilience, energy efficiency, EV finance and more

Training | Novogradac

https://www.novoco.com/training

Novogradac, a national professional services organization, offers tax credit finance trainings and webinars on renewable energy tax credits.

Financing and Deploying Clean Energy Certificate Program | Yale Center for Business and the Environment



https://cbey.yale.edu/financing-and-deploying-clean-energy-certificate-program

The Yale Financing and Deploying Clean Energy Certificate Program is a 10-month course for professionals in finance, policy-making organizations, the power market and nonprofit organizations working towards an equitable transition to a clean energy economy.

IRA Bootcamps | National Housing Trust

https://nationalhousingtrust.org/ira-bootcamps

The National Housing Trust is offering two courses on leveraging Inflation Reduction Act funding, one for Housing Financial Agencies (HFAs) and one for multifamily affordable housing providers.

NeighborWorks America Training

https://www.NeighborWorks.org/Training

A number of NeighborWorks courses across 11 tracks provide a deep dive on climate and sustainability.

Funding Resources



IRA Funding Resources

The Inflation Reduction Act includes numerous new and expanded programs to ease the process of advancing climate resilience. Here are a few primers to help understand all the opportunities out there.

Inflation Reduction Act of 2022 | Internal **Revenue Service**

https://www.irs.gov/inflation-reduction-act-of-2022

This is the IRS' page for all tax credit incentives in the Inflation Reduction Act. The IRA includes tax credits for electric/clean vehicles, home energy efficiency, residential clean energy, solar energy, among others. Below are a few particularly important tax credits to know.

- The Clean Vehicle Credits are to be used for the purchase of new or used electric or fuel cell cars. There are some requirements and price limits in place.
- Section 48 Tax Credits, or the Investment Tax Credits (ITC), are for solar projects. A 30% base tax credit is applied to projects under 1 megawatt and larger projects that meet certain wage and apprenticeship criteria, while projects above 1 megawatt have a base of 6%. There are several "adders" available to projects that use domestically produced content, are located in low-income communities, serve affordable housing, and projects in "energy communities" transitioning away from dependence on fossil fuels.
- Energy Efficiency Home Improvement Credits, Section 25C, provide a 30% credit for energy efficiency measures, such as upgrading HVAC systems and replacing windows and doors. There are several limits on the annual credit and credit for specific expenditures.
- Residential Clean Energy Credits, Section 25D, provide a 30% credit with a two year phase out in 2033 and 2034 for residential renewable energy projects such as rooftop solar. Battery storage is also included in the credit.
- New Energy Efficient Homes Tax Credit provides varying levels of credit for a purchase of a qualifying new energy efficient home/housing unit.

Energy Efficient Commercial Buildings Deduction allows developers or owners of commercial real estate, including multifamily buildings of over four stories, to deduct 100% of the costs of improvements that reduce energy usage by at least 25%.

Home Electrification and Appliance Rebates | **Department of Energy**



https://www.energy.gov/scep/home-electrification-and-appliance-rebates

Also known as the High Efficiency Electric Home Rebates, or HEEHR, the Home Electrification and Appliance Rebates set aside \$4.5 billion for electrification and appliance upgrades such as heat pumps, heat pump water heaters, and weatherization. Households under 80% of the area median income (AMI) can get 100% of costs covered up to a \$14,000 per unit cap, and households with income from 80% to 150% of AMI can get 50% of costs covered. No assistance is granted for households over 150% of AMI.

Home Efficiency Rebates | Department of Energy



https://www.energy.gov/scep/home-efficiency-

The Home Efficiency Rebates, also known as the HOMES Rebate program, provides \$4.3 billion for performance-based, whole-house efficiency upgrades. The more energy savings shown, the larger the rebates. All households are eligible but low- and moderate-income households have deeper rebates.

Advancing Environmental Justice | US EPA



https://www.epa.gov/inflation-reduction-act/advancing-environmental-justice

The Environmental and Climate Justice Block Grants provide \$3 billion in EPA funding for activities in disadvantaged communities including emissions reduction, comate resilience, adaptation and mitigation, pollution monitoring, reducing indoor toxics and community engagement.

Climate Pollution Reduction Grants | US EPA



https://www.epa.gov/inflation-reduction-act/climate-pollution-reduction-grants

The EPA's Climate Pollution Reduction grants are split into two phases. \$250 million have been allocated for the first phase of noncompetitive planning grants, to be used for creating climate action plans for the reduction of greenhouse gas emissions and other harmful air pollutants. The remaining \$4.6 billion of a total \$5 billion in funding will go to competitive implementation grants.

Greenhouse Gas Reduction Fund | US EPA

https://www.epa.gov/greenhouse-gas-reduction-fund

This \$27 billion fund is separated into three different grant competitions for greenhouse gas reduction activities. Solar for All will receive \$7 billion for up to 60 grants to states, Tribal governments, municipalities and nonprofits to help low-income and disadvantaged communities access solar. The Clean Communities Investment Accelerator will split \$6 billion among two to seven nonprofits to build clean financing capacity so that low-income and disadvantaged communities have access to financing for clean technology projects. The last \$14 billion will go to the National Clean Investment Fund; two to three national nonprofits will partner with private capital to fund tens of thousands of clean technology projects.

Green and Resilient Retrofit Program (GRRP) | HUD.gov / U.S. Department of Housing and Urban Development (HUD)

https://www.hud.gov/GRRP

The Green and Resilient Retrofit Program is a HUD program providing \$837 million to fund energy and water efficiency, energy storage, building electrification and climate resilience projects in eligible affordable housing projects.

Rural Energy for America Program Renewable Energy Systems & Energy Efficiency Improvement Guaranteed Loans & Grants | Rural Development



https://www.rd.usda.gov/programs-services/energy-programs/rural-energy-america-program-renewable-energy-systems-energy-efficiency-improvement-guaranteed-loans

The Rural Energy for America Program (REAP) provides \$2 billion in grants and loan guarantees to support energy investments serving local businesses. It has been used for solar projects for small businesses but also for community solar.

Inflation Reduction Act – Neighborhood Access and Equity (NAE) Grant Program | Federal Highway Administration



https://www.fhwa.dot.gov/inflation-reduction-act/fact_sheets/nae_grant_program.cfm

This \$3 billion Department of Transportation program will support projects around walkability, complete streets, greenways, heat island mitigation, and related planning and capacity building in disadvantaged communities.

Inflation Reduction Act Guidebook



https://www.whitehouse.gov/wp-content/uploads/2022/12/Inflation-Reduction-Act-Guidebook.pdf

This is the White House's official IRA Guidebook, which includes comprehensive information on each funding opportunity, including tax credits, listed in the IRA.

MASTER LIST: Major BIL and IRA Funding Announcements as of March 1, 2023



https://www.epa.gov/system/files/documents/2023-03/upcoming_major_bil_and_ira_funding_announcements.pdf

This is an EPA master list of major Bipartisan Infrastructure Law and Inflation Reduction Act funding opportunities.

Bipartisan Infrastructure Law Funding Resources

When it comes to climate resilience, the IRA is not the only game in town. The Bipartisan Infrastructure Law includes incentives for many resilient programs familiar to community developers, like weatherization assistance.

National Electric Vehicle Infrastructure (NEVI) Formula Program Fact Sheet | Federal Highway Administration



https://www.fhwa.dot.gov/bipartisan-infrastructure-law/nevi_formula_program.cfm

The National Electric Vehicle Infrastructure (NEVI) Formula Program received \$5 billion in funding for states to deploy electric vehicle charging infrastructure.

Weatherization Assistance Program | Department of Energy



https://www.energy.gov/scep/wap/weatherization-assistance-program

The Weatherization Assistance Program was provided with \$3.5 billion to continue to help low-income households improve their energy efficiency through weatherization.

Energy Efficiency Revolving Loan Fund Capitalization Grant Program



https://www.energy.gov/scep/energy-efficiency-revolving-loan-fund-capitalization-grant-program

The Energy Efficiency Revolving Loan Fund Capitalization Grant program received \$250 million that will go to states for energy efficiency lending programs, including activities such as audits, upgrades and retrofits.

Energy Efficiency and Conservation Block Grant Program



https://www.energy.gov/scep/energy-efficiency-and-conservation-block-grant-program

The Energy Efficiency and Conservation Block Grant program was allotted \$250 million for states, local governments and tribes to help implement fossil fuel and energy use reduction strategies as well as energy efficiency and conservation.

Reconnecting Communities and Neighborhoods Grant Program | US Department of Transportation

https://www.transportation.gov/grants/rcnprogram

The Reconnecting Communities and Neighborhoods Grant program was funded with \$500 million to provide grants to remove transportation infrastructure that creates barriers to community connectivity.

Clean Water State Revolving Fund (CWSRF) | US EPA

https://www.epa.gov/cwsrf

The \$13 billion awarded to the Clean Water State Revolving Fund will be used for low-cost financing for clean water infrastructure, including stormwater mitigation and pollution control.

Building Resilient Infrastructure and Communities | FEMA.gov



https://www.fema.gov/grants/mitigation/building-resilient-infrastructure-communities

The Building Resilient Infrastructure and Communities (BRIC) program received \$1 billion to be used as grants to states and local governments for hazard mitigation projects to reduce risks from natural disasters.

Flood Mitigation Assistance Grant Program | FEMA.gov

https://www.fema.gov/grants/mitigation/floods

The Flood Mitigation Assistance Grant program provides \$3.5 billion in competitive grants available to states, communities and tribes for projects that reduce or eliminate risks of repeated flood damage to buildings insured by the National Flood Insurance Program.



DOE Prize Program Funding Resources

The Department of Energy (DOE) provides nonprofits and affordable housing organizations with multiple resources for greater climate resilience. Check them out below!

Renew America's Nonprofits | Department of Energy



https://www.energy.gov/scep/renew-americas-nonprofits

The Renew America's Nonprofits program is an investment by the DOE to reduce carbon emissions and improve energy efficiency at buildings owned and operated by nonprofits.

Buildings Upgrade Prize | HeroX



https://www.herox.com/BuildingsUP

The DOE's Buildings Upgrade Prize offers over \$22 million in cash prizes and technical assistance for teams made up of community-based organizations, state and local governments, building owners, nonprofits and other groups to create programs that increase equitable efficiency and building electrification upgrades.

American-Made Community Power Accelerator

Prize | Department of Energy



https://www.energy.gov/communitysolar/american-made-community-power-accelerator-prize

The American-Made Community Power Accelerator Prize is a \$10 million prize competition focused on expanding capacity for community solar. The prize will support new and expanding solar developers and co-developers in fast-tracking their community solar projects.

EAS-E Home Electrification Prize | American-Made Challenges



https://americanmadechallenges.org/challenges/

The Equitable and Affordable Solutions to Electrification (EAS-E) Home Electrification Prize provides up to \$2.4 million in prizes for innovative design solutions and technology for home electrification.



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