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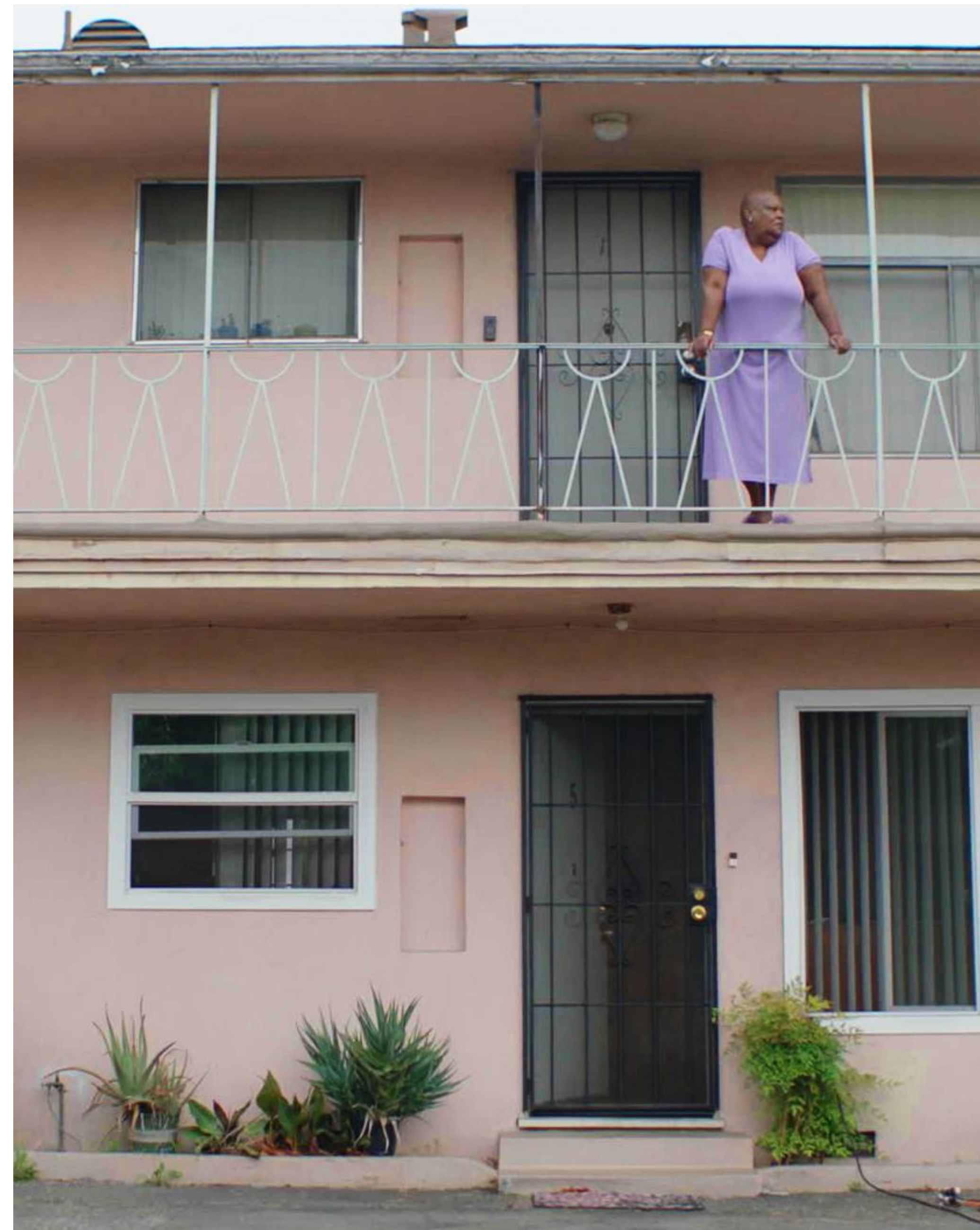


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# Incentives for Under-Resourced Communities

CEC Equitable Building Decarbonization Workshop  
December 13, 2022



**“There is a real risk that without thoughtful and intentional prioritization, the state’s most vulnerable and underserved residents may be the last to benefit from the transition to low-carbon building technologies due to lack of capital, credit, and access to infrastructure.”**



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# Under-resourced communities (50% of \$)

## 3 State Codes

Health & Safety Code  
HSC § 39711

Health & Safety Code  
HSC § 39713

Public Resources Code -  
PRC § 75005

## 6 Definitions

- Disadvantaged communities (CalEPA)
- Low-income households (individual income  $\leq$  80% of statewide average or DHCD threshold for LI)
- Low-income communities (census tract income  $\leq$  80% of statewide average or DHCD threshold for LI)
- Disadvantaged communities (census tract income  $<$  80% of statewide average)
- Severely disadvantaged communities (census tract income  $<$  60% of statewide average)



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# Possible uses of incentive \$\$

*downstream  
rebate (consumer)*

*point-of-sale  
instant rebate  
(consumer)*

*midstream incentive  
(retailer)*

*midstream incentive  
(contractor)*

*marketing cost to  
engage consumers*

*upstream incentive  
(manufacturers)*

*interest rate  
buy-down*



# SB 350 Low Income Barriers Study recommendations



The CEC called out the importance of ensuring “...that low-income persons have **product selection options and information necessary to avoid driving up their plug-load energy use.**”

Low Income Barriers Study Principal Recommendation 5(e)  
[download full PDF](#)

**57.6%**  
Share of appliance/plug load  
energy savings  
in total residential efficiency  
potential for low-income segment  
California Low-Income Potential & Goals Study (2021)



# Equity outcomes from GoGreen Home microloans

gogreen  
FINANCING™



Choose a Program Find a Contractor Apply for Financing Partners Help

Español

**Comfort for your home. Performance for your business.**

Energy efficiency financing backed by the State of California

**85%**

Share of loans to “underserved borrowers”

**>70%**

Share of electricity & gas savings to LMI

**>30%**

Share of electricity & gas savings to DAC



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# Thank you.

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