



INCLUSIVE
PROSPERITY CAPITAL™

IPC's Solar for All Deep Dive on Construction-to- Permanent Loans Webinar

**Community Power Coalition
Powering America Together Program**

June 24, 2025

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Disclaimer

The information provided in this webinar is provided as a courtesy. Applicants' legal obligations may be found in applicable laws and regulations, and for successful Applicants, in their agreement with IPC. Applicants are responsible for conducting their own analysis of Solar for All program eligibility. This information should not be construed as legal advice or as a substitute for conducting your own eligibility and compliance analysis.

All information contained herein is for informational purposes only and, while every effort has been taken to ensure accuracy, no guarantee is expressed or implied. Program details may change and may be subject to additional approvals. This program is rapidly evolving, and IPC intends to follow future EPA guidance.

To the extent allowable by law, IPC will maintain the confidentiality of your submissions. Submission of an eligible project is no guarantee of ultimate selection for financial assistance under this program.

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Today's Speakers



Nate Hausman

Solar for All
Program Director



John D'Agostino

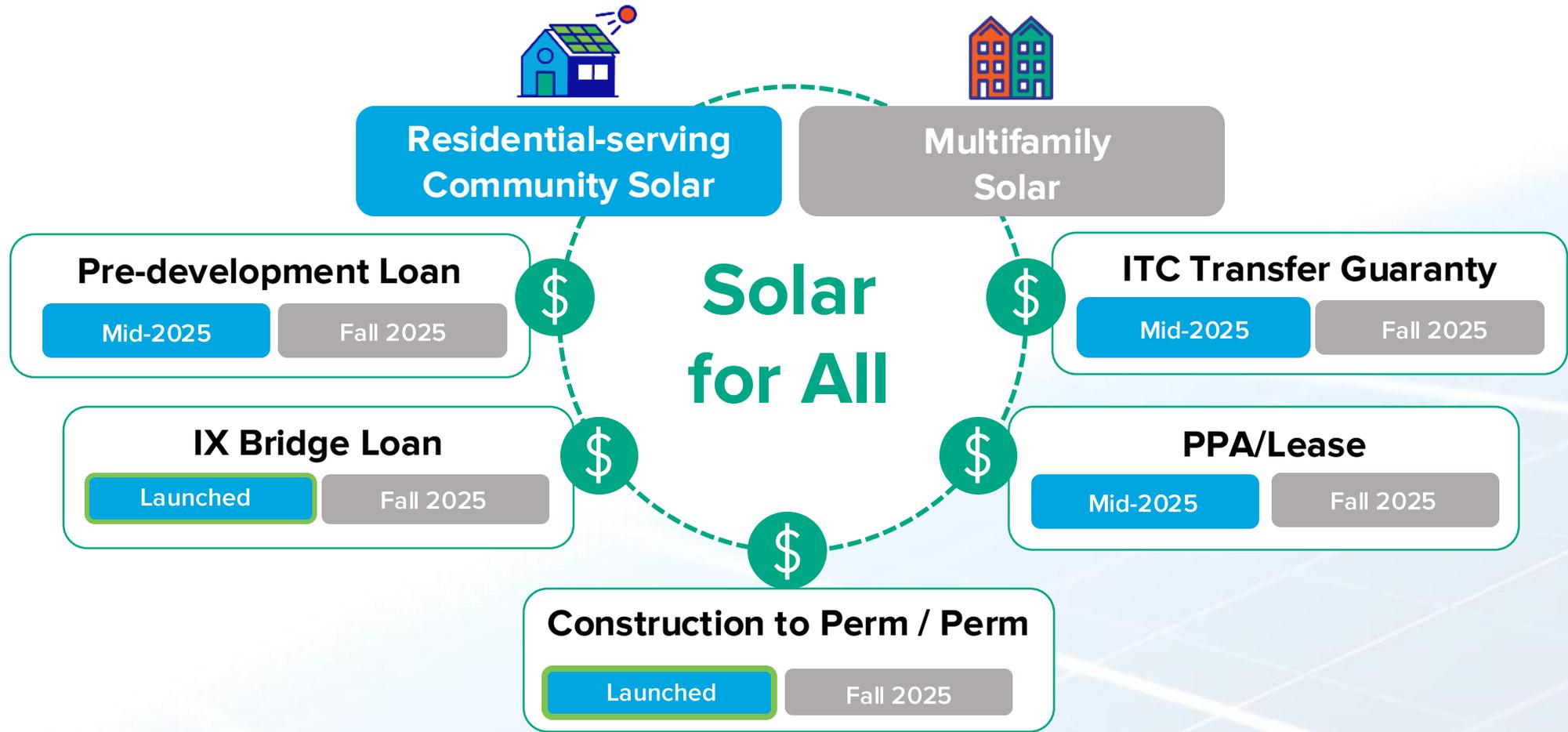
Managing Director
Clean Energy Transactions

Agenda

- 1. Product Overview & Eligibility**
- 2. Intake & Application Process**
- 3. Application Evaluation Criteria**
- 4. Q & A**

Product Overview & Eligibility

IPC's Solar for All program includes a full range of financing products



Construction-to-Permanent or Permanent Loan Program + ITC Transfer/Elective Pay Bridge Loan Program



Financing product	Solar Debt (Loan or Facility)
Purpose	Support the construction, operation, management, and ITC monetization costs for SFA-eligible distributed generation and/or community solar PV (+ storage) systems
Loan/Facility Amount	\$500k - \$15M
Loan/Facility Advance Rate	Construction: Up to 100% Perm: Up to 70% / + ITC Transfer or Elective Pay: Up to 70% Perm + ITC Transfer or Elective Pay: Up to 100%
Interest rate	Construction: up to 3.24% / Perm: up to 2.99%
Maturity Date	Construction – up to 24 months ITC Bridge - up to 24 months Perm - up to 25 years

Project Eligibility Criteria

Projects must meet several eligibility criteria including:

- **Serving Low-Income and Disadvantaged Communities**
- Solar PV projects of nameplate capacity **up to 5 MWac**
- **Minimum 20% net savings** on cost of electricity to the project's LIDAC residential households
- Located in one of the **Program jurisdictions**
- **Davis-Bacon and Related Acts (DBRA)** compliance, reporting, and certification
- **Build America Buy America (BABA)** compliance, reporting, and certification
- Meeting the other Federal program requirements

Additionally, community solar projects must deliver:

- **At least 50% of the electricity generated** from the system; **and**
- **At least 50% of the benefits** (e.g., financial savings, renewable energy credits) derived from the power generated

to **multiple residential customers** within the **same utility territory** as the facility.

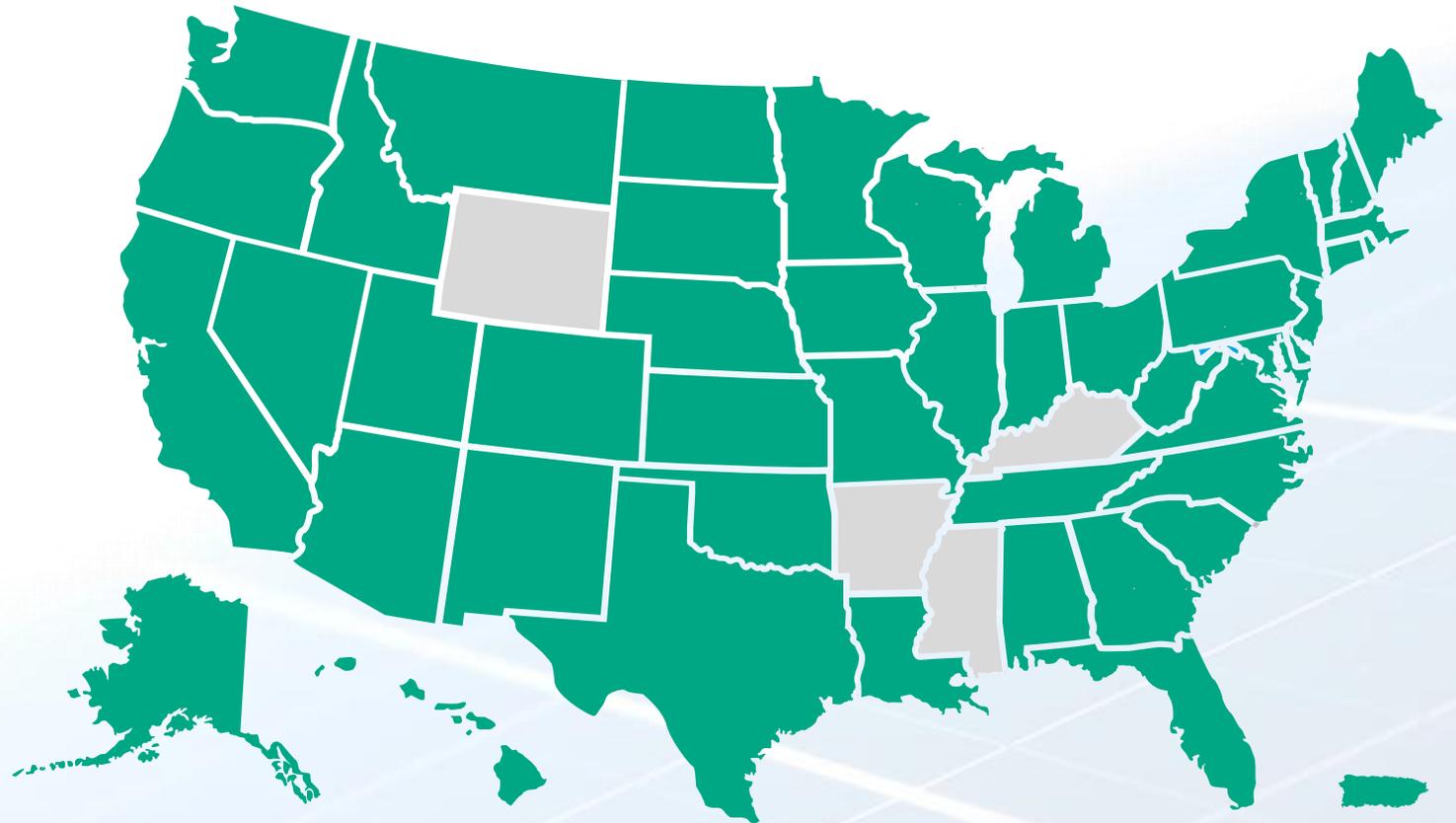
For more information, refer to:

- [IPC's Program Guidance](#)
- Sections 134(a)1 and 134(c)4 of the Clean Air Act
- [EPA's Solar for All FAQs](#)

Eligible jurisdictions include 46 states, Washington, D.C., and Puerto Rico.

The four states not covered are Arkansas, Kentucky, Mississippi, and Wyoming. Additionally, projects located on Tribal land are not eligible for financial assistance under our SFA program.

Please refer to [EPA's list of Solar for All awardees](#) to learn more about programs serving those jurisdictions.



Intake & Application Process

Simplified Intake Process



- 1. Pre-Intake Project Development**
- 2. Intake Form Submitted by Developer**
- 3. Screen for Initial Eligibility to Proceed**
- 4. Invited Applicants May Submit a Full Financing Application**

For more information, refer to:

- [IPC's Program Guidance](#)

Step 1: Intake Form



The Intake Form asks you to provide basic identifying information, experience, qualifications, and project scope.

Separate Intake Forms are needed for:

- Each financing product
- Each project

Additionally, you will be required to acknowledge your ability to meet certain federal program requirements (BABA, DBRA, etc.)

IPC will perform an initial screen for eligibility based on Program criteria. Intake Forms may be deferred or denied based upon Program goals, including geographic saturation or concentration within financing product or project types.

If you are invited to submit a Financing Application, you will have 90 calendar days to complete that application (may be extended at our discretion upon request).

For more information, refer to:

- [IPC's Program Guidance](#)
- [IPC's Intake Form \(live\)](#)
- [PDF of Intake Form](#)

Simplified Financing Application Process



- 1. Invited Applicants May Submit a Full Financing Application**
- 2. Diligence and Underwriting**
- 3. Approved Financing Applications Issued Letter of Intent and Term Sheet**
- 4. Negotiation and Execution of Binding Term Sheet**
- 5. Contract Execution**

For more information, refer to:

- [IPC's Program Guidance](#)

Step 2: Financing Application



The Financing Application will expand on information submitted within the Intake Form & require documentation submission.

Documentation required includes:

- Applicant experience & qualifications
- Project specifications & supporting documentation
- Financing structure
- Impact & outcomes (household electric cost savings, climate benefits, workforce development efforts, etc.)
- Other program and federal requirements

Applicants with approved Financing Applications will receive a Letter of Interest and form term sheet, which Applicants will negotiate and execute with IPC as binding for financing under the Program.

Financing Applications may be deferred or denied based upon failure to qualify for financing or upon further screen for Program goals.

For more information, refer to:

- [IPC's Program Guidance](#)

Financing Application Evaluation Criteria

Financing Application Evaluation Criteria

Category	Weight
Investment Terms Alignment	20%
Track Record of Financing Projects and Working with Low-Income Communities	20%
Project Team & Experience	15%
Compliance Capacity & Readiness	15%
Strategic Alignment, Project Impact, and Equitable and Meaningful Benefits (EMB) Scorecard	30%
Total	100%

Discretion to provide flexible financing terms for projects that demonstrate deeper impact.

Other Federal & Program Requirements Include:



- ✓ **Uniform Grants Guidance – 2 CFR 200 and 2 CFR 1500**
- ✓ **Unique Entity Identifier (UEI) from SAM.gov**
- ✓ **Not Debarred or Suspended from Federal contracting**
- ✓ **Davis-Bacon & BABA compliance, reporting & certification**
- ✓ **Archeological and Historic Preservation Act (AHPA)**
- ✓ **National Historic Preservation (NHPA) (construction)**
- ✓ **Floodplain Management**
- ✓ **Semi-annual transaction- and project-level, financial, project performance, and subscriber management reporting**
- ✓ **Consumer protection requirements**
- ✓ **Long-term asset management and operations & maintenance**

Tools, Resources, and Links

- [Community Power Coalition “Powering America Together” Program home page](#)
- [IPC Solar for All Resources Page](#)
- [Program Guidance](#)
- [Intake Form](#)
- [Construction-to-Permanent Financing Product Summary](#)
- [20% Household Savings Methodology](#)
- [EPA BABA Guidance](#)
- [EPA DBRA Guidance](#)

Q & A



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Contacts

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Appendix

Low-Income & Disadvantaged Communities

Projects must benefit one of the following:

- **CEJST-Identified Disadvantaged Communities:** All communities identified as disadvantaged through **version 1.0 of the Climate and Economic Justice Screening Tool (CEJST)**, released on November 22, 2022, which includes census tracts that meet the thresholds for at least one of the tool's categories of burden and land within the boundaries of Federally Recognized Tribes.
- **EJScreen-Identified Disadvantaged Communities:** All communities within **version 2.3 of EJScreen** that fall within either (a) the limited supplemental set of census block groups that are **at or above the 90th percentile for any of EJScreen's supplemental indexes** when compared to the nation or state or (b) geographic areas within Tribal lands as included in EJScreen
- **Geographically Dispersed Low-Income Households:** Low-income individuals and households living in **Metropolitan Areas with incomes not more than 80% AMI or 200% FPL** (whichever is higher), and low-income individuals and households living in **Non-Metropolitan Areas with incomes not more than 80% AMI, 200% FPL, or 80% Statewide Non-Metropolitan Area AMI** (whichever is highest).
- **Properties Providing Affordable Housing:** Properties providing affordable housing that fall within either of the following two categories: (a) **multifamily housing with rents not exceeding 30% of 80% AMI for at least half of residential units** and with an **active affordability covenant** from one of the designated housing assistance programs or (b) **naturally-occurring (unsubsidized) affordable housing with rents not exceeding 30% of 80% AMI for at least half of residential units.**