



Powering Communities: New Strategies to Lower Energy Costs

2025 NJLM Annual Conference
November 19, 2025

Agenda

- Sustainable Jersey Overview
- Community Solar
- C-Pace
- Sustainable Jersey Resources





SUSTAINABLE JERSEY

COLLECTIVE IMPACT



91%

OF NJ POPULATION
LIVES IN A
**REGISTERED
OR CERTIFIED
COMMUNITY**



83%

OF MUNICIPALITIES
PARTICIPATING

67%

of NJ public school districts
registered with Sustainable
Jersey for Schools



191

65 SILVER
CERTIFIED

**MUNICIPALITIES
CERTIFIED**

126 BRONZE
CERTIFIED



370

65 SILVER
CERTIFIED

**SCHOOLS
CERTIFIED**

305 BRONZE
CERTIFIED

30,251



SUSTAINABILITY ACTIONS

COMPLETED by both municipalities and schools

\$8.6 MILLION



IN GRANTS FOR MUNICIPALITIES,
SCHOOLS & SCHOOL DISTRICTS



SUSTAINABLE JERSEY GRANTS PROGRAM



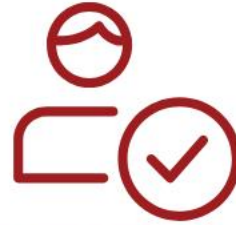
**\$20k*, \$10k, & \$2k
Municipal and School
Sustainability Grants
Currently Available!**



PSEG

FOUNDATION

***Municipalities only**



ELIGIBILITY



Municipalities



Public Schools



**APPLICATION
DEADLINE**

**Friday
2/13/26
11:59pm**

**Friday
3/9/26
11:59pm**





New Jersey's Community Solar Energy Program



November 19, 2025
New Jersey League of Municipalities
Sawyer Morgan

Community Solar: What is it?

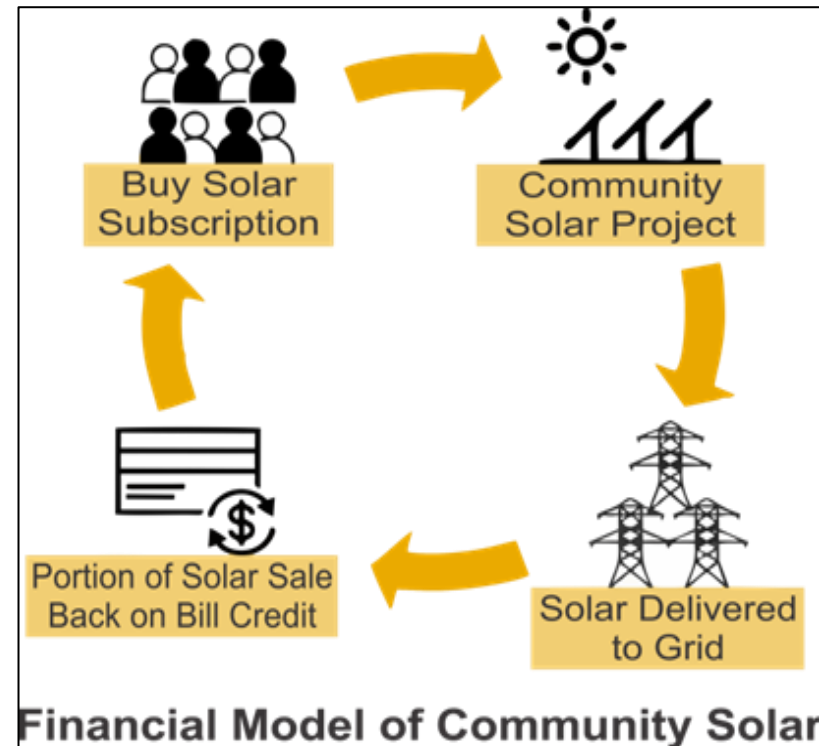


Perth Amboy Community Solar Project

- A large remotely located solar array that is virtually divided among multiple participants (subscribers) by means of a credit on their utility bills.
- Enables access to solar energy for those who have not been able to install solar, including renters and households, institutions, or businesses where the roof isn't appropriate for solar installation, or solar is cost-prohibitive.

Community Solar: What is it?

- Most community solar subscriptions structured to result in 20 – 30% savings
- Many projects offer low- and moderate-income residents a higher percentage of savings



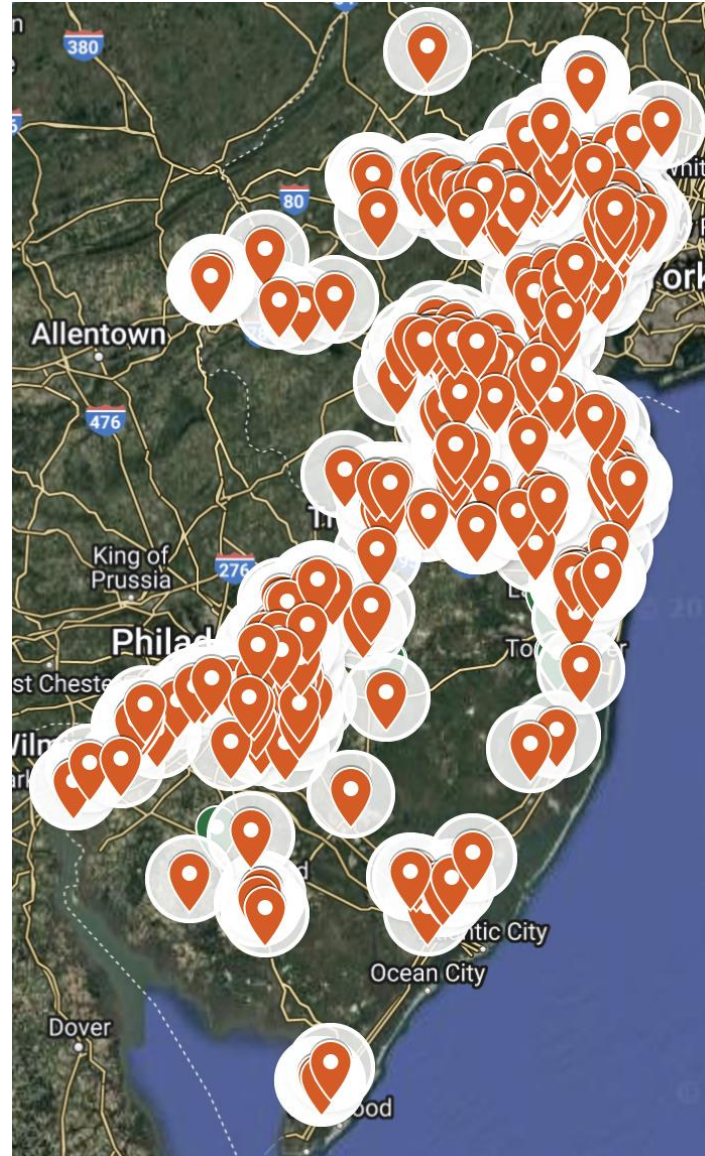
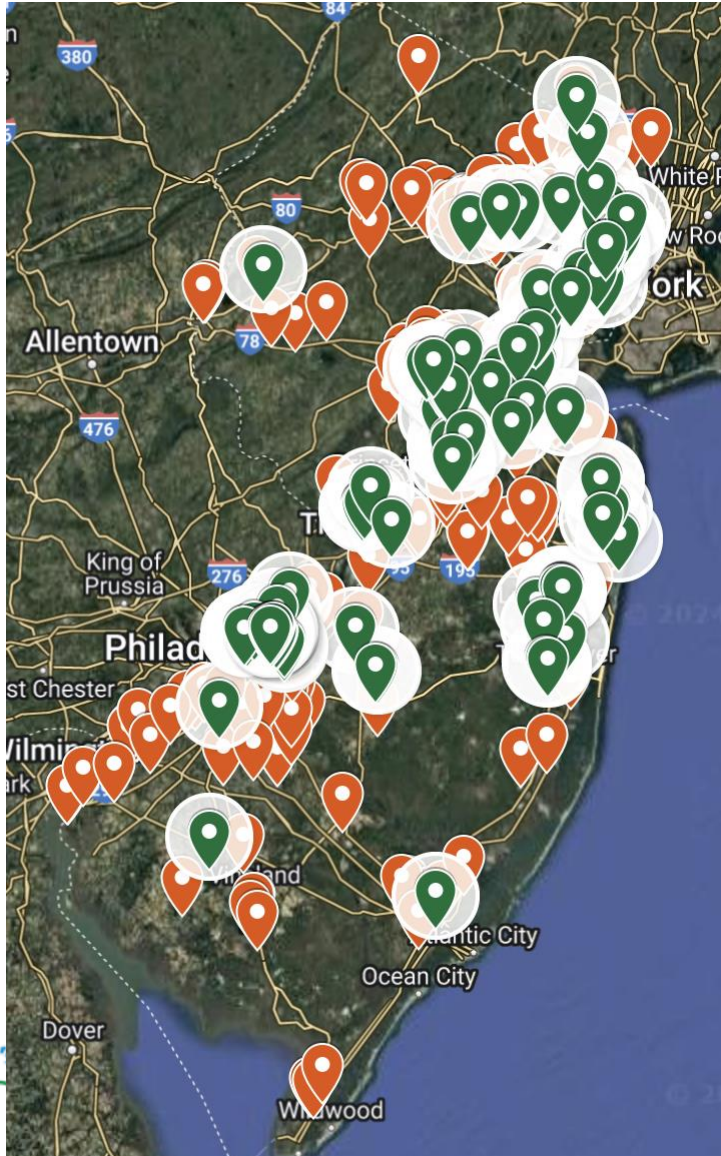
Program Timeline

- Pilot Program: Two program years, with awards made in 2019 and 2021
 - The Board awarded 150 projects totaling 243 MW
- Converted to permanent program in 2023
 - Three capacity allocations totaling 750 MW – 435 projects registered
- New legislation will expand program to 3,000 MW



Mount Laurel – Photo courtesy Solar Landscape

Program projects



Green: 125
projects in service

Red: 435 projects
in development

Map as of July
2024

CSEP eligibility

Siting

- Projects may be sited on:
 - Rooftops
 - Carports and canopies over impervious surfaces
 - Contaminated sites and landfills
 - Bodies of water (floating solar)
 - Mining sites (sand mines, gravel pits, former mines)



Solar Landscape



Sunwealth/Citrine/Pfister



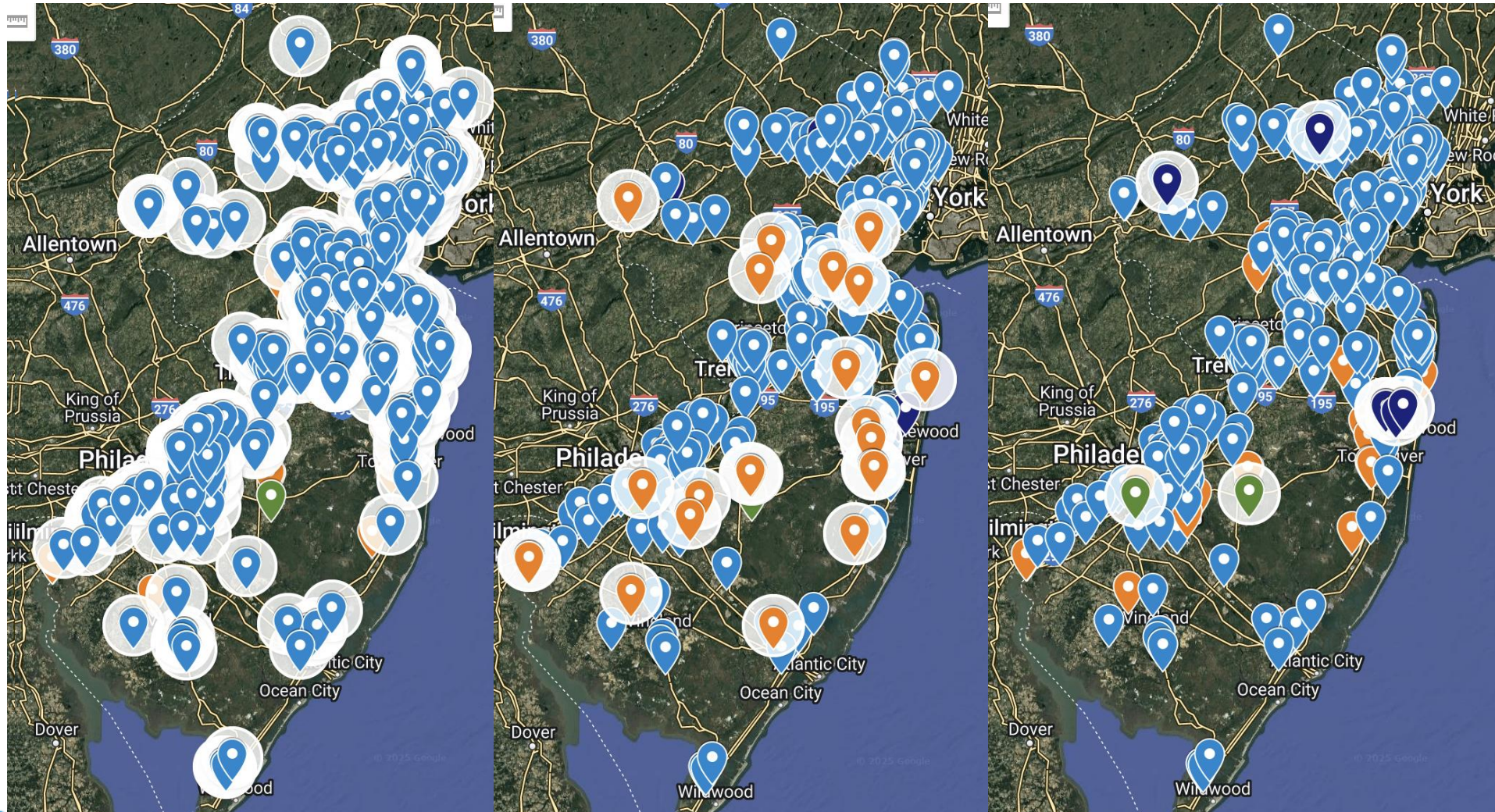
Navisun



New Jersey Resources



Program projects



434 rooftop, 22 contaminated sites, 6 carports, 2 mining sites

Project registration process

Application and project selection

- Online portal registration
- First-come, first-served
- If more projects apply than there is capacity, a tiebreaker is used
 - Projects with highest bill credit discount offered to subscribers will be accepted



*Tri-County Landfill Solar Farm,
Delanco – Soltage/AC Power*

Project registration process

Maturity requirements

- Conditional approval to install from the utility
- All discretionary permits applied for
- Subscriber acquisition and community engagement plan
- For contaminated sites and landfills, NJDEP verification of eligibility with BPU certification, permit readiness checklist
- Refundable escrow of \$40,000 per MW to ensure project completion

LMI participation

Low- to moderate-income households

- All projects must have 51% of capacity subscribed by LMI subscribers.
- LMI households have income below 80% of area median income.
- LMI status may be verified with participation in assistance programs, residence in certain census block groups, and self-attestation.



South Brunswick – Nexamp

Billing

Bill savings

- Subscribers will receive at least the project's guaranteed bill credit savings rate
- Bill credit savings rate must be a minimum of 20%



North Brunswick – Solar Landscape

Billing

Consolidated billing

- Began in January 2025
- Utility consolidated billing will reduce customer confusion and hassle of two bills
- Residential subscribers are billed with the net crediting method.
 - The bill discount rate is applied to the applicable portion of the bill.

Applied bill credit x guaranteed savings rate = net credit

Customer bill total – net credit = final amount billed

Please contact your supplier, 2900 LC, at 908-327-6XXXX for inquiries.



Community Solar Project Finder

The New Jersey Board of Public Utilities
partnered with Sustainable Jersey to
develop the New Jersey Community Solar
Project Finder



SustainableJersey.com/communitysolar

Community Solar Project Finder

New Jersey Community Solar Project Finder includes:

- Overview of Community Solar Program
- List of projects accepting subscribers
- Community solar FAQs



SustainableJersey.com/communitysolar



New Jersey Community Solar Project Finder



Enter your zip code to see projects serving your community:

Enter your zip code to see a list of community solar projects that are available in your municipality.

Some zip codes may not overlap perfectly with municipal boundaries. Community solar project sign-ups are by municipality, please check the chart to verify your eligibility.

Community solar subscribers can only subscribe to a project located in their electric utility service territory.

Not sure what some of the terms included in the chart below mean? See the [glossary of common community solar terms](#).

Project Name Subscriber Organization Developer Project Description	Link to Project Website	Date Project Operational	Eligibility Requirements	Estimated Percent Customer Savings*	Subscription Contract Terms	Electric Utility Service Territory	Municipalities Served by Project
Emerald City Solar Subscriber Organization: Subscibex LLC Project Developer: Solar Builder, Inc. Project Description: 3.3 MW Solar array on Sesame Street	Click here for more information and sign up.	projected to be operational 02/25/2023	Credit check required? NO Automated payment required (credit/debit card)? YES Is project open to residents who live in master-metered buildings? YES	All customers 20% LMI customers 25%	Subscription contract length: 1 year Deposit or subscription fee: None Is there a fee to leave project during contract period? No fee to leave the project with 30-day notice Does percentage of savings change over life of contract? NO	Atlantic City Electric	Emerald City, West Emerald City
Good Guys Solar for All Subscriber Organization: Subscibex LLC Project Developer: Solar Builder, Inc. Project Description: 2.3 MW Solar array on Emerald City Brownfield Site	Click here for more information and sign up.	operational since 1/1/2023	Credit check required? NO Automated payment required (credit/debit card)? YES Is project open to residents who live in master-metered buildings? NO	All customers 15% LMI customers 20% Emerald City Seniors 20%	Subscription contract length: 2 years Deposit or subscription fee: None Is there a fee to leave project during contract period? No fee to leave the project with 30-day notice Does percentage of savings change over life of contract? NO	PSE&G	Emerald City, South Gotham
Gotham Solar Project Subscriber Organization: Find Customer, LLC Project Developer: Solar Builder, Inc. Project Description: 2.3	Click here for more information and sign up.	operational since 7/1/2022	Credit check required? YES Automated payment required (credit/debit card)? YES Is project open to residents who live in master-metered buildings? NO	All customers 10% LMI customers 15%	Subscription contract length: 2 years Deposit or subscription fee: None Is there a fee to leave project during contract period? No fee to leave the project Does percentage of savings change over	PSE&G	Gotham, South Gotham

Automatic enrollment

Automatic enrollment

- Community Solar Automatic Enrollment Programs allow municipalities to automatically enroll low- and moderate-income (LMI) residents in a community solar project in the same utility territory
- Residents benefit from a guaranteed discount on their electric bills
- Automatic enrollment programs must be owned by a municipality or county, or have a municipality or county as their subscriber organization
- Public entity may select residents to enroll, and 80% of the capacity must be LMI (total gross annual household income less than 80% of the area median income)
- Residents must be notified and have the opportunity to opt-out of subscribing

Is automatic enrollment the right fit?

- Does the municipality have enough eligible households to balance projected benefit with the cost of administrative work?
- While projects with 10+ households are permitted, cost-effective projects typically have 100+ households

Steps for a Community Solar Automatic Enrollment Project

- The municipality decides if they are going to use a consultant

If using a consultant, most work from this point will be consultant-led, with municipal stakeholders in steering role.

- Identification of pool of eligible residents for project
- Competitive selection of vendor(s) to provide solar capacity/act as subscriber organization
- Program authorization (resolution/ordinance) and Registration with BPU
- Finalization of the pool of residents in the project
- Opt-Out Process (letters to residents 30 and 90 days before enrollment)
- Subscriber Organization manages ongoing opt-outs

- No fee to join program
- Residents can opt out, at no cost, even after program has begun
- Will receive a written notification 90 days and 30 days before enrollment
- Subscription charge is a set percentage of the community solar bill credit
- Residents will see a net discount on their electric bill

Community Solar Usage Information			
Community Solar KWH Credit - COMM0005H17			275
Comm Solar Begin KWH Banked			0
Comm Solar End KWH Banked			0
Charges From JCP&L			
When contacting an Electric Generation Supplier, please provide the following.			
Customer Number: 0000046040 0000000047			
Rate: Residential All Electric Service JC_RS__05D			
Customer Charge			3.25
Basic Generation Service	56 KWH	x 0.014464	0.81
	550 KWH	x 0.016818	9.25
	606 KWH	x 0.085083	51.56
Delivery Service Charges	606 KWH	x 0.043168	26.16
Community Solar Credit	275 KWH		-34.58
Current Consumption Bill Charges			56.45
Community Solar Subscription Fee			29.39
Total Charges			\$ 85.84

Roles in an Automatic Enrollment Program

Two roles that need to be filled to support the program:

Solar Power Provider

Provides solar capacity for project

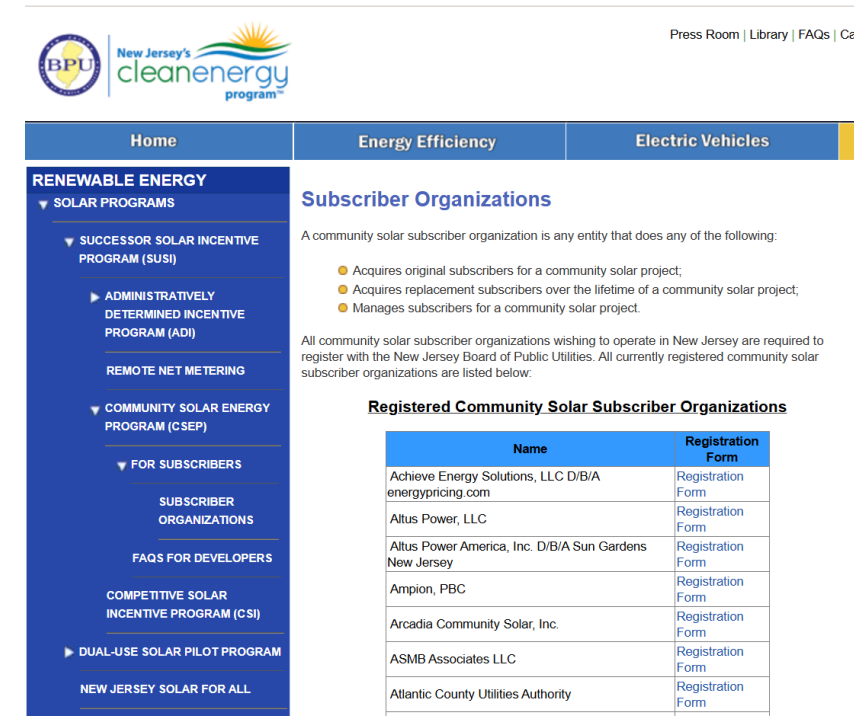
- Municipality can develop partner in new community solar project
- Issue a solicitation for solar capacity from existing community solar projects

The project does not need to be physically in the municipality, but it does need to be in the electric utility area serving the municipality.

Subscriber Organization

Enrolls subscribers and manages the opt-out program

Municipality can be subscriber organization
Subcontract outside subscriber organization



The screenshot shows the NJBPU Clean Energy Program website. The header includes the BPU and New Jersey's Clean Energy Program logos, along with links for Press Room, Library, FAQs, and Contact. The navigation bar has links for Home, Energy Efficiency, and Electric Vehicles. The main content area is titled "Subscriber Organizations" and defines a community solar subscriber organization as an entity that does any of the following: acquires original subscribers, acquires replacement subscribers, or manages subscribers for a community solar project. It also states that all community solar subscriber organizations wishing to operate in New Jersey are required to register with the New Jersey Board of Public Utilities. A table lists the registered community solar subscriber organizations.

Name	Registration Form
Achieve Energy Solutions, LLC D/B/A energypricing.com	Registration Form
Altus Power, LLC	Registration Form
Altus Power America, Inc. D/B/A Sun Gardens New Jersey	Registration Form
Ampion, PBC	Registration Form
Arcadia Community Solar, Inc.	Registration Form
ASMB Associates LLC	Registration Form
Atlantic County Utilities Authority	Registration Form

NJBPU keeps a list of registered Subscriber Organizations at NJCleanEnergy.com/renewable-energy/programs/community-solar/subscriber-organizations

Role of Subscriber Organization

- Municipality can serve as the subscriber organization
- Consultant hired by municipality for project can perform duties of subscriber organization
- Subscriber services can be provided as part of contract with solar energy provider
- A third-party subscriber organization registered with the BPU can be selected

Work completed by the subscriber organization:

- Finalizing the list of households to be enrolled
- Completing forms with electric utility and indemnification process
- Managing opt-out notification process
- Ongoing management of opt-outs during whole life of program (15 years)
- Maintaining records for six years from the date of expiration
- Managing customer service/billing issues/follow-up questions

Partner Project Procurement

- Unless a new solar project is planned, **the municipality will need to competitively procure solar capacity from an approved community solar project(s)**
- Consultants (optional) should be procured via RFP
- Cost of consultant can be included in the solicitation for solar capacity or paid by the municipality outside of the solar contract
- Subscriber organization can be procured in the solar capacity bid
OR
municipality can include the fee for the subscriber organization (separately procured) in the solicitation for solar capacity

Work completed by consultant:

- Compiling the initial pool of eligible residents
- Managing competitive bidding to select a solar energy provider
- Interfacing with municipal stakeholders during project initiation to explain project and answer questions
- Completing the NJBPU registration
- Drafting the municipal resolution/ordinance

Participant Eligibility Criteria

Residents who meet one of the following criteria are eligible for automatic enrollment:

- Census Block Groups with 80% LMI households
- LMI residents of government-owned property
- Residents that participate in select assistance programs (listed at right)
- Other methods

Limitations:

- Net-metered households (have solar panels on their property)
- Existing community solar subscribers

Residents Participating in the Following Assistance Programs Are Eligible For Automatic Enrollment

Energy Assistance Programs

LIHEAP, Universal Service Fund*, Comfort Partners, Lifeline Utility Assistance Program, Payment Assistance for Gas and Electric

Other Assistance Programs

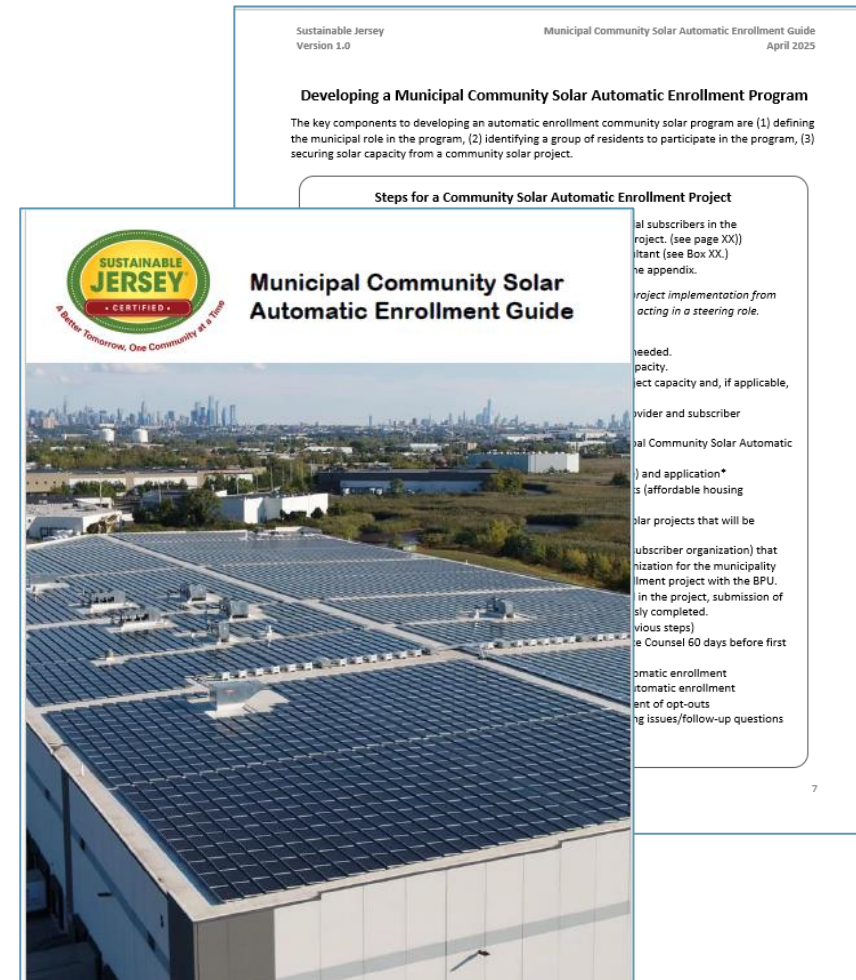
Section 8 Housing Choice Voucher Program, Supplemental Nutrition Assistance Program (SNAP), Lifeline program, Medicaid, Supplemental Security Income, Social Security Disability Insurance, Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), Temporary Assistance for Needy Families, Low Income Household Water Assistance Program

*** Note about Universal Service Fund recipients** Due to the possibility that participating in community solar may adversely affect USF participants' eligibility or benefits, the Board of Public Utilities is directing programs to not enroll USF Participants regardless of their eligibility status.

Getting started

Sustainable Jersey provides resources including:

- Sustainable Jersey Municipal Community Solar Automatic Enrollment Guide
- Template RFP for consultant
- Template bid documents for solar capacity
- Template data request form for requesting data from electric utility
- List of Census block group HUD data and other resources for identifying eligible residents



THANK YOU

THANK YOU – Let's continue the conversation

<https://njcleanenergy.com/renewable-energy/programs/CS>

communitysolar@njcleanenergy.com
sawyer.morgan@bpu.nj.gov





Max Frank
Senior Project Officer

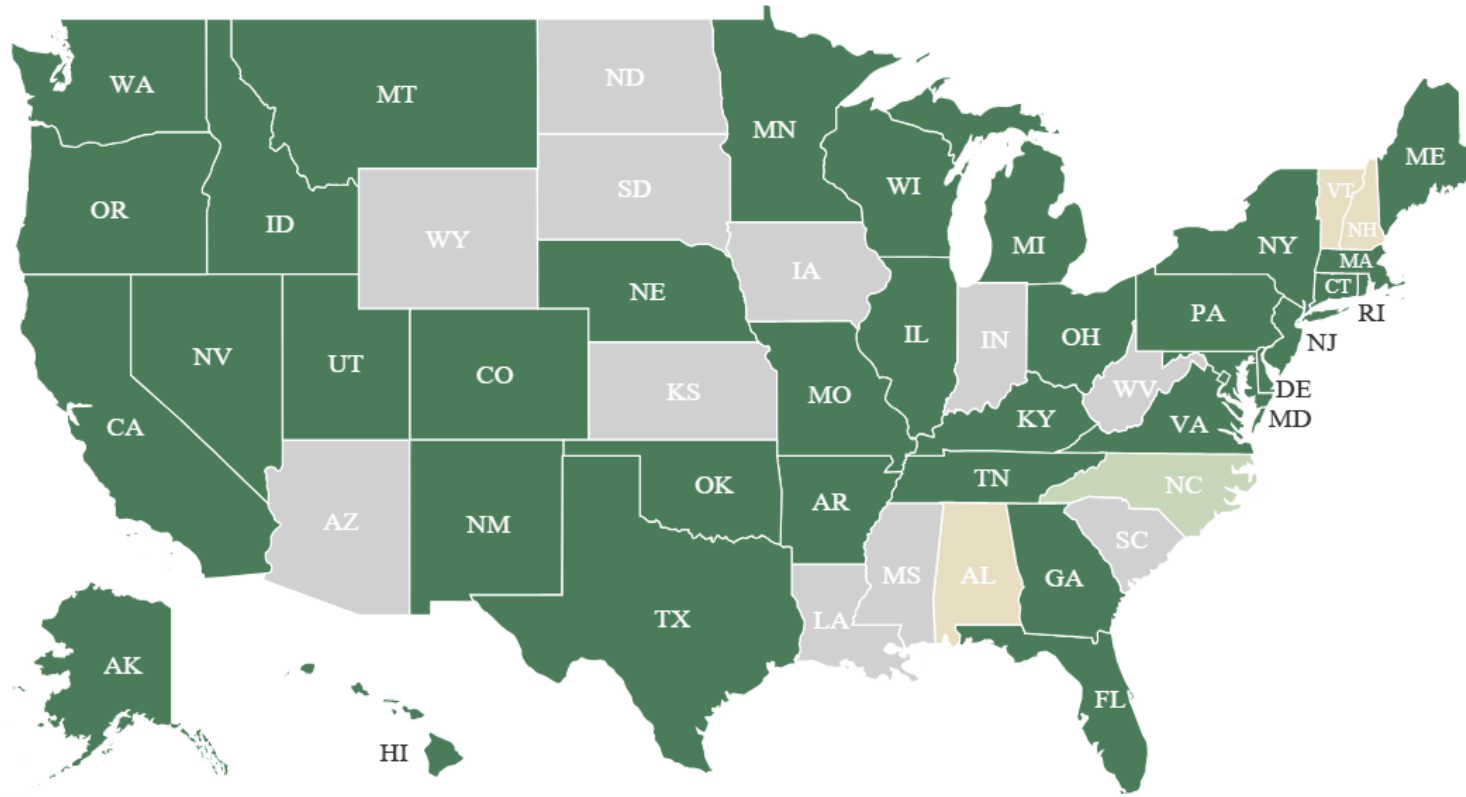
Gardenstatecpa@njeda.gov



C-PACE Basics

- A loan program targeting clean energy and resiliency-related improvements in commercial buildings.
- 40+ C-PACE programs throughout more than 30 states.
- Private lenders are the source of capital. **No public dollars**
- **The financing is similar to a second mortgage with a few key differences:**
 1. The repayment is collected as an addition to the property tax payment on the property
 2. The loan is senior to any other mortgage on the property
 3. In the event of a change in ownership or some event of default: the C-Pace loan does not retire, but rather stays attached to the property and continues to be paid by the next owner
 4. These factors reduce the risk of the loan and allow the private lender to: lend for a longer term, lend at a lower interest rate, and lend a larger proportion of the total project cost.

National C-PACE Overview



Pacenation.org

Investment by Project Type:

- 55% Energy Efficiency
- 17% Renewable Energy
- 15% Mixed
- 3% Resiliency
- 10% Other (storage, water, etc.)

National Market Data - through 2024

Commercial PACE

\$9,717

investment (MM)

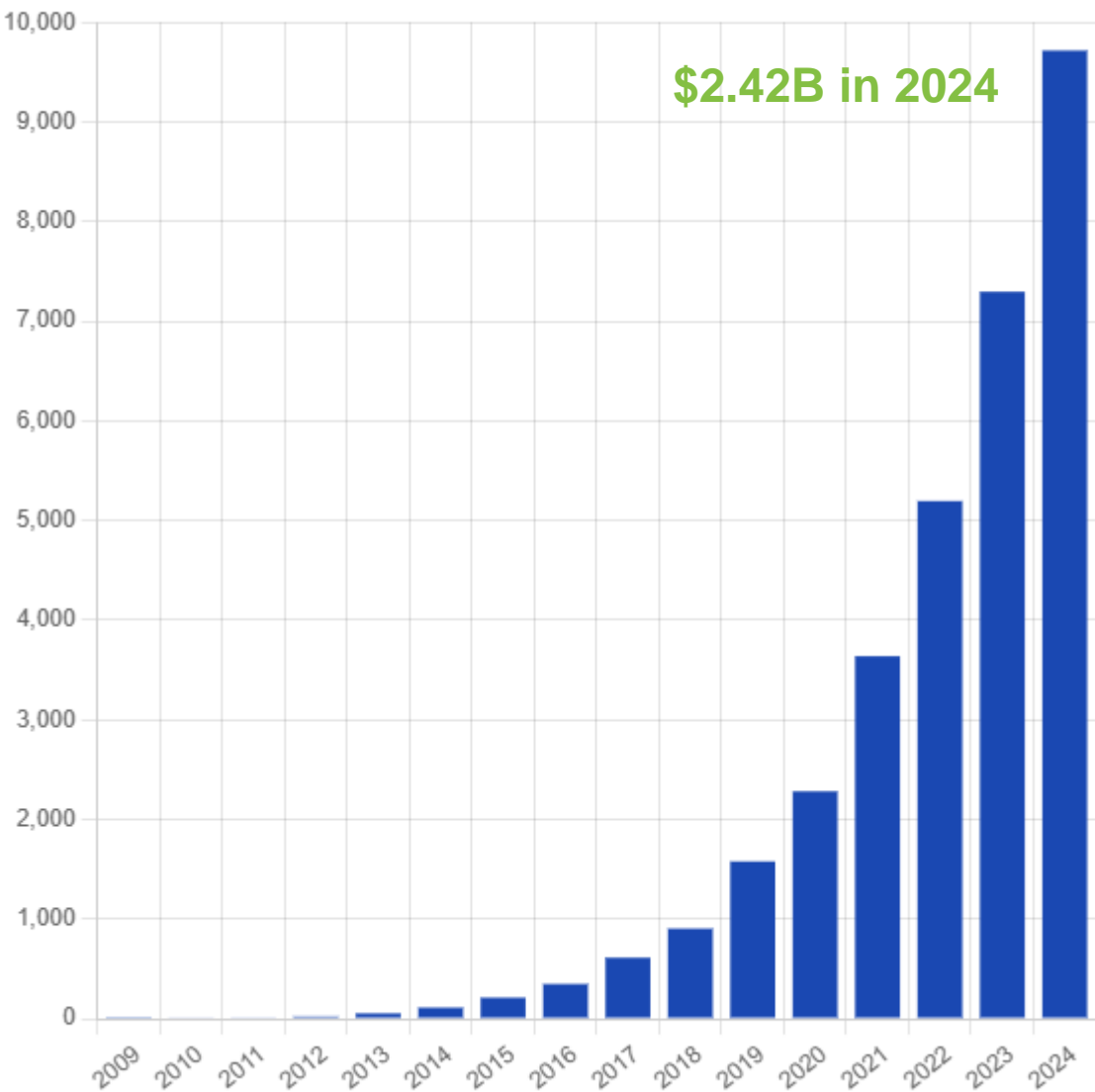
3,581

commercial projects

122,000

job-years created

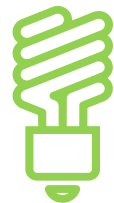
CUMULATIVE C-PACE INVESTMENT, MM (2009-DEC. 2024)



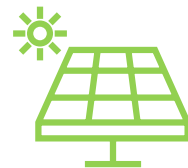
Garden State C-PACE Eligible Projects

Eligible Projects must be affixed to an Eligible Property

Energy Efficiency



Renewable Energy Systems



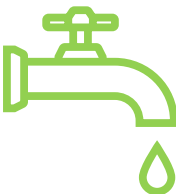
EV Charging Infrastructure



Energy Storage



Water Conservation



Hurricane Resistance Construction



Flood Resistant Construction

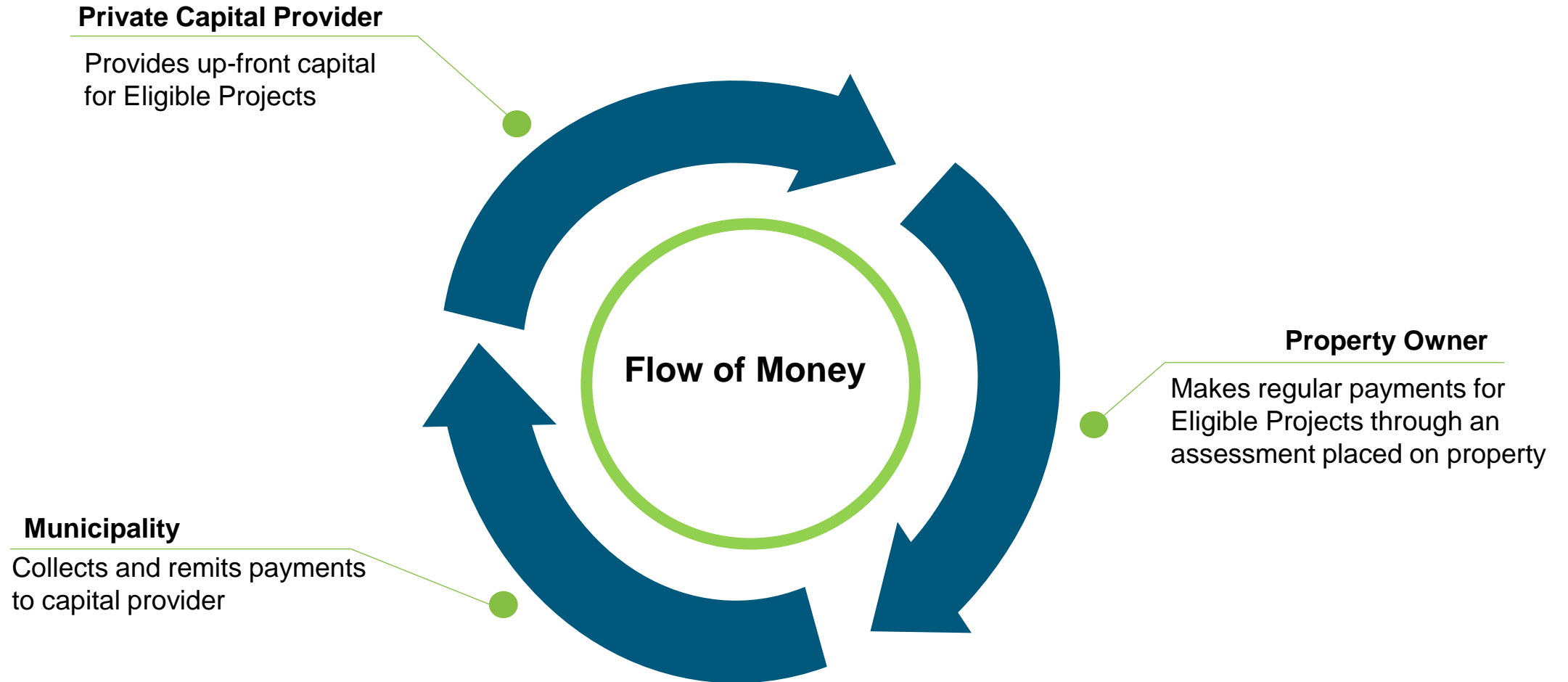


Stormwater Management Systems



Repayment Process

Reminder:
This is 100% private capital

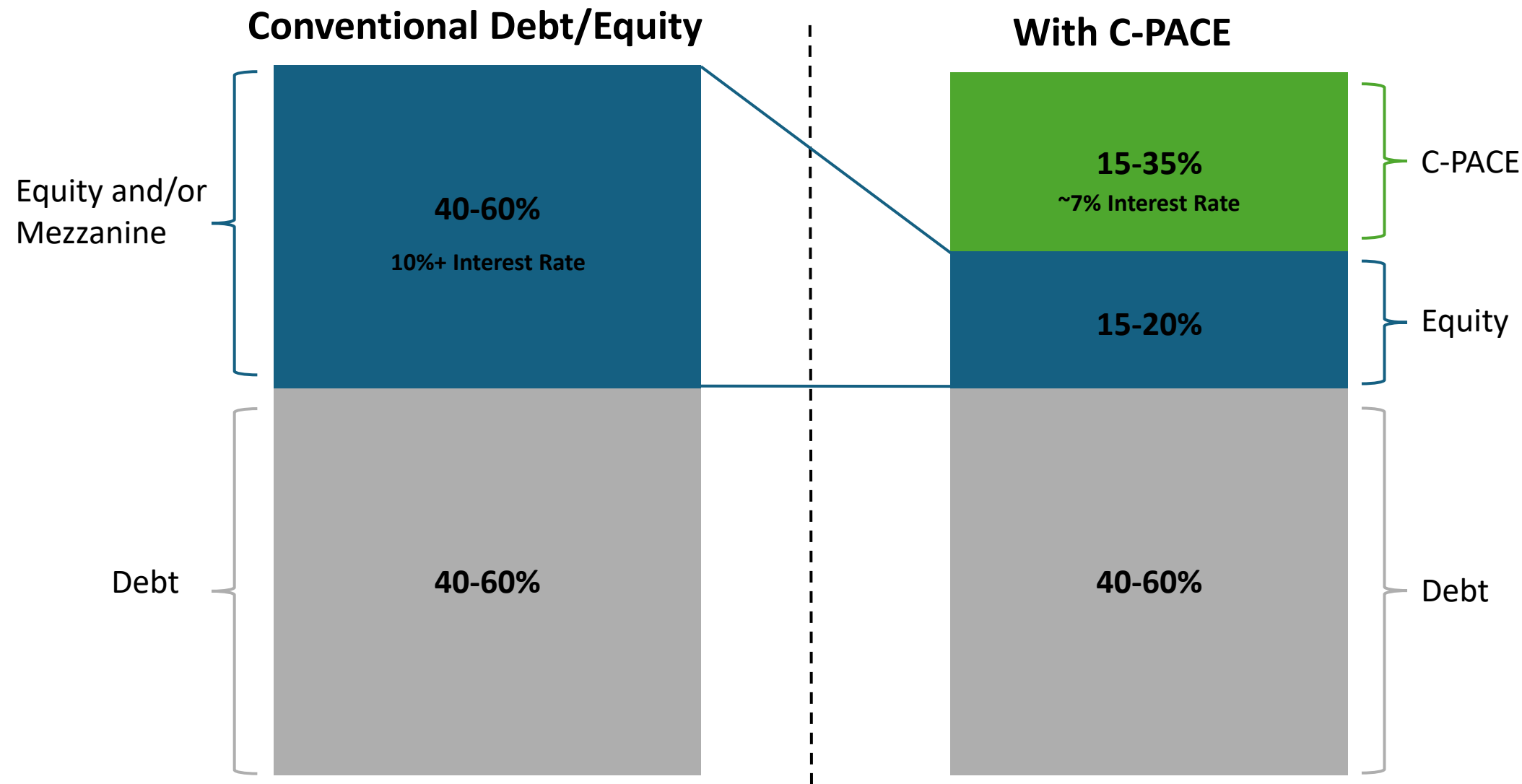


Program Eligibility





Requirement	Description
Eligible Property	<ul style="list-style-type: none">• Located within a Participating Municipality – requires Municipality Opt-In• Must be property <u>other than</u> single-family residential or multi-family 2-4 units (5+ is OK).
Eligible Costs	<ul style="list-style-type: none">• Direct Costs and Indirect Costs, including financing and program fees
C-PACE Financing Terms	<ul style="list-style-type: none">• Financing amount:<ul style="list-style-type: none">- <u>Retrofits</u>: Up to 100%- <u>New Construction</u>: Up to 35% Loan-to-Value• Term up to 30 years• Must obtain Mortgage Holder Consent• Terms solely determined and negotiated between the Eligible Owner and Capital Provider

Why Use C-PACE?

- Lower Rate
- Reduce Equity Investment
- Boost Returns
- Maintain Larger Ownership Percentage
- Replace Expensive Equity/Debt



Program Participants – Responsibilities

Program Participants			
 Municipality <ul style="list-style-type: none">• Must opt in to program and agree to collect and remit money	 Capital Providers <ul style="list-style-type: none">• Provides financing• Manages the process for project applicant.	 Technical Evaluator <ul style="list-style-type: none">• Performs technical work• Advises project scope and design	 Technical Reviewer <ul style="list-style-type: none">• Ensures technical eligibility• Certifies building energy efficiency performance

Program Participants - Benefits

STAKEHOLDER BENEFITS



Property Owners

- Get **longer term financing**
- Lower **interest rates**
- Smaller debt service payments make it much easier for **projects to pencil out**
- No recourse to business owners—**no personal guarantees**
- Changes the conversation in context of **voluntary transfer of property**
- Off-balance sheet accounting treatment



Municipalities

- Opportunities, without a funding outlay, to:
- Support measures that will **reduce** greenhouse gas and criteria pollutants emitted by their C&I sector
 - Support **resiliency measures** that could be of critical importance to local businesses
 - Enhance the tax base due to property improvements and **new construction projects**
 - Create job and contracting opportunities for local residents and businesses



Mortgage Holders

- Increasing comfort level with consenting to C-PACE loans
- They can see the **enhancement of the value of their collateral**
- Lack of ability to accelerate C-PACE financing is critical
- Unique feature means that the magnitude of C-PACE payment defaults remain manageable
- Mortgage lenders are **entering the market!**



Contractors

- Helps contractors better convert leads to deals for energy upgrades by giving property owners access to up to 100% up-front financing for up to 30 years
- Allows for **deeper energy efficiency, renewable energy, and resiliency improvements** because of **increased affordability** for borrowers



Capital Providers

- Offers capital providers **extremely strong loan security** position similar to a tax lien on a property, which sits in a senior position to other encumbrances on the property
- Garden State Program is **“open platform”** — meaning that any capital provider that meets certain basic requisites may participate

The Ask

Become a Participating Municipality:

- Adopt the C-PACE Program Opt-In Ordinance
 - Enter into the Program Agreement with NJEDA
- 
- One-Time action, not per project

Why?

- There's no sign-up cost
- All documents are pre-drafted
- Able to recoup fees per project per year for administrative costs



Thank you

Gardenstatepace@njeda.gov

www.njeda.gov/c-pace/



Sustainable Jersey Resources

Tracey Woods, Energy Team
Sustainable Jersey



Commercial Property Assessed Clean Energy (C-PACE)

➤ New Action: 10 points

- **Action requirements**
 - Adopt NJEDA C-PACE Opt-in Ordinance
 - Sign Program Agreement with NJEDA
 - Outreach to commercial property owners
 - At least **TWO** outreach efforts to promote C-PACE
 - Speaking events
 - Newsletter / social media posts
 - Visible recognition program

What is C-PACE?

- NJ Economic Development Authority (NJEDA) program
- Financing for energy efficiency, renewable energy, resilience, water conservation
- Financing repaid to municipality as special assessment
 - Debt remains with the property if ownership changes
- Municipality serves as liaison collecting payments and remitting to capital provider



Community Solar Outreach

Municipality works to create awareness and understanding of community solar in the community.

- Community solar webpage on municipal or green team webpage
- Resource: New Jersey Community Solar Project Finder
 - Overview of New Jersey Community Solar Program
 - Database of project accepting subscribers
 - Community solar FAQs

SustainableJersey.com/communitysolar
[Municipally Supported Community Solar action](#)



New Jersey Community Solar Project Finder



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Low- Moderate-Income Automatic Enrollment Program

New in 2025

- Projects owned by a municipality or county, or which have a municipality or county as their subscriber organization would be able to automatically enroll residents.
- Public entity may select residents to enroll, and 80% of the capacity must be LMI (total gross annual household income less than 80% of the area median income)
- Residents must have the opportunity to opt-out of subscribing.

Sustainable Jersey Municipal Community
Solar Automatic Enrollment Guide



Benchmarking Information

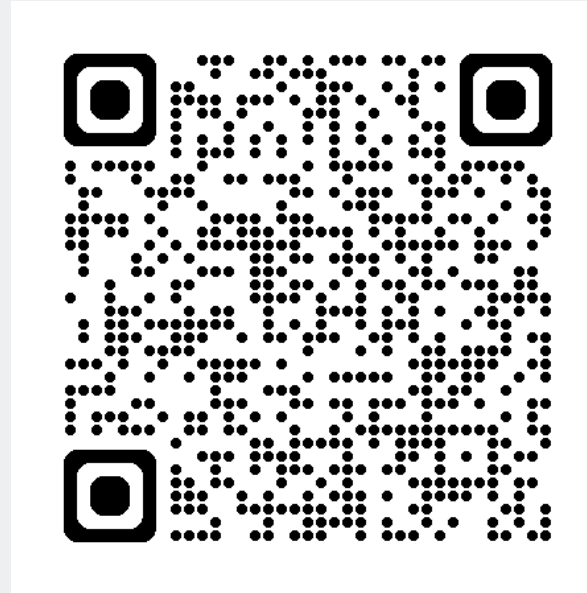


NJ CEA Benchmarking Program

Commercial buildings over 25,000 square feet are required to benchmark and report their energy and water usage, using data from the previous calendar year.

Municipalities play a key role in the Benchmarking mandate. While they are not required to report themselves, they are critical in encouraging the commercial buildings in their area to comply with the Benchmarking component of the **Clean Energy Act of 2018**.

Scan here to learn more about the NJ Benchmarking rules & benefits and to contact the Help Desk for assistance





Sustainable Jersey has provided technical assistance to over 100 municipalities and school districts

Sustainable Jersey Energy Technical Assistance is funded by NJBPU, Elizabethtown Gas, New Jersey Natural Gas, PSE&G, Rockland Electric and South Jersey Gas.

Sustainable Jersey Energy Technical Assistance

- Assistance applying for State and utility energy efficiency incentives
- Energy tracking and management
- Completing energy actions for Sustainable Jersey certification
- Assistance with energy outreach campaigns (PSE&G, NJNG, and RECO)

To request Energy Technical Assistance:

bit.ly/SJEnergyTARequestForm



Drop-in Sessions for NJBPU's Urban Heat Island Funding Opportunity

The New Jersey Board of Public Utilities (BPU) has opened a [Urban Heat Island Funding Opportunity](#) to help reduce the urban heat island (UHI) effect in your community. Awards go up to \$1 million for municipalities and up to \$50,000 for community-based organizations (CBOs). If you have questions about this opportunity, attend a drop-in session and speak with NJBPU staff directly.

Application deadline is December 15th.

Friday, November 21, 2:00 – 3:00pm [REGISTER](#)

Thursday, December 4, 2:00 – 3:00pm [REGISTER](#)

Sustainable Jersey Sessions - New Jersey League of Municipalities

PLANNING & FUNDING for FLEET ELECTRIFICATION

Tuesday, 11/18, 2:00pm – 3:15pm, Room 420

SMALL GRANTS, BIG IMPACT: SUSTAINABLE JERSEY SUCCESS STORIES

Tuesday, 11/18, 3:45pm – 5:00pm, Room 421

SUSTAINABLE JERSEY: NEW ACTIONS & COST-SAVING INITIATIVES

Wednesday, 11/19, 9:00am – 10:15am, Room 421

21st CENTURY ENERGY UPDATES: INCENTIVES FOR MUNICIPAL FACILITIES

Wednesday, 11/19, 10:45am – 12:00pm, Room 420

ZERO IS POSSIBLE: ADVANCING COMPLETE STREET INITIATIVES

Wednesday, 11/19, 2:00pm – 3:15pm, Room 420

POWERING COMMUNITIES: NEW STRATEGIES TO LOWER ENERGY COSTS

Wednesday, 11/19, 3:45pm – 5:00pm, Room 421

CLIMATE READINESS NOW: MUNICIPAL ACTION FOR HAZARD RESILIENCE

Thursday, 11/20, 9:00am – 10:15am, Room 421

FEEDING COMMUNITIES: LOCAL FOOD SECURITY SUCCESSES

Thursday, 11/20, 10:45am – 12:00pm, Room 420

COST-EFFECTIVE GREEN PURCHASING FOR MUNICIPALITIES

Thursday, 11/20, 2:00pm – 3:15pm, Room 420

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