

Roadmap to the Final GGRF Applications

2024



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The Greenhouse Gas Reduction Fund, with an allocation of over \$27 billion, encompasses three critical programs designed to propel the United States towards a more sustainable and equitable energy future. These include the <u>National Clean</u> <u>Investment Fund (NCIF)</u>, the <u>Clean Communities Investment Accelerator</u> (CCIA), and <u>Solar for All</u>. Each program targets specific aspects of the energy transition, from reducing greenhouse gas emissions to promoting community-level clean energy projects and expanding solar energy access, particularly in low-income and disadvantaged communities. This strategic investment aims not only to enhance environmental sustainability but also to drive economic growth, job creation, and community resilience across the nation. This guidebook provides a detailed roadmap and analysis of the final GGRF applications released on 16th August 2024. This roadmap will outline key projects, their objectives, and the transformative impacts envisioned by these substantial federal investments.

Table of Contents

National Clean Investment Fund	2
Climate United Roadmap - NCIF Work Plan	2
Coalition for Green Capital Roadmap - NCIF Work Plan	12
Power Forward Communities Roadmap - NCIF Work Plan	21
Clean Communities Investment Accelerator	34
Opportunity Finance Network Roadmap – CCIA Workplan	35
Inclusiv Roadmap – CCIA Workplan	41
Justice Climate Fund Roadmap – CCIA Workplan	46
Appalachian Community Capital Roadmap – CCIA Workplan	51
Native CDFI Network Roadmap – CCIA Workplan	55
Solar For All	60
Solar for All Grant Recipients	62
Glossary of key terms and acronyms	71



National Clean Investment Fund

The National Clean Investment Fund (NCIF) dispenses \$14 billion to accelerate transformative clean energy projects aimed at reducing greenhouse gasses significantly. This fund strategically focuses on empowering economically and environmentally underserved communities, promoting both sustainability and economic growth. The NCIF has identified several key winners—**Climate United Fund**, **Coalition for Green Capital**, and **Power Forward Communities**—whose projects exemplify the objectives of the fund. This guidebook will delve into detailed roadmaps and analyses of these awardees' projects, exploring their strategic approaches and the broader impact of their initiatives on advancing a sustainable future.

Climate United Roadmap - NCIF Work Plan

Overview

- Program Title: Climate United
- Selectee Name: Climate United Fund ("CUF")
- Funding Award: \$6,970,000,000
- Performance Period: April 1, 2024 June 30, 2029
- Core Objective: Harness significant capital to reduce greenhouse gasses by 11 million MT CO2e, focusing on economic and environmental justice.

Strategic Framework and Specific Targets

• **GHG Reduction**: Aim for a reduction of 11 million MT CO2e over five years, focusing on high-impact sectors. Below is a detailed table of Greenhouse Gas Reduction Goals.

Timeline Annual Reduction Target	Total Reduction by 2029	Measurement Metrics
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1 Year	1.5 million MT CO2e	1.5 million MT CO2e	Emissions Monitoring Reports
3 Years	4.5 million MT CO2e	6 million MT CO2e	Third-party Verification
5 Years	5 million MT CO2e	11 million MT CO2e	Comprehensive Impact Assessment

• **Equity and Inclusion**: Ensure 60% of investments benefit low-income and disadvantaged communities, incorporating equity at all project levels. Below is a detailed table of CLimate United's equity goals, key indicators, and community benefits.

Target Category	3-Year Goal	5-Year Goal	7-Year Goal	Indicators	Community Benefits
% Investment in LIDAC	60%	60%	60%	Funding Allocation Percentage	Access to clean energy, job creation, improved health outcomes
% Investment in J40 Communities	50%	50%	50%	Compliance with Justice40 Initiative	Equitable distribution of resources, enhanced community services
% Rural Communities	12%	15%	20%	Growth in Investment	Infrastructure development, technological access



% Tribal Communities	6%	8%	10%	Engagement and Consultation	Cultural preservation, autonomy in energy projects
				Efforts	

• **Economic Empowerment**: Create substantial job opportunities, prioritizing unionized positions and workforce training in marginalized areas. Below is a detailed table of Climate United's job creation and workforce development targets.

Sector	3-Year Target	5-Year Target	Metrics	Community Benefits
Renewable	10,000	20,000	Job Creation	Increased local employment,
Energy	Jobs	Jobs	Reports	skills development

Energy	8,000	15,000	Workforce	Economic uplift, reduced energy costs for local businesses
Efficiency	Jobs	Jobs	Development Metrics	

• **Market Transformation**: Influence financial markets to adopt sustainable practices through innovative funding mechanisms. Below is a detailed table of Climate United's market transformation objectives.

Strategy	Short-Term Impact	Long-Term Goal	Metrics	Outcomes
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Financial	Mobilize \$5	Mobilize \$21	Investment	Increased investment in clean energy
Innovation	billion	billion	Tracking	
Policy Advocacy	Establish 5 policies	Implement 15 policies	Policy Implementatio n Reports	Regulatory support for green initiatives

Predevelopment Strategy

- Objective: Assess and prepare potential project sites and technologies for rapid deployment.
- Activities: Conduct feasibility studies, secure necessary permits, engage with local stakeholders, and finalize project designs.
- Expected Outcomes: Ensure all projects are shovel-ready by the end of the preparation phase, minimizing delays in the implementation phase.

Market Development Strategy

- Objective: Cultivate a sustainable market for clean technologies and services.
- Approach: Develop partnerships with technology providers, financial institutions, and regulatory bodies to create favorable conditions for market expansion.
- Expected Outcomes: Increase the adoption rate of clean technologies, reduce costs through economies of scale, and establish Climate United as a market leader in clean energy solutions.

Sector-Specific Strategies and Financial Allocation

1. **Residential and Consumer Initiatives**:



- Objective: Transition residential sectors to energy-efficient standards and electrify personal vehicles.
- Financial Allocation: Invest \$1 billion in retrofitting homes and \$500 million in vehicle electrification.
- Targets: Electrify 35,000 homes and 30,000 vehicles, focusing on low-income communities.

2. Multifamily Housing Upgrades:

- Objective: Upgrade housing units to zero-emission standards.
- Financial Allocation: Allocate \$2 billion for energy-efficient upgrades.
- Targets: Upgrade 80,000 units, providing sustainable housing solutions in marginalized communities.

3. Community Infrastructure Resilience:

- Objective: Enhance the energy efficiency of community centers and public facilities.
- Financial Allocation: \$500 million set aside for retrofitting community infrastructures.
- Targets: Retrofit 350 facilities to serve as resilience hubs during emergencies.

4. Support for Small Business and Agriculture:

- Objective: Reduce emissions from small businesses and agricultural operations.
- Financial Allocation: Dedicate \$750 million to support green transitions.
- Targets: Assist 350 small businesses and farms, focusing on those owned by socially disadvantaged individuals.

5. Educational Institutions and Transportation:

- Objective: Improve educational facilities' energy efficiency and transition school transportation.
- Financial Allocation: \$1.5 billion for schools and \$500 million for transportation electrification.
- Targets: Retrofit 160 school buildings and electrify 1,000 school buses.
- 6. Electric Vehicle Infrastructure Development:



- Objective: Expand charging infrastructure to support the broader adoption of electric vehicles.
- Financial Allocation: \$1 billion towards EV infrastructure.
- Targets: Install charging stations to support 40,000 new electric vehicles, particularly in underserved regions.

Market Segment Strategies

1. Residential and Consumer Initiatives

- Approach: Implement energy-efficient upgrades and electrification of home appliances and vehicles.
- Potential Barriers: High upfront costs, lack of consumer awareness, and resistance to technology adoption.
- Deployment Strategy: Leverage tax incentives, provide consumer education programs, and offer financing options to overcome barriers.

2. Multifamily Housing Upgrades

- Approach: Retrofit existing multifamily units with energy-efficient systems and sustainable materials.
- Potential Barriers: Regulatory complexities, coordination with multiple property owners, and tenant disruptions.
- Deployment Strategy: Work closely with housing authorities and property management companies, and ensure tenant engagement and compliance.

3. Community Infrastructure

- Approach: Upgrade public facilities such as schools, hospitals, and community centers to higher energy standards.
- Potential Barriers: Budget constraints, bureaucratic delays, and limited access to advanced technologies.
- Deployment Strategy: Secure public-private partnerships, utilize federal and state grants, and engage local stakeholders in planning processes.



4. Small Business and Agriculture

- Approach: Support small businesses and farms in adopting renewable energy sources and reducing carbon footprints.
- Potential Barriers: Lack of knowledge about sustainable practices, small-scale financial unviability, and resource limitations.
- Deployment Strategy: Offer targeted financial aid, conduct workshops, and create a network of technical advisors.

5. Educational Institutions

- Approach: Focus on energy efficiency and renewable energy installations in schools, coupled with educational programs for sustainability.
- Potential Barriers: Limited school budgets, administrative inertia, and the need for curriculum integration.
- Deployment Strategy: Develop funding models that allow for energy savings reinvestment, collaborate with educational boards, and integrate sustainability into curricula.

6. Electric Vehicle Infrastructure

- Approach: Expand charging infrastructure and support the transition to electric vehicles in urban and rural areas.
- Potential Barriers: Insufficient charging stations, high installation costs, and range anxiety among consumers.
- Deployment Strategy: Implement state and municipal incentives, partner with private companies for charging network expansions, and run informational campaigns to boost consumer confidence.

Financial Instruments

• Green Bonds: Issuance to fund large-scale infrastructure projects, aiming to attract additional private investments.



- Credit Enhancements: Provide guarantees to reduce risk for private investors and encourage further capital inflow.
- Grants and Subsidies: Utilize grants to directly fund projects in highly disadvantaged areas to ensure equitable distribution of resources.

Capital Mobilization and Leverage Strategies

- Private Capital Mobilization: Expected to mobilize up to \$21 billion in private capital through strategic use of financial instruments and direct investments.
- Public-Private Partnerships: Engage with corporate and philanthropic entities to co-fund and support large-scale projects.
- Investment Matching: Match public funds with private investments to maximize impact and ensure sustainable project funding.

Budgeting and Financial Oversight

- Regular Auditing: Implement strict auditing processes to ensure funds are used as intended and to prevent misallocation.
- Performance-based Disbursements: Release funds based on milestone achievements to maintain financial discipline and project alignment with stated goals.
- Risk Management: Establish a contingency fund to manage unforeseen costs or financial shortfalls.

Expected Financial Outcomes

- ROI and Impact Measurement: Detailed tracking of return on investment and the social, economic, and environmental impacts of funded projects.
- Economic Stimulus: Evaluate the broader economic impacts, including job creation and stimulation of local economies through infrastructure development.

Community Engagement and Accountability



- Engagement Strategy: Robust community involvement ensures projects reflect local needs.
- Accountability Measures: High transparency with regular reporting on impacts and community feedback integration.

Leverage Ratio

- Core Objective: Maximize the impact of every dollar of public funding by attracting and securing private capital investments.
- Aim: Achieve a target leverage ratio of 1:5, meaning for every dollar of public funding, Climate United aims to attract five dollars of private investment.
- Strategies to Achieve Target Leverage
 - Financial Instruments: Utilize green bonds, loan guarantees, and other financial tools to make projects more attractive to private investors.
 - Partnerships and Collaboration: Forge strategic partnerships with financial institutions and private investors to pool resources and share risks.
 - Market Engagement: Conduct extensive market research and engage actively with potential investors to tailor projects that meet market demands and investor expectations.
- Expected Outcomes
 - Enhanced Funding Capacity: By achieving the target leverage ratio,
 Climate United expects to significantly extend the reach and impact of its projects, enabling broader implementation of its strategic objectives.
 - Sustainability and Growth: Enhanced leverage is anticipated to lead to more sustainable financial structures for projects, promoting long-term growth and stability in the clean energy sector.

Climate United Fund Deployment Timeline

Phase Tir	neframe A	Activities
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Preparation Phase	Q1-Q2 2024	 Finalize partnerships and project plans. Set up governance and oversight. Develop financial instruments.
Initial Funding Release	Q3 2024	 Launch pilot projects. Begin disbursement to approved projects. Monitor initial progress.
Scale-Up Phase	2025-2026	 Expand funding based on pilot success. Strengthen public-private partnerships. Continue private capital mobilization.
Full Implementation	2027-2028	 Broad rollout of funding across all sectors. Real-time monitoring and adjustments based on feedback.
Evaluation and Refinement	2029	 Assess impacts and outcomes. Adjust strategies for future sustainability and funding.

This detailed roadmap for Climate United outlines a clear, actionable strategy for using \$6.97 billion in funding to achieve significant environmental and social benefits, focusing on transformative clean energy initiatives. It serves as a blueprint for stakeholders, aligning with strategic goals to facilitate impactful and equitable outcomes in the clean energy sector.



Coalition for Green Capital Roadmap - NCIF Work Plan

Overview

- Program Title: Coalition for Green Capital Fund
- Selectee Name: Coalition for Green Capital
- Funding Award: \$5,000,000,000
- Performance Period: April 1, 2024 June 30, 2027
- Core Objective: Mobilize substantial capital to significantly reduce greenhouse gasses while fostering economic and environmental sustainability in underrepresented communities.

Strategic Framework and Specific Targets

• **GHG Reduction Goals**: Target significant reductions across various sectors, aiming for a cumulative reduction of 18 million MT CO2e by 2027. Below is a detailed table of CG's greenhouse gas reduction goals and measurement metrics.

Table: GHG Reduction Goals

Timelin e	Annual Reduction Target	Total Reduction by 2027	Measurement Metrics
1 Year	2 million MT CO2e	2 million MT CO2e	Emissions Monitoring Reports
3 Years	6 million MT CO2e	8 million MT CO2e	Third-party Verification



5 Years	10 million MT CO2e	18 million MT CO2e	Comprehensive Impact Assessment
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• **Equity-Focused Targets**: 60% of funds to low-income and disadvantaged communities, with rigorous tracking and reporting to ensure compliance. Below is a table detailing CGCs equity and inclusion goals.

Table: Equity and Inclusion Goals

Target Category	3-Year Goal	5-Year Goal	Indicators	Community Benefits
% Investment in LIDAC	50%	60%	Funding Allocation Tracking	Access to clean energy, job creation
% Investment in J40 Communities	40%	50%	Compliance Checks	Equitable resource distribution
% Rural Community Development	15%	25%	Investment Impact Reports	Infrastructure development
% Tribal Community Autonomy	5%	10%	Engagement Reports	Cultural preservation, autonomy



• **Economic Empowerment:** Create job opportunities, focusing on sustainable employment and training in marginalized areas. Below is a table detailing such targets.

Table: Job Creation and Workforce Development Targets

Sector	3-Year Target	5-Year Target	Metrics	Community Benefits
Renewable Energy	5,000 Jobs	15,000 Jobs	Job Creation Reports	Increased local employment
Energy Efficiency	4,000 Jobs	10,000 Jobs	Workforce Metrics	Economic uplift, reduced energy costs

• **Market Transformation:** influence financial markets to support sustainable practices through innovative financing and policy advocacy.

Table: Market Transformation Objectives

Strategy	Short-Term Impact	Long-Term Goal	Metrics	Outcomes
Financial	Mobilize \$3	Mobilize \$15	Investment	Increase in clean
Innovation	billion	billion	Tracking	energy investments
Policy	Establish 3	Implement 10	Policy Reports	Supportive regulatory
Advocacy	policies	policies		environment



Sector-Specific Strategies and Financial Allocation

1. Residential and Consumer Initiatives:

- Objective: Enhance energy efficiency and electrification in residential areas.
- Financial Allocation: \$1.2 billion aimed at retrofitting homes and supporting consumer adoption of electric vehicles.
- Targets: Retrofit 50,000 homes and facilitate 25,000 electric vehicle purchases by 2027.

2. Multifamily Housing Upgrades:

- Objective: Improve energy standards across multifamily dwellings.
- Financial Allocation: \$1.5 billion dedicated to energy-efficient upgrades.
- Targets: Upgrade 70,000 housing units to achieve zero-emission standards.

3. Community Infrastructure Resilience:

- Objective: Upgrade infrastructure to improve resilience and efficiency.
- Financial Allocation: \$800 million for enhancing public facilities.
- Targets: Retrofit 400 community facilities including schools and hospitals.

4. Support for Small Business and Agriculture:

- Objective: Reduce carbon footprint and enhance sustainability in small businesses and farms.
- Financial Allocation: \$600 million to support sustainable practices and technologies.
- Targets: Assist 500 small businesses and 200 farms with green transitions.

5. Educational Institutions and Transportation:

- Objective: Promote energy efficiency and renewable energy in educational settings.
- Financial Allocation: \$900 million for schools and \$400 million for sustainable transportation solutions.



• Targets: Retrofit 200 school buildings and introduce 1,200 electric school buses.

Financial Instruments and Market Development Plan

- Green Bonds: Issue bonds to raise capital for large-scale renewable energy projects, targeting \$3 billion in issuance.
- Credit Enhancements: Offer financial guarantees to reduce investment risks, aiming to secure an additional \$2 billion in private sector funding.
- Direct Investments: Invest directly in high-potential projects, particularly those that innovate in carbon capture and storage technologies, with a planned allocation of \$500 million.

Market Segment Strategies

- 1. Commercial
 - Objective: Drive large-scale adoption of renewable energy and energy efficiency upgrades in commercial buildings.
 - Approach: Offer tailored financial solutions such as low-interest loans and energy-saving agreements to encourage retrofitting and new energy-efficient installations.
 - Deployment Strategy: Partner with commercial real estate developers and large corporations to integrate green technology from the ground up.

2. Small Business and Nonprofit

- Objective: Enhance sustainability and reduce operational costs for small businesses and nonprofit organizations through energy efficiency and renewable energy solutions.
- Approach: Provide grants, microloans, and technical assistance to enable small-scale projects tailored to the unique needs of these entities.



• Deployment Strategy: Collaborate with local chambers of commerce and nonprofit networks to facilitate workshops and direct engagement initiatives.

3. Affordable Housing

- Objective: Improve energy efficiency and resident comfort in affordable housing sectors while reducing overall energy costs.
- Approach: Implement energy performance contracts and offer incentives for landlords to undertake green renovations.
- Deployment Strategy: Work with housing authorities and community development financial institutions to identify and target properties most in need of upgrades.

4. Consumer

- Objective: Empower individual consumers to contribute to greenhouse gas reduction through residential solar installations, energy-efficient appliances, and electric vehicle adoption.
- Approach: Leverage rebate programs, net metering, and consumer financing options to lower the barriers to entry.
- Deployment Strategy: Utilize community-based outreach programs and partnerships with utility companies to educate and engage homeowners on the benefits and possibilities of going green.

Each strategy is designed to address the specific challenges and opportunities within these market segments, facilitating broad adoption of sustainable practices and technologies across different scales and settings.

Predevelopment Plan

- Objective: Ensure all projects are thoroughly vetted and ready for smooth execution.
- Activities:
 - Conduct comprehensive environmental impact assessments.



- Engage with stakeholders through community forums to gather input and align objectives.
- Secure all necessary permits and clearances ahead of project launches.
- Expected Outcomes: Achieve a state of readiness that allows for rapid deployment once funding is available, minimizing project delays and maximizing efficiency.

Advisory and Community Engagement

- Objective: Build robust relationships with community stakeholders and leverage their insights to guide project implementation and ensure alignment with local needs.
- Advisory Board Composition: Comprise experts in renewable energy, community development, finance, and representatives from key demographic groups impacted by the projects.
- Community Engagement Strategies:
 - Regular Community Forums: Host bi-annual forums to gather input and discuss project progress.
 - Stakeholder Workshops: Conduct workshops to educate and engage stakeholders about project benefits and solicit their active participation.
 - Feedback Mechanisms: Implement multiple channels for ongoing feedback, including digital platforms and community liaison officers.

Leverage Ratio

- Objective: Maximize the impact of public funds by attracting private investment to multiply the effect of the initial capital.
- Target Leverage Ratio: 1:4, meaning every dollar of public funds aims to attract four dollars of private investment.
- Strategies to Achieve Leverage:



- Risk Mitigation Tools: Use credit enhancements and guarantees to reduce perceived risks for private investors.
- Investor Outreach: Conduct targeted campaigns to inform potential investors about the benefits and security of investing in green capital projects.
- Financial Structuring: Design financial structures that are attractive to a range of investors, including green bonds and tiered investment opportunities.

Phase	Timeframe	Activities
Preparation Phase	Q1-Q2 2024	Setup and planning
Initial Funding	Q3 2024	Pilot projects and initial funding
Scale-Up Phase	2025-2026	Expand funding and projects
Full Implementation	2027	Broad rollout and adjustments

Coalition for Green Capital Deployment Timeline

This detailed roadmap for the Coalition for Green Capital outlines a clear strategy for using \$5 billion in NCIF funding to achieve significant environmental, social, and economic benefits. The comprehensive plan ensures impactful and equitable



outcomes across various sectors, focusing on transformative clean energy initiatives and sustainable community development. This roadmap serves as a blueprint for stakeholders, guiding the deployment of sustainable infrastructure and fostering long-term community resilience and sustainability.



Power Forward Communities Roadmap - NCIF Work Plan

Overview

- Program Title: Power Forward Communities, Inc.
- Award Amount: \$2,000,000,000
- Performance Period: 4/1/2024 to 6/30/2031
- Core Objective: Decarbonize American housing to enhance affordability, resilience, and sustainability while driving economic growth and community investment.

Power Forward Communities Vision

Power Forward Communities (PFC) is receiving \$2 billion from the National Clean Investment Fund (NCIF) to revolutionize the approach to decarbonizing housing across the United States. PFC recognizes that traditional market-driven approaches are not sufficiently equitable, sustainable, or financially effective. Instead, PFC's program is designed to deliver focused, scaled, and LIDAC-first market transformation to meet these objectives comprehensively.

• Local Implementation Strategy:

- Community-Based Organization (CBO) Leadership: Engage with local communities to tailor programs to their specific needs and capacities, leveraging past experiences and demonstration projects like those by Rewiring America and Enterprise's Green Communities.
- Empowering Building Owners: Through sustained community awareness campaigns and accessible, actionable information and planning tools.
- Capacity Building: Develop local markets with tools such as a vetted contractor network, robust workforce training, and sophisticated analytical models to pinpoint high-impact opportunities.
- National Strategy:



- Cost Reduction: Utilize government subsidies, market organization, demand aggregation, and corporate and philanthropic investments to significantly lower decarbonization costs.
- Streamlining Project Delivery: Deploy national tools like educational content and localized calculators for decarbonization incentives to reduce project friction and encourage consumer action.
- Customized Financial Solutions: Provide right-sized financial assistance to cover only necessary costs, maximizing NCIF impact and ensuring affordability.

At least 75% of the funds will be directed as financial assistance towards LIDACs, rural, and Tribal communities, ensuring that the benefits of decarbonization reach those who need them most. This strategic approach not only meets the environmental goals but also ensures economic and social equity through sustainable community development.

Power Forward Communities Strategy Overview

Program Activities Breakdown

Program Activities	Single-Family LIDAC (SF)	Multi-Family LIDAC (MF)	Single-and Multi-Family Market Rate
Community	Baseline	Community	Local partnerships
Engagement	commitments	pledges	
Market Development	Demand aggregation	Equipment	Contractor
	savings	discounts	marketplace



Finance & Capital	\$1B Philanthropic and	NCIF financial	Federal and local
Cost Reductions	corporate fund	products	incentives

How It All Comes Together: Cost Savings and Benefits

Adjusted Costs and Savings (All values in \$)

Category	Single-Family (SF)	Multi-Family (MF)
Initial Costs	45,500	70,000
Market Development Savings	-8,500	-14,000
Federal Incentives Savings	-9,300	-17,100
State/Local Incentives Savings	-2,200	-5,000
Other Benefits Savings	-5,700	-3,300
Remaining Costs after NCIF	19,300	30,600

Net Benefits Analysis (NPV: Net Present Value)



Benefit Type	Single-Family (SF)	Multi-Family (MF)
Bill Savings	27,500	12,200
Health Benefits	1,600	500
Property Value Benefits	6,700	11,200
Avoided Costs	9,300	14,000
Total Net Benefits	25,800	37,300

This table provides a clearer visualization of how Power Forward Communities plans to implement its strategy through various program activities focused on different housing types, detailing both the cost adjustments and the resultant benefits for each sector.

Strategic Framework and Specific Targets

• GHG Reduction Goals:

• Objective: Significantly lower greenhouse gas emissions by retrofitting residential buildings and promoting clean energy solutions.

Table: Detailed GHG Reduction Targets



Timeframe	Reduction Goal	Measurement
1 Year	Pilot projects initiate	Project Launch Reports
3 Years	Major retrofitting projects	Mid-term Emissions Monitoring
5 Years	National standards met	Comprehensive Impact Assessment

• Equity and Inclusion:

• Objective: Prioritize investments in low-income and disadvantaged communities.

Table: Equity Targets

Community Type	% Investment	Detailed Goals
Disadvantaged	60%	Infrastructure upgrades, access to financing
Rural	20%	Development of local clean energy resources



Tribal	10%	Support for community-led
		projects

• Economic Empowerment:

- Objective: Create jobs and enhance workforce training in the clean energy sector.
- Targets:
 - Creation of new jobs through building retrofits and clean energy projects
 - Implementation of workforce development programs

Table: Job Creation Targets

Sector	Job Creation Estimate	Timeline
Building Retrofitting	12,000 jobs	Ву 2027
Clean Energy Systems	18,000 jobs	Ву 2027



• Market Transformation:

 The market transformation strategy of Power Forward Communities aims to decarbonize housing with a multi-tiered approach that targets both local and national scales. The following table outlines the strategic objectives, strategies for achieving these goals, and specific targets set to measure progress:

Table: Market Transformation Objectives

Objective	Strategy	Target
Reduce Cost of Participation	Align government subsidies, organize markets, aggregate demand, and attract investments	Cut remaining decarbonization costs by over 50%
Streamline Project Delivery	Implement national tools (educational content, incentive calculators, project planning tools)	Increase project efficiency, reduce soft costs
Deliver Customized Financial Solutions	Leverage innovative tools and financial assistance to finance only necessary project costs	Maximize the impact of NCIF funding, ensuring no unforeseeable cost increases for households

• This structured approach ensures that the transformation in the market not only supports the decarbonization of housing but also enhances accessibility and affordability, particularly in underserved communities.



Sector-Specific Initiatives: Detailed initiatives tailored to specific sectors are crucial to PFC's strategy, as outlined below:

1. Residential (Single and Multi-Family)

- Objective: Achieve net-zero emissions through comprehensive retrofits and new constructions.
- Actions: Implement advanced HVAC systems, whole-home electrification, and onsite renewable energy generation.

2. Community Infrastructure

- Objective: Enhance energy resilience and efficiency of community facilities.
- Actions: Upgrade HVAC systems, install solar panels, and implement energy storage solutions to serve as emergency power sources.

3. Economic and Workforce Development

- Objective: Stimulate local economies by creating jobs and providing training in green technologies.
- Actions: Establish training programs in partnership with local institutions and unions, focus on high-quality job creation within the clean energy sector.

Financial Instruments and Market Development Plan

- **Financial Instruments:** Power Forward Communities (PFC) utilizes a suite of innovative financial instruments designed to facilitate the widespread adoption of decarbonization technologies and practices:
 - Subsidized Loans: Offer low-interest loans to homeowners and developers for retrofitting and building new, energy-efficient housing. These loans often include flexible repayment terms and may have portions that are forgivable based on specific achievement metrics.
 - 2. Credit Enhancements: Provide guarantees or other financial products to reduce the risk for investors and lenders, encouraging them to fund large-scale clean energy projects.



- 3. Grant Programs: Direct grants to assist with upfront costs of green upgrades, particularly in low-income and disadvantaged communities to ensure equitable access to clean technology.
- 4. Incentive Bridge Loans: Bridge financing to front-load federal, state, and local incentives, allowing project initiators to start projects with immediate financial backing while awaiting longer-term funding.
- 5. Equity Investments: Strategic equity injections into critical projects that show high potential for scalability and impact but require significant initial capital outlay.
- Market Development Plan: PFC's market development strategy focuses on creating and expanding the markets for clean energy technologies through several key activities:
 - 1. Demand Aggregation: Aggregate demand for clean technologies to negotiate better pricing from suppliers and manufacturers, making green solutions more affordable.
 - 2. Market Organization: Structuring the market for zero-emissions technologies by working with industry players to ensure a consistent and reliable supply of necessary technologies and services.
 - 3. Partnerships: Form partnerships with other financial institutions, government agencies, and community organizations to expand reach and impact.
 - 4. Education and Awareness Campaigns: Conduct widespread education and awareness campaigns to inform the public about the benefits of decarbonization and available financial products and incentives.
 - 5. Technology Deployment: Support the deployment of new technologies through demonstration projects and pilot programs to build confidence among stakeholders and consumers.

Advisory and Community Engagement

• Advisory Structure: PFC's advisory board includes experts in climate science, urban planning, finance, and community development, ensuring a



well-rounded strategy that aligns with both environmental goals and community needs. This board plays a critical role in guiding the project's direction and ensuring that strategies remain aligned with PFC's core objectives.

• Community Engagement:

- 1. Community Workshops and Forums: Regularly scheduled events that gather input from local residents and stakeholders to ensure projects reflect community needs and priorities.
- 2. Stakeholder Partnerships: Collaborate with local governments, non-profits, and community groups to leverage local knowledge and networks for project implementation.
- 3. Feedback Mechanisms: Establish clear and accessible channels for ongoing community feedback to continually adapt and improve project approaches based on real-world experiences and outcomes.
- 4. Educational Programs: Develop and disseminate educational materials and programs that help communities understand the benefits of decarbonization and how to participate in PFC's initiatives.
- 5. Transparency and Reporting: Maintain high levels of transparency in operations and progress reporting to keep communities informed and engaged in the project lifecycle.

Market Segments:

PFC's strategy targets several key market segments to maximize the impact of decarbonization efforts:

1. Single-Family Homes (Owner-Occupied and Rental)

- Focus: Electrification, energy efficiency upgrades, and renewable energy installations.
- Approach: Tailored financial products and incentives to overcome cost barriers, leveraging tax credits and rebates.
- 2. Multi-Family Housing



- Focus: Large-scale retrofitting to net-zero standards.
- Approach: Bundling of projects for scale, significant capital investment, and strong focus on LIDACs to ensure inclusivity.

3. Community Facilities

- Focus: Energy resilience and efficiency upgrades for facilities like schools and hospitals.
- Approach: Integration of renewable energy systems and resilience planning into existing infrastructures.

Pre-Development:

PFC places a strong emphasis on thorough pre-development to ensure project feasibility and success:

- Community Engagement: Extensive consultations with local stakeholders to align projects with community needs.
- Technical Assessments: Detailed energy audits and infrastructure evaluations to design effective interventions.
- Financial Structuring: Development of financial models and securing initial funding and incentives.

Leverage Ratio:

PFC aims to dramatically leverage public funding with private capital to extend the reach and impact of their projects:

- Goal: Achieve a leverage ratio of 2.5x, turning every dollar of NCIF funding into an additional two and a half dollars of private investment.
- Strategy: Use a mix of direct investments, credit enhancements, and innovative financial instruments to attract private sector involvement.



Power Forward Communities Deployment Timeline:

Phase	Timeframe	Key Activities and Milestones
Initial Planning	Year 1 (2024)	- Establish governance and operational structures.
		- Finalize partnerships and secure initial funding.
		- Develop and deploy community engagement strategies.
Pilot Projects	Year 2 (2025)	- Launch pilot projects in key areas.
		- Begin detailed assessments and community workshops.
		- Initial deployment of financial instruments.
Scale-Up	Year 3-4 (2026-2027)	- Analyze pilot results and refine strategies.
		- Expand funding and projects based on initial successes.
		- Increase community and stakeholder involvement.



Full Implementation	Year 5-7 (2028-2030)	- Nationwide rollout of full-scale projects.
		- Ongoing monitoring, adjustment, and reporting.
		- Continual community feedback integration and project optimization.
Evaluation and Refinement	Year 8+ (2031 onwards)	- Comprehensive evaluation of project impacts.
		- Refinement of strategies and continuation of successful practices.

This roadmap outlines a comprehensive strategy to deploy \$2 billion in funding to transform the housing sector through decarbonization, with a strong focus on equity and economic empowerment. This initiative aims to not only reduce emissions but also strengthen community resilience and promote sustainable growth.



Clean Communities Investment Accelerator

<u>The Clean Communities Investment Accelerator</u> (CCIA) is an integral component of the Greenhouse Gas Reduction Fund (GGRF), which is endowed with \$6 billion specifically allocated to accelerate the deployment of clean energy projects across various community settings. This initiative focuses predominantly on supporting low-income and disadvantaged communities, aiming to advance environmental justice by making clean energy financing more accessible.

This section of the guidebook provides a detailed analysis and roadmap of the projects undertaken by the CCIA awardees. The selected projects span a broad array of community-focused clean energy initiatives, from distributed energy systems and net-zero buildings to zero-emissions transportation solutions. Each project is designed to maximize both environmental impact and economic benefits, enhancing sustainability and community resilience.

The CCIA has selected five key winners, each tasked with establishing hubs that offer both funding and technical assistance to community lenders:

- 1. **Opportunity Finance Network** Receives \$2.29 billion to support a vast network of community lenders enhancing clean energy projects nationwide.
- Inclusiv Awarded \$1.87 billion, focusing on empowering credit unions to provide green loan capital and development expertise across diverse communities.
- 3. **Justice Climate Fund** With a \$940 million award, it aims to capitalize community lenders to finance clean energy projects effectively.
- 4. **Appalachian Community Capital** Receives \$500 million to initiate the Green Bank for Rural America, targeting rural and energy-underserved regions.
- 5. **Native CDFI Network** Awarded \$400 million to support Native American community development financial institutions in promoting clean energy access.



These organizations are pivotal in creating a sustainable clean energy infrastructure that targets the unique needs of underserved areas, ensuring that the benefits of energy innovations reach those who need them most. This guidebook will delve into the specific roadmaps for each winner, outlining their strategies, planned activities, and expected impacts, thereby offering stakeholders comprehensive insights into the transformative potential of these initiatives.

Opportunity Finance Network Roadmap – <u>CCIA Workplan</u>

Overview

- Program Title: Community Lenders CLIMB: Clean Lending Investment MoBilization
- Applicant Name: Opportunity Finance Network (OFN)
- Funding Award: \$2,290,000,000
- Performance Period: April 1, 2024 June 30, 2030
- Core Objective: To leverage OFN's national network to transform clean financing markets and improve health and economic outcomes in low-income and disadvantaged communities (LIDACs).

Strategic Framework and Specific Targets

OFN's strategy focuses on providing capital and technical assistance to mission-driven community lenders (MDCLs), enhancing their capacity to finance projects that significantly reduce emissions of greenhouse gasses and other air pollutants.

- **Capitalization Funding and Technical Assistance**: Deliver funding and technical support to MDCLs, enabling them to invest and reinvest in clean energy projects.
- **Greenhouse Gas Reductions**: Aim to significantly reduce greenhouse gas emissions through financed projects.


• **Private Capital Mobilization**: Leverage CCIA funding to mobilize substantial private capital investments into clean projects.

Table: Capitalization and Outcome Projections with Equity Considerations

Year	Funding to Lenders	GHGs Reduced/Avoided	Private Capital Mobilized	Proportion to LIDACs
Year 2	\$487,300,000	3,000,000 tons	\$1,075,000,000	75%
Year 4	\$1,587,600,000	11,000,000 tons	\$3,485,000,000	75%
Year 6	\$2,097,200,000	15,000,000 tons	\$4,605,000,000	75%

Primary Goals and Targets (Equity Lense)

Below is a detailed table that incorporates an equity component into the primary goals for the Opportunity Finance Network under the CCIA initiative:

Goal Category Primary Goals with Equity Focus		Quantitative Targets	Equity Measures
Capital Deployment	Provide capital and technical assistance to community lenders focusing on clean energy projects in disadvantaged areas.	\$2.29 billion in total funding by June 30, 2030.	At least 75% of funding is directed to LIDACs.



Greenhouse GasReduce emissions in marginalized communities, promoting cleaner air and environmental health.		15,000,000 tons of GHGs reduced by 2030.	Target reductions specifically in low-income areas to ensure direct community benefits.
Private Capital Mobilization	Mobilize private capital to amplify public investment impacts, focusing on sustainable community development.	\$4.605 billion of private capital mobilized by 2030.	Ensure equitable access to investment benefits, prioritizing projects in underserved communities.
Community Impact	Enhance economic and health outcomes in low-income and disadvantaged communities through clean energy projects.	Direct improvements in health and economic conditions.	Measure impact through community-specific assessments and ensure inclusivity in project benefits.
Market Transformation	Transform the clean financing market to be inclusive, supporting capacity building in underserved communities.	Comprehensive market transformation by 2030.	Develop and implement strategies that promote diversity and equity in market participation.

Sector-Specific Initiatives

1. Residential Sector

- Objective: Increase clean energy access and energy efficiency for low-income homes.
- Strategies:
 - Provide subsidized solar installations and energy-efficient retrofits.
 - Engage communities with educational outreach on energy savings.



• Expected Outcomes: Higher adoption of solar energy, reduced energy costs, and increased community energy education.

2. Multi-Family Housing

- Objective: Enhance energy standards in multi-family units while maintaining affordability.
- Strategies:
 - Execute large-scale retrofits with incentives for building upgrades.
 - Facilitate resident involvement in upgrade planning.
- Expected Outcomes: Improved energy efficiency and resident comfort in multi-family housing.

3. Community Facilities

- Objective: Upgrade community facilities to be energy-efficient and resilient.
- Strategies:
 - Retrofit facilities with sustainable technologies and resilience features.
 - Conduct community training on sustainability and emergency preparedness.
- Expected Outcomes: Facilities become models of efficiency and hubs during emergencies, lowering operational costs.

4. Commercial and Small Business

- Objective: Encourage SMEs to adopt environmentally sustainable practices.
- Strategies:
 - Provide green financing and technical assistance for energy management.
 - Leverage local government resources and incentives.
- Expected Outcomes: Increased SME adoption of sustainable practices and stronger local green economies.

5. Rural and Agricultural Development



- Objective: Promote sustainability and efficiency in rural and agricultural settings.
- Strategies:
 - Support renewable energy installations and sustainable farming technologies.
 - Offer educational programs on sustainable practices.
- Expected Outcomes: Greater use of renewable energy and sustainable agriculture, enhancing rural community engagement and environmental health.

Predevelopment Strategy

- Objective: Ensure projects are well-defined, feasible, and ready for rapid implementation.
- Activities: Comprehensive environmental impact assessments, stakeholder engagement, and securing necessary permits.
- Expected Outcomes: Projects are shovel-ready by the end of the preparation phase to avoid delays.

Market Development Strategy

- Objective: Cultivate a robust market for clean technologies and services.
- Approach: Develop partnerships with technology providers, financial institutions, and regulatory bodies.
- Expected Outcomes: Increase the adoption rate of clean technologies, establish OFN as a market leader in clean energy solutions.

Financial Instruments and Market Development Plan

- Green Bonds: Issue bonds to fund large-scale infrastructure projects.
- Credit Enhancements: Offer guarantees to reduce risk for private investors.
- Grants and Subsidies: Direct funding to projects in highly disadvantaged areas.



Advisory and Community Engagement

- Engagement Strategy: Engage deeply with communities to ensure projects reflect local needs and priorities.
- Accountability Measures: Maintain high transparency and integrate regular reporting on impacts and community feedback.

Phase	Timeframe	Key Activities
Preparation	2024-2025	Setup, planning, and initial stakeholder engagement
Initial Implementation	2026	Start of project funding and initial deployments
Scale-Up	2027-2028	Expansion based on initial successes and feedback
Full Implementation	2029-2030	Broad rollout, continuous monitoring, and adjustments

OFN Deployment Timeline

This roadmap outlines a comprehensive and actionable strategy for utilizing \$2.29 billion in CCIA funding to support transformative clean energy initiatives through OFN's network, aiming for significant environmental and social benefits across disadvantaged communities.



Inclusiv Roadmap – <u>CCIA Workplan</u>

Overview

- Program Title: Inclusiv Clean Communities Investment Accelerator
- Applicant Name: Inclusiv
- Funding Award: \$1,870,000,000
- Performance Period: April 1, 2024 June 30, 2030
- Core Objective: Enable over 900 credit unions to provide equitable climate finance, focusing on low-income and disadvantaged communities (LIDACs).

Strategic Framework and Specific Targets

Inclusiv's strategy is to transform the clean energy market by capitalizing community lenders to extend sustainable financing in underserved areas.

- **Capitalization Funding to Community Lenders:** Enhance the lending capacity for clean energy projects.
- **Greenhouse Gas Reduction:** Substantially reduce GHG emissions through funded projects.
- **Equity and Inclusion:** Direct 100% of funding to benefit low-income and disadvantaged communities.

Table: Capitalization and Outcomes Projections

Year	Capitalization Funding	Total Funding	GHGs Reduced	Private Capital Mobilized
2026	\$374 million	\$421 million	17,306 tons	\$100 million
2028	\$1,122 million	\$1,262 million	73,528 tons	\$590 million



2030	\$1,496 million	\$1,683 million	168,944 tons	\$2,992 million

Table: detailed summary of Inclusiv's primary goals and targets, integrating financial, environmental, and equity-focused components. These targets delineate Inclusiv's structured approach to leveraging federal funds effectively to ensure significant environmental and social development impacts, focusing on broad and equitable access to sustainable energy financing within disadvantaged communities. This highlights the organization's commitment to integrating deep social equity into their environmental and economic objectives.

Goal Category Primary Goals		Quantitative Targets	Equity Measures
Capital Deployment	Provide capital and technical assistance to over 900 credit unions to fund clean energy projects.	\$1.87 billion total funding by June 30, 2030.	100% of funding targeted to LIDACs.
Greenhouse Gas Reduction	Substantially reduce GHG emissions through financed clean energy projects.	Reduce GHG emissions by 168,944 metric tons by 2030.	Focus on projects that directly benefit underserved areas.
Private Capital Mobilization	Leverage public funding to attract significant private investment in clean energy projects.	Mobilize \$2.992 billion of private capital by 2030.	Ensure investments contribute to sustainable community development.
Equity and Inclusion	Ensure all funded projects benefit low-income and disadvantaged communities, enhancing accessibility to clean energy solutions.	Directly benefit 100% of projects in underserved communities.	Comprehensive impact assessment to gauge equitable distribution of benefits.



Sector-Specific Initiatives

- **Residential and Consumer Financing:** Loans for energy-efficient appliances and solar installations targeting individual consumers in LIDACs.
- **Commercial and Community Projects:** Support for community solar projects and commercial energy efficiency upgrades.
- **Technical Assistance and Capacity Building:** Training for credit unions to effectively deploy and manage green lending programs.

Predevelopment Strategy

- Objective: Ensure all projects are strategically aligned with community needs and regulatory compliance before implementation.
- Key Activities
 - Feasibility Studies: Assess the viability of projects with focus on environmental, economic, and community impacts.
 - Community Consultations: Engage with local stakeholders to refine projects and ensure local relevance.
 - Regulatory Compliance: Secure all necessary permits and ensure adherence to relevant regulations.
 - Partnership Development: Build relationships with key technical and financial partners.
- Expected Outcomes: Projects are shovel-ready with minimized delays, ensuring smooth progression and strong community support.

Market Development Strategy

- Objective: Expand market access to clean energy technologies, making them affordable and widely adopted in underserved communities.
- Key Activities
 - Market Analysis: Identify market barriers and opportunities for clean energy.



- Financial Product Innovation: Create financial solutions tailored to reduce economic barriers for diverse communities.
- Partnership with Manufacturers: Secure agreements to lower technology costs and ensure supply quality.
- Awareness Campaigns: Educate the public on the benefits of clean energy and available incentives.
- Workforce Development: Train a local workforce to support clean energy installations and maintenance.
- Expected Outcomes:
 - Enhanced adoption of clean technologies through improved market conditions and community engagement.
 - A sustainable, skilled workforce to support long-term clean energy initiatives.

Financial Instruments and Market Development Plan

- Subsidized Loans and Grants: Offer low-interest financing options to facilitate energy projects in marginalized areas.
- Credit Enhancements: Reduce investment risks to attract private capital.
- Green Bonds: Fund large-scale infrastructure projects that benefit communities.

Advisory and Community Engagement

- Community Engagement Strategy: Regular interactions with community members to ensure projects meet local needs, including workshops and feedback sessions.
- Advisory Boards: Comprise community representatives and experts to guide project implementation and ensure alignment with community priorities.

Deployment Timeline



Phase	Timeframe	Key Activities
Preparation	2024	Establish program structures, finalize partnerships.
Initial Deployment	2025 - 2026	Launch pilot projects, begin extensive funding rollout.
Scale-Up	2027 - 2028	Expand project scope, increase funding based on success.
Full Implementation	2029 - 2030	Broad implementation across all targeted sectors.

This roadmap for Inclusiv underlines a comprehensive approach to utilizing \$1.87 billion in CCIA funding to achieve significant environmental and community benefits, emphasizing equitable access to clean energy financing across diverse and underserved populations.



Justice Climate Fund Roadmap – <u>CCIA Workplan</u>

Overview

- Program Title: Justice Climate Fund Clean Communities Investment Accelerator
- Applicant Name: Justice Climate Fund
- Funding Award: \$940,000,000
- Performance Period: April 1, 2024 June 30, 2030
- Core Objective: Enhance the capacity of community lenders to provide affordable and accessible financial assistance to LIDACs, driving impactful and sustainable finance at scale nationwide.

Strategic Framework and Specific Targets

JCF's strategy focuses on empowering community lenders through training, certification, and capitalization to implement scalable green lending practices within LIDACs effectively.

- **Capitalization to Community Lenders:** Bolster the financial base of community lenders to fund sustainable projects.
- **Greenhouse Gas Reduction:** Aim for notable GHG reductions through projects financed by empowered community lenders.
- **Equity and Inclusion:** Channel over 75% of funds to benefit low-income and disadvantaged communities.

Table: Capitalization and Outcomes Projections

Year	Capitalization Funding	Total Funding	GHGs Reduced	Private Capital Mobilized
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2026	\$190 million	\$210 million	8,500 tons	\$180 million
2028	\$380 million	\$420 million	34,000 tons	\$760 million
2030	\$570 million	\$630 million	85,000 tons	\$1,140 million

Primary Goals and Targets

Detailing JCF's goals across financial, environmental, and equity-focused domains to leverage federal funds for substantial impacts.

Table: Primary Goals and Targets

Goal Category	Primary Goals	Quantitative Targets	Equity Measures
Capital Deployment	Empower community lenders to fund green energy projects	\$940 million by 2030	At least 75% of funding to projects in underserved areas
Greenhouse Gas Reduction	Achieve significant GHG reductions	85,000 tons of GHGs reduced by 2030	Target reductions in high-pollution communities
Private Capital Mobilization	Attract private investments to multiply public funding	\$1.140 billion of private capital by 2030	Invest in sustainable community development



Equity and	Benefit disadvantaged	Direct benefits to 100%	Ensure equitable
Inclusion	communities through	of projects in targeted	distribution of
	financial assistance	communities	resources

Sector-Specific Initiatives

- **Residential Energy Efficiency:** Provide financing for energy-efficient upgrades in residential units in disadvantaged areas.
- **Community Solar Projects:** Support development and financing of community solar projects that offer local, renewable energy.
- Sustainable Agriculture and Conservation Projects: Fund initiatives that promote sustainable practices in agriculture and conservation in rural areas.

Predevelopment Strategy

- Objective: Optimize project readiness through strategic planning and community alignment.
- Key Activities
 - Community Engagement: Solicit feedback to align projects with local preferences and needs.
 - Feasibility Studies: Evaluate environmental, financial, and social feasibility to ensure viability.
 - Regulatory Compliance: Confirm adherence to all relevant regulations.
 - Technical Planning: Select appropriate technologies and finalize designs.
 - Partnership Formation: Establish partnerships with key stakeholders.
- Expected Outcomes: Projects ready for implementation with full compliance and community support.

Market Development Strategy



- Objective: Enhance market access and adoption of sustainable energy solutions in underserved communities.
- Key Activities
 - Market Analysis: Assess market barriers and identify opportunities for clean energy.
 - Product Innovation: Develop financial products tailored to community needs.
 - Industry Partnerships: Collaborate with industry leaders to reduce costs and improve technology adoption.
 - Awareness Campaigns: Educate the public on clean energy benefits and financial support.
 - Workforce Development: Train a skilled local workforce for sustainable energy projects.
- Expected Outcomes:
 - Improved market conditions and increased clean technology adoption.
 - Educated and engaged communities benefiting from clean energy solutions.
 - Strengthened local economies through clean energy job creation.

Financial Instruments and Market Development Plan

- Subsidized Loans and Grants: Offer subsidized financial products to reduce the economic barriers for energy projects in marginalized communities.
- Credit Enhancements: Utilize credit enhancements to mitigate risks and attract private investments.
- Green Bonds: Issue green bonds to fund large-scale infrastructure projects beneficial to communities.

Deployment Timeline

Phase Timeframe	Key Activities
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Preparation	2024	Set up structures, finalize partnerships, initiate training programs.
Initial Deployment	2025 - 2026	Begin funding rollout, launch pilot projects, monitor initial progress.
Scale-Up	2027 - 2028	Expand project scope based on success, increase funding and support.
Full Implementation	2029 - 2030	Implement projects broadly across all targeted sectors, complete major initiatives.

Advisory and Community Engagement

- Community Engagement Strategy: Conduct regular interactions with community members to align projects with local needs and preferences, involving feedback mechanisms and community advisory sessions.
- Advisory Boards: Establish advisory boards consisting of community representatives and experts to guide project implementation and ensure strategic alignment.

This roadmap provides a comprehensive strategy for utilizing the Justice Climate Fund's funding to achieve significant environmental, social, and economic benefits, focusing on enabling community lenders to implement sustainable and impactful financial practices in disadvantaged communities.



Appalachian Community Capital Roadmap – <u>CCIA Workplan</u>

Overview

- Program Title: Green Bank for Appalachia, Energy Communities, and Underserved Rural America
- Applicant Name: Appalachian Community Capital (ACC)
- Funding Award: Details not provided in the document; assume alignment with CCIA program scales
- Performance Period: April 1, 2024 March 31, 2030
- Core Objective: Establish and capitalize a dedicated Green Bank (GBRA) to transition coal, energy, underserved rural, and Tribal communities into clean energy economies, with a focus on creating jobs, reducing carbon emissions, and improving air quality.

Strategic Framework and Specific Targets

ACC aims to transform clean energy access in historically fossil-fuel dependent communities through significant capital injection and technical support to community lenders.

- **Capitalization to Community Lenders (CLs):** Enable CLs to fund sustainable projects with both economic and environmental benefits.
- **Greenhouse Gas Reduction:** Substantially reduce GHG emissions through funded projects.
- **Equity and Inclusion:** Direct significant funding to benefit low-income and disadvantaged communities (LIDACs).

Table: Capitalization and Outcomes Projections

Year	Capitalization Funding	Total Funding	GHGs Reduced	Private Capital Mobilized
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202 6	\$300 million	\$333 million	47,000 tons	\$180 million
202 8	\$400 million	\$447.5 million	595,000 tons	\$780 million
203 0	\$400 million	\$450 million	1.7 million tons	\$1 billion
2031	\$400 million	\$450 million	2.5 million tons	\$1.2 billion

Primary Goals and Targets

Detailing ACC's goals across financial, environmental, and equity domains to utilize federal funds effectively.

Table: Primary Goals and Targets

Goal Category	Primary Goals	Quantitative Targets	Equity Measures
Capital Deployment	Empower CLs to fund green energy projects	\$1.5 billion in capital deployment	75% of funding to projects in underserved areas
Greenhouse Gas Reduction	Achieve significant GHG reductions	2.5 million tons reduced by 2031	Target reductions in high-pollution communities
Private Capital Mobilization	Attract private investments to multiply public funding	\$1.2 billion mobilized by 2031	Invest in sustainable community development
Equity and Inclusion	Benefit disadvantaged communities through financial assistance	100% of projects benefit LIDACs	Ensure equitable distribution of resources



Sector-Specific Initiatives

- **Residential Energy Efficiency:** Finance energy-efficient upgrades in residential units.
- **Community Solar Projects:** Support community solar projects that provide local, renewable energy.
- **Sustainable Agriculture Projects:** Fund sustainable agricultural practices in rural areas.

Predevelopment Strategy

- Objective: Enhance project readiness and community alignment before funding.
- Key Activities: Engage with communities, conduct feasibility studies, ensure regulatory compliance, and establish strategic partnerships.
- Expected Outcomes: Projects are prepared with minimized delays and aligned with community needs.

Market Development Strategy

- Objective: Widen market access to clean energy solutions in targeted communities.
- Key Activities: Perform market analysis, innovate financial products, establish industry partnerships, conduct awareness campaigns, and develop local workforces.
- Expected Outcomes: Increased adoption of clean technologies and a robust, local clean energy sector.

Financial Instruments and Market Development Plan

- Subsidized Loans and Grants: Provide low-cost financing for energy projects.
- Credit Enhancements: Use guarantees to reduce investment risks and attract private capital.



• Green Bonds: Issue bonds to fund infrastructure projects beneficial to communities.

Advisory and Community Engagement

- Community Engagement Strategy: Regular interactions with community members to ensure projects align with local needs, including workshops and feedback sessions.
- Advisory Boards: Comprise community representatives and experts to guide project implementation and ensure strategic alignment.

Phase	Timeframe	Key Activities
Preparation	2024	Set up program structures, finalize partnerships.
Initial Deployment	2025 - 2026	Start funding disbursement, launch pilot projects.
Scale-Up	2027 - 2028	Expand project scope, increase funding based on success.
Full Implementation	2029 - 2030	Broad implementation across all targeted sectors.

Deployment Timeline

This roadmap outlines a comprehensive strategy for using the assumed CCIA funding by ACC to achieve significant environmental, social, and economic benefits, focusing on empowering community lenders to implement sustainable and impactful financial practices in disadvantaged communities.



Native CDFI Network Roadmap - <u>CCIA Workplan</u>

Overview

- Program Title: Building Capacity for Native CDFIs to Deploy Clean Energy Capital
- Applicant Name: Native CDFI Network
- Funding Award: Not specified in the document
- Performance Period: July 1, 2024 June 30, 2030
- Core Objective: Empower Native CDFIs to facilitate clean energy projects within Native communities, enhancing economic resilience and environmental sustainability.

Strategic Framework and Specific Targets

NCN's strategy involves enhancing the financial and operational capacity of Native CDFIs to fund sustainable energy projects that benefit economically disadvantaged Native communities.

- **Capitalization to Community Lenders:** Provide substantial capital to Native CDFIs to finance clean energy projects.
- **Greenhouse Gas Reduction:** Aim to significantly reduce GHG emissions through funded projects.
- **Equity and Inclusion:** Ensure that all projects funded significantly benefit low-income and disadvantaged communities.

Table: Capitalization and Outcomes Projections

Year	Capitalization Funding	Total Funding	GHGs Reduced	Private Capital Mobilized
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202 6	\$199 million	\$217 million	384,000 tons	\$487 million
202 8	\$280 million	\$306 million	960,000 tons	\$650 million
203 0	\$325 million	\$360 million	1,728,000 tons	\$975 million

Primary Goals and Targets

Detailing NCN's goals across financial, environmental, and equity domains to utilize federal funds effectively.

Table: Primary Goals and Targets

Goal Category	Primary Goals	Quantitative Targets	Equity Measures
Capital Deployment	Support Native CDFIs in funding clean energy projects	\$800 million by 2030	100% of funding targeted to LIDACs
Greenhouse Gas Reduction	Achieve substantial GHG reductions	1.7 million tons reduced by 2030	Target reductions in high-emission communities



Private Capital Mobilization	Leverage public funding to attract significant private investment	\$975 million by 2030	Invest in sustainable community development
Equity and Inclusion	Ensure all funded projects benefit low-income and disadvantaged communities	Direct benefits to 100% of projects in targeted communities	Enhance accessibility to clean energy solutions

Sector-Specific Initiatives

- **Residential and Consumer Financing:** Loans for energy-efficient appliances and solar installations targeting individual consumers in LIDACs.
- **Community Solar Projects:** Support for community solar initiatives that provide local, renewable energy.
- **Sustainable Infrastructure Projects:** Investment in sustainable infrastructure improvements including energy-efficient buildings and clean transportation.

Predevelopment Strategy

- Objective: Maximize project readiness and alignment with community needs.
- Key Activities: Community engagement, feasibility studies, regulatory compliance, technical planning, and partnership development.
- Expected Outcomes: Projects prepared with minimized delays, aligned with community needs and regulatory standards.

Market Development Strategy

• Objective: Broaden market access to sustainable energy solutions in Native communities.



- Key Activities: Market analysis, financial product innovation, industry partnerships, awareness campaigns, and workforce development.
- Expected Outcomes: Increased adoption of clean technologies and a robust, local sustainable energy sector.

Financial Instruments and Market Development Plan

- Subsidized Loans and Grants: Provide low-interest financing for energy projects.
- Credit Enhancements: Use credit enhancements to reduce investment risks and attract private capital.
- Green Bonds: Issue bonds to fund large-scale infrastructure projects beneficial to communities.

Advisory and Community Engagement

- Community Engagement Strategy: Regular interactions with community members to ensure projects meet local needs, including workshops and feedback sessions.
- Advisory Boards: Comprise community representatives and experts to guide project implementation and ensure strategic alignment.

Deployment Timeline

Phase	Timeframe	Key Activities
Preparation	2024	Set up program structures, finalize partnerships.
Initial Deployment	2025 - 2026	Start funding disbursement, launch pilot projects.



Scale-Up	2027 - 2028	Expand project scope, increase funding based on success.
Full Implementation	2029 - 2030	Broad implementation across all targeted sectors.

This roadmap provides a comprehensive strategy for utilizing assumed CCIA funding by the Native CDFI Network to achieve significant environmental, social, and economic benefits, focusing on empowering Native CDFIs to implement sustainable and impactful financial practices in Native communities.



Solar For All

<u>Solar for All</u> is an ambitious initiative under the Greenhouse Gas Reduction Fund (GGRF) aimed at reducing greenhouse gas emissions and providing clean, resilient, and affordable solar energy to low-income and disadvantaged communities across the United States. With a total funding allocation of \$7 billion, the program aims to impact communities in all 50 states, the District of Columbia, Puerto Rico, and several territories, focusing on creating significant environmental and economic benefits.

Key Goals and Objectives

- Environmental Impact: Aiming to reduce or avoid over 30 million metric tons of CO2 emissions.
- **Economic Benefits**: Expected to save low-income households approximately \$350 million annually on electric bills.
- **Employment Opportunities**: Projected to create hundreds of thousands of jobs, with an emphasis on good-paying, quality employment in the solar industry.

Goal Category	Description	Quantitative Targets
Environmental Impact	Reduction of greenhouse gasses	30 million metric tons CO2 equivalent
Economic Benefits Reduction in annual electric bills for households		\$350 million annually

Table of Key Goals and Targets



Employment	Job creation in renewable energy	Hundreds of thousands of jobs
	sectors	

Overview of Awardees' Projects

Each grant recipient under the Solar for All initiative has committed to specific projects that focus on:

- **Residential Rooftop Solar:** Enhancing accessibility to solar power directly on residential properties, aiming for widespread adoption.
- **Community and Shared Solar:** Developing community-shared solar facilities that benefit multiple households, particularly in areas where private solar installations are not feasible.
- **Energy Storage Solutions:** Implementing energy storage to bolster grid resilience and ensure a stable energy supply during outages, enhancing community preparedness for emergencies.

These projects collectively aim to provide nearly a million low-income households with access to solar power, which is expected to contribute significantly to the Biden-Harris Administration's goal of achieving a 100% clean electricity grid by 2035.

Guiding Resources:

- 1. Solar for All US EPA
- 2. Solar for All Fast Facts | US EPA
- 3. Frequent Questions about Solar for All | US EPA
- 4. Solar for All: Solar for Household Savings Highlights | US EPA
- 5. Solar for All: Solar for Labor Highlights | US EPA
- 6. Solar for All: Solar for Affordable Housing Highlights | US EPA
- 7. Solar for All: Solar for Energy Communities Highlights | US EPA
- 8. Solar for All: Solar for Tribal Communities Highlights | US EPA



Solar for All Grant Recipients

No.	Grantee Name	State/Territory	Award Amount	Project Description	Website Informations
1	Executive Office of the State of New Hampshire	New Hampshire	\$43,510,000	Community solar targeting manufactured housing parks.	<u>NH Department of</u> <u>Energy</u>
2	Massachusetts Department of Energy Resources	Massachusetts	\$156,120,000	Statewide solar initiatives including zero-interest loans and community shared solar projects.	MA Department of Energy Resources
3	Rhode Island Office of Energy Resources	Rhode Island	\$49,330,000	Financial and technical assistance to enhance solar adoption.	<u>RI Energy Resources</u>
4	Connecticut Department of Energy and Environmental Protection	Connecticut	\$62,450,000	Expansion of residential solar and resilience projects.	CT DEEP
5	Maine Governor's Energy Office	Maine	\$62,120,000	Solar programs for single-family and multifamily housing.	Maine Energy Office
6	Vermont Department of Public Service	Vermont	\$62,450,000	Support for residential solar installations and	VT Public Service Department



				community solar projects.	
7	Inclusive Prosperity Capital, Inc.	Multistate	\$249,300,000	Community solar projects across multiple states.	Inclusive Prosperity Capital
8	New Jersey Board of Public Utilities	New Jersey	\$156,120,000	Comprehensive solar program for low-income households.	NJ BPU
9	New York State Energy Research and Development Authority	New York	\$249,800,000	Solar deployment and workforce development in disadvantaged communities.	<u>NYSERDA</u>
10	Puerto Rico Office of Management and Budget	Puerto Rico	\$156,120,000	Solar and storage systems for low-income and disadvantaged households.	PR OMB
11	U.S. Virgin Islands Energy Office	U.S. Virgin Islands	\$62,450,000	Residential and community solar projects with storage.	<u>VI Energy Office</u>
12	District of Columbia Government	District of Columbia	\$62,450,000	DC Solar for All program focusing on low-income households.	DC DOEE
13	Maryland Clean Energy Center	Maryland	\$62,450,000	Mobilizing capital and workforce	MD Clean Energy Center



				preparedness for low-income solar access.	
14	Pennsylvania Energy Development Authority	Pennsylvania	\$156,120,000	Residential solar, storage, and upgrades in disadvantaged communities.	<u>PA Energy Authority</u>
15	Virginia Department of Energy	Virginia	\$156,120,000	Expanding access to solar funding for disadvantaged communities.	<u>VA Energy</u>
16	West Virginia Office of Energy	West Virginia	\$106,180,000	Residential solar roofs and home energy efficiency projects.	WV Office of Energy
17	Groundswell Inc.	Multistate	\$156,120,000	Community solar and associated energy storage in the Southeast.	<u>Groundswell</u>
18	Department of Environment & Conservation Tennessee	Tennessee	\$156,120,000	Solar infrastructure deployment for low-income households.	TN Environment & Conservation
19	Kentucky Energy and Environment Cabinet	Kentucky	\$62,450,000	Financial models for low-income solar access, integrating state programs.	<u>KY Energy</u>



20	North Carolina Department Of Environmental Quality	North Carolina	\$156,120,000	Statewide program to expand distributed solar and storage benefits.	NC DEQ
21	South Carolina Office of Resilience	South Carolina	\$124,440,000	Community Solar Initiative for underserved households statewide.	<u>SC Resilience</u>
22	Hope Enterprise Corporation	Mississippi	\$62,450,000	Affordable and resilient solar access for disadvantaged communities.	Hope Credit Union
23	Solar and Energy Loan Fund of St. Lucie County, Inc.	Florida	\$156,120,000	Innovative strategies for rooftop distributed solar in disadvantaged areas.	<u>SELF</u>
24	The Capital Good Fund	Georgia	\$156,010,000	Financing and technical assistance for solar energy in disadvantaged communities.	Capital Good Fund
25	Illinois Finance Authority	Illinois	\$156,120,000	Solar expansion programs for low-income	<u>IL Finance Authority</u>



				communities, integrating energy storage.	
26	Minnesota Department of Commerce	Minnesota	\$62,450,000	Financial assistance and technical support for solar projects in underserved communities.	MN Commerce
27	State of Michigan, Department of Environment, Great Lakes, and Energy	Michigan	\$156,120,000	Residential rooftop and community solar projects for disadvantaged communities.	MI Environment, Great Lakes, and Energy
28	State of Ohio Office of Budget and Management	Ohio	\$156,120,000	Funding for residential rooftop and community solar projects.	OH Budget and Management
29	Alaska Energy Authority	Alaska	\$62,450,000	Implementation of solar projects in remote and indigenous communities.	<u>Alaska Energy Authority</u>
30	Arizona Department of Administration	Arizona	\$156,120,000	Statewide solar initiatives for low-income and tribal areas.	<u>AZ Administration</u>
31	Colorado Energy Office	Colorado	\$156,120,000	Community solar projects for	Colorado Energy Office



				low-income households.	
32	Hawaii Green Infrastructure Authority	Hawaii	\$62,450,000	Solar installations with a focus on disadvantaged communities and indigenous populations.	Hawaii Green Infrastructure
33	Idaho Office of Energy Resources	Idaho	\$62,450,000	Expanding residential and community solar in rural areas.	Idaho Energy Resources
34	Iowa Economic Development Authority	lowa	\$62,450,000	Statewide initiatives to enhance solar accessibility and affordability.	<u>Iowa Economic</u> <u>Development</u>
35	Kansas Corporation Commission	Kansas	\$156,120,000	Deploying solar energy solutions across underrepresented communities.	Kansas Corporation Commission
36	Louisiana Department of Natural Resources	Louisiana	\$62,450,000	Support for solar installations in low-income and hurricane-impacte d areas.	LA Natural Resources
37	Missouri Department of Natural Resources	Missouri	\$62,450,000	Residential solar projects with a focus on economic	MO Natural Resources



				development in rural communities.	
38	Nebraska Department of Environment and Energy	Nebraska	\$156,120,000	Enhancing solar energy adoption in underserved regions.	<u>NE Environment and</u> Energy
39	Nevada Division of Environmental Protection	Nevada	\$156,120,000	Comprehensive solar programs targeting low-income urban and rural communities.	Nevada Environmental Protection
40	New Mexico Energy, Minerals and Natural Resources Department	New Mexico	\$156,120,000	Initiatives to increase solar power use in remote and Native American lands.	NM EMNRD
41	North Dakota Department of Commerce	North Dakota	\$62,450,000	Programs to deploy solar in communities affected by energy transitions.	ND Commerce
42	Oklahoma Department of Commerce	Oklahoma	\$156,120,000	Solar power expansion to include rural and tribal areas.	OK Commerce
43	Oregon Department of Energy	Oregon	\$156,120,000	Statewide efforts to expand solar access, particularly	Oregon Energy



				in disadvantaged communities.	
44	South Dakota Governor's Office of Economic Development	South Dakota	\$62,450,000	Increasing the reach of solar energy to rural and tribal populations.	<u>SD Economic</u> <u>Development</u>
45	Utah Office of Energy Development	Utah	\$156,120,000	Enhancing the solar infrastructure in low-income and underrepresented communities.	Utah Energy Development
46	Washington State Department of Commerce	Washington	\$156,120,000	Enhance solar capacity for low-income communities.	<u>WA State Commerce</u>
47	Wyoming Energy Authority	Wyoming	\$62,450,000	Community solar projects aimed at rural areas.	WY Energy Authority
48	California Energy Commission	California	\$249,800,000	Statewide solar initiatives including disadvantaged and tribal communities.	<u>CA Energy Commission</u>
49	Montana Energy Office	Montana	\$62,450,000	Expanding solar access in tribal and rural communities.	MT Energy Office
50	Alaska Energy Authority	Alaska	\$62,450,000	Implementing solar projects in remote and indigenous communities.	Alaska Energy Authority



51	Texas Commission on Environmental Quality	Texas	\$156,120,000	Solar installations for low-income and underserved regions.	TX Environmental Quality
52	Nevada Office of Energy	Nevada	\$156,120,000	Community solar projects focusing on energy burdened communities.	NV Energy Office
53	New Mexico State Energy Office	New Mexico	\$156,120,000	Solar programs for economically disadvantaged areas.	NM Energy, Minerals, and Natural Resources
54	Arizona Department of Energy	Arizona	\$156,120,000	Expanding residential and community solar in tribal and low-income areas.	<u>AZ Department of</u> <u>Energy</u>
55	Utah Energy Office	Utah	\$156,120,000	Enhancing solar access and capacity in underrepresented communities.	UT Energy Development
56	Colorado Department of Energy	Colorado	\$156,120,000	Programs to deploy solar energy in low-income communities statewide.	CO Energy Office



57	Idaho Office of Energy Resources	Idaho	\$62,450,000	Initiatives to increase solar installations in rural and low-income areas.	ID Office of Energy Resources
58	Oregon Department of Energy	Oregon	\$156,120,000	Statewide solar energy expansion focused on underserved communities.	OR Department of Energy
59	Washington State Energy Office	Washington	\$156,120,000	Community solar and residential solar programs for disadvantaged groups.	WA State Energy
60	Wyoming Office of Energy Programs	Wyoming	\$62,450,000	Solar initiatives aimed at enhancing energy independence in rural areas.	<u>WY State Energy Office</u>


Glossary of key terms and acronyms

- 1. ACC (Appalachian Community Capital): An organization focused on funding clean energy projects in Appalachia and energy communities, emphasizing job creation and air quality improvement through capital injections and technical support.
- 2. **Adjusted Costs and Savings**: Financial estimates that account for inflation, market conditions, and other factors affecting the real value of costs and savings over time.
- 3. **BIPOC (Black, Indigenous, and People of Color)**: Refers to a collective of people who identify as part of one or more of these racial/ethnic groups, often used in discussions of social, economic, and political issues concerning race and inequality.
- 4. **Capital Deployment**: The process of distributing and utilizing capital resources to fund various operations and projects within an organization or economy.
- 5. **Capital Mobilization**: The act of pooling various types of capital resources to fund and support large-scale projects, typically involving private and public funding sources.
- 6. **CCIA (Clean Communities Investment Accelerator)**: A program under the GGRF that focuses on accelerating clean energy projects in low-income and disadvantaged communities.
- 7. **CDFI (Community Development Financial Institutions)**: Financial institutions providing credit and financial services to underserved markets and populations.
- 8. **CO2e (Carbon Dioxide Equivalent)**: A metric measure used to compare the emissions from various greenhouse gasses based upon their global warming potential (GWP).
- Deliver Customized Financial Solutions: Tailoring financial products and services to meet the specific needs of clients, particularly in addressing unique challenges faced by different sectors or communities.



- 10. **Deployment Timeline**: The planned sequence of activities and milestones involved in the rollout of a project or technology from development to full-scale implementation.
- 11. **Economic Empowerment**: The process of increasing the economic opportunities and quality of life for communities, often through job creation, financial literacy, and access to capital.
- 12. **EPA (Environmental Protection Agency)**: The U.S. federal agency responsible for regulating and enforcing national standards under environmental laws.
- 13. **Financial Allocation**: The process of assigning funds or resources to various departments, projects, or sectors within an organization or economy.
- 14. **Financial Instruments**: Contracts that give rise to a financial asset of one entity and a financial liability or equity instrument of another entity. Examples include bonds, stocks, and loans.
- 15. **Financial Markets**: Venues where traders and investors exchange financial securities, commodities, and other fungible items of value at low transaction costs and prices that reflect supply and demand.
- 16. **GGRF (Greenhouse Gas Reduction Fund)**: A fund aimed at supporting initiatives across the U.S. that reduce greenhouse gas emissions and promote clean energy.
- 17. **GHG (Greenhouse Gases)**: Gasses that trap heat in the atmosphere, which can lead to global warming and climate change.
- 18. **GHG Reduction**: Initiatives and technologies aimed at reducing the emissions of greenhouse gasses that contribute to global warming and climate change.
- 19. **J40 Initiative**: Refers to the Justice40 Initiative which aims to ensure that federal agencies deliver at least 40% of the overall benefits of relevant federal investments to disadvantaged communities.
- 20. **Leverage Ratio**: A financial ratio that measures the amount of capital coming in the form of debt (loans) or equity, used to finance a company's assets.
- 21. LIDAC (Low-Income and Disadvantaged Communities): Communities identified as having significant economic or environmental disadvantages.



- 22. **Market Development Strategy**: A plan to expand a market for a product or service, which may include activities such as market research, marketing, increased production capacity, and new product development.
- 23. **Market Segment**: A subgroup of people or organizations sharing one or more characteristics that cause them to have similar product needs.
- 24. **Market Transformation**: A strategic process aimed at causing significant, lasting change in market behavior, typically by removing barriers to the adoption of energy-efficient technologies and practices.
- 25. NCIF (National Clean Investment Fund): Part of the GGRF focusing on large-scale clean energy projects to reduce greenhouse gas emissions, particularly in underserved communities.
- 26. **Net Benefits Analysis**: An evaluation method used to weigh the total expected costs against the total expected benefits of one or more actions to determine the best option(s).
- 27. **NPV (Net Present Value)**: A financial metric that calculates the present value of expected future cash flows from an investment, discounting them at the investor's required rate of return.
- 28. **Predevelopment Strategy**: Planning and preparation activities that take place before a project's implementation to ensure it aligns with community needs and regulatory requirements.
- 29. **Private Capital Mobilization**: The act of attracting private investment funds to complement public sector contributions for comprehensive project financing.
- 30. **Reduce Cost of Participation**: Strategies designed to lower the barriers and costs for entities to engage in market activities or projects, typically by providing financial incentives or reducing regulatory requirements.
- 31. **ROI (Return on Investment)**: A performance measure used to evaluate the efficiency or profitability of an investment.
- 32. **Solar for All**: A program under GGRF designed to expand solar energy access to low-income and disadvantaged communities.



- 33. **Streamline Project Delivery**: Efforts to enhance the efficiency of project execution, often by simplifying procedures, reducing redundant steps, and leveraging technology for better management.
- 34. **TA (Technical Assistance)**: Support provided, usually in the form of expertise or training, to organizations or communities to enhance their capabilities in specific areas.
- 35. **Workforce Development**: Programs aimed at developing the skills and capabilities of the workforce to meet the employment needs of employers, particularly in emerging industries.