



## **Nevada Clean Energy Fund (NCEF)**

### **Nevada Solar for All (SFA) Program Guidance**

for

Single-Family Solar Direct Ownership

*May 20, 2025 Version*

## TABLE OF CONTENTS

<b>SECTION 1: INTRODUCTION .....</b>	<b>3</b>
1. About Nevada Clean Energy Fund.....	3
2. Program Overview .....	3
3. Disclaimers.....	3
4. Contact NCEF .....	3
<b>SECTION 2: SINGLE-FAMILY SOLAR DIRECT OWNERSHIP PROGRAM.....</b>	<b>4</b>
1. Description .....	4
2. Types of Assistance Under the Program .....	4
3. Eligibility Criteria .....	5
4. Application .....	6
5. Other Information .....	7
Appendix 1: Eligible Census Tracts for Community Solar Project Subscribers.....	8
Appendix 2: Income Qualification.....	11

# SECTION 1: INTRODUCTION

## 1. About Nevada Clean Energy Fund

The Nevada Clean Energy Fund (NCEF) is a nonprofit organization dedicated to supporting a thriving, affordable, and accessible clean energy economy by providing financial and technical resources to Nevadans. NCEF's programs are designed to accelerate clean energy growth in the state, reduce energy costs, create jobs, and meaningfully address climate change. NCEF was established by Nevada statute in 2017 to serve as the state's nonprofit green bank. More information about NCEF is available at [nevadacef.org](https://nevadacef.org).

## 2. Program Overview

In 2024, the U.S. Environmental Protection Agency (EPA) awarded a \$156 million Solar for All grant to NCEF to implement programs in Nevada that enable communities to benefit from distributed solar energy. The Nevada Solar for All (NSFA) programs must deliver the equivalent of at least 20% monthly savings to every participating household, with a standard monthly savings amount set based on the average utility bill across the utility's service territory. NCEF selected United Way of Southern Nevada as its partner to help administer the NSFA Community Solar Subscriber Program.

This Community Solar Subscriber Program Guidance should be used by households in Nevada who are interested in subscribing to receive monthly payments from community solar systems (referred to as "Subscribers" throughout this document). See Section 2 for details about eligibility and participation.

Property owners that are interested in becoming community solar site hosts should visit <https://nevadacef.org/solar-for-all/> to view the separate community solar site host guidance.

## 3. Disclaimers

NCEF may update this Program Guidance on a regular basis to reflect changing economic, regulatory, or operational circumstances.

Solar for All is a federal grant program authorized under the Inflation Reduction Act and administered by the EPA. Legislative, regulatory, or administrative changes may impact program implementation.

## 4. Contact NCEF

For questions about eligibility or program participation, please [singlefamilysolar@nevadacef.org](mailto:singlefamilysolar@nevadacef.org). For general Solar for All inquiries, you may contact NCEF at [nevadasolarforall@nevadacef.org](mailto:nevadasolarforall@nevadacef.org).

## SECTION 2: SINGLE-FAMILY SOLAR DIRECT OWNERSHIP PROGRAM

### 1. Description

Under this program, NCEF provides financial and technical assistance to single family homeowners, including a combination of zero-interest and forgivable loans for the installation of residential rooftop solar photovoltaic (PV) systems. Utility bill savings from the solar system, combined with NCEF's financial assistance, are to deliver at least 20% savings to participating households, compared to the average utility bill.

Eligible beneficiaries include low-income and disadvantaged household who own and occupy a single-family home as their primary residence. These participants must also have sufficient tax liability and fall under the low-income and disadvantaged classification as outlined below.

### 2. Types of Assistance Under the Program

**Financial Assistance:** NCEF will offer a combination of zero-interest loans and forgivable loans to eligible homeowners to own solar and/or enabling upgrades. Financial assistance is designed such that participating homeowners experience the minimum 20% utility bill savings, inclusive of all direct and indirect costs associated with receiving the NSFA financial assistance and installing the solar project.

Table 1. Detailed financial assistance terms

	Forgivable Loan	Zero-Interest Loan
Activities supported	Residential-serving rooftop solar	<ul style="list-style-type: none"> <li>Residential-serving rooftop solar</li> <li>Enabling upgrades, when certified by a contractor as necessary to deploy the solar installation and approved by NCEF</li> </ul>
Range of funding to be provided	<p><b>Northern Nevada:</b> \$2,250 per kWdc</p> <p><b>Southern Nevada:</b> \$2,130 per kWdc</p> <p>100% of the loan is forgiven one year after installation.</p>	Up to \$30,000 per single-family homeowner, with exceptions being decided on a case-by-case basis. The loan can cover up to 100% of the project cost after the forgivable loan.
Interest Rates & Term	Not applicable	<ul style="list-style-type: none"> <li>0% interest rate</li> <li>10-year loan</li> </ul>
Fees	<p>2.50XX% [origination] fee</p> <p>2.99% [project coordination] fee</p> <p>No prepayment penalties</p>	
Security	Project assets	

**Technical Assistance:** NCEF will regularly provide participating households with information about opportunities to further reduce household energy costs, including education about complementary upgrades and stacking other non-solar federal, state, and utility incentives. Examples include: NCEF’s residential energy audit incentive, NCEF’s Residential Energy Upgrade Program (RE-UP), USDA Home Repair (Section 504), Nevada’s forthcoming home electrification and energy efficiency rebates, weatherization assistance, NV Energy incentives, and the IRS Section 25C and 25D tax credits.

NCEF provides participants with access to vetted contractors, who will be monitored for compliance with minimum contract requirements and disclosures in accordance with all applicable laws, regulations, and best practices, including performance guarantees.

### 3. Eligibility Criteria

#### Eligible Households:

Households must meet the following criteria to be eligible as a program participant:

- Households must own and occupy a single-family home as their primary residence.
- Households must have sufficient tax liability to monetize the IRS Section 25D tax credit. Attestation of household’s ability to use the Section 25D tax credit will be required. NCEF provides education about available tax credits, but NCEF assistance does not constitute tax advice and participants should consult a tax professional for more details.
- Household must not have received financial assistance (i.e., loans, rebates, or cash/cash equivalent) from any other [Nevada Solar for All](#) program at the time of application. In addition, the household is the participant, not the individual within the household that applies. A single household cannot subscribe to the program multiple times or simultaneously participate in the Nevada Solar for All Community Solar Subscription program.
- Households must not be participating in other programs that provide solar benefits, such as NV Energy’s Expanded Solar Access Program.
- Households must demonstrate that their rooftop is suitable for installing rooftop solar (the [NSFA community solar subscription program](#) can enable single-family households to benefit from solar in Nevada even if their property is unsuitable for solar).
- Households must be located in Nevada and must meet one of the following criteria:
  - Households located in a census tract identified as low-income and disadvantaged, as included in Appendix 1; or
  - Households meeting at least one of the income qualification pathways in Table 2.

Table 2. Pathways for income qualification

Income Qualification Pathway	Details
1. Metropolitan Areas	Income at or below the greater of (1) 80% Area Median Income (AMI) or (2) 200% of the Federal Poverty Level. See Appendix 2.
2. Non-Metropolitan Areas	Income at or below the greater of (1) 80% Statewide Non-Metropolitan Area AMI; or (3) 200% of the Federal Poverty Level. See Appendix 2.
3. Eligible Program Participation	Individuals and households currently approved for assistance from or participation in at least one of the following income-

	<p>based or income-verified federal assistance programs, with an award letter within the last 12 months:</p> <ul style="list-style-type: none"> <li>▪ U.S. Department of Health and Human Services' (HHS) <a href="#">Low Income Home Energy Assistance Program</a>;</li> <li>▪ U.S. Department of Agriculture's (USDA) <a href="#">Supplemental Nutrition Assistance Program</a>;</li> <li>▪ U.S. Department of Energy's (DOE) <a href="#">Weatherization Assistance Program</a>;</li> <li>▪ Federal Communications Commission's <a href="#">Lifeline Support for Affordable Communications</a>;</li> <li>▪ USDA's <a href="#">National School Lunch Program</a>;</li> <li>▪ U.S. Social Security Administration's <a href="#">Supplemental Security Income</a>;</li> <li>▪ or any other verified government or non-profit program serving Asset Limited, Income Constrained, employed (ALICE) individuals or households designated by the EPA Administrator</li> </ul>
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Applicants are required to submit address, income, and utility bill information when applying. NCEF and its partners will perform due diligence on the applicant and the project specifics (e.g., the contractor's quote) prior to executing an agreement with the single-family homeowner. Due diligence will consider whether dwelling is a suitable candidate for rooftop solar, including evaluation of the household's Energy Usage Intensity (EUI), or equivalent, based on utility bills submitted in the application. Households that do not expect to be able to monetize the Section 25D tax credit, or which have high EUI, may be better candidates for other energy efficiency programs or [Nevada Solar for All](#) programs, such as the single-family third-party ownership option or the community solar subscriber option. NCEF and/or its partners will provide these recommendations directly to applicants.

#### Eligible Technologies:

- **Residential-serving rooftop solar:** The project must be a "behind-the-meter" residential rooftop solar photovoltaic (PV) power-producing facility, be between 1 kW AC and 5 kW AC. NCEF may consider applications for projects over 5 kW on a case-by-case basis, subject to project review and the household's Energy Usage Intensity.
- **Enabling upgrades:** Where the costs of enabling upgrades are not directly incorporated into the rooftop solar system cost, NCEF's financial assistance may support enabling upgrades when there is certification from a contractor that they are necessary to deploy the solar installation and approved by NCEF, for any costs above relevant state or utility incentives. These include:
  - Roof and structural repairs;
  - Electrical panel and wiring upgrades;
  - Tree trimming or removal that improves system performance or siting; and
  - Other necessary infrastructure upgrades to be approved on an ad-hoc basis

## 4. Application

**Step One:** Prospective participants can first verify their eligibility by referring to the census tract eligibility requirements in Section 2.3 and Appendix 1, and/or to the income eligibility requirements presented in Section 2.3 and Appendix 2. **Households are strongly encouraged to proceed to Step Two if they have any uncertainty or confusion about their eligibility.** NCEF and its partners will confirm eligibility during application review.

**Step Two:** interested households should submit a response to NCEF's Solar for All Screening Form at <https://form.jotform.com/NCEF/nevada-solar-for-all>.

**Step Three:** the Solar for All Screening Form will redirect the applicant to the correct Solar for All program, based on the applicant's responses.

**Other Details:**

- Application timing: Households may apply for and receive financial assistance under this program through April 2029. Applications are accepted on a rolling basis.
- Application assistance: Applicants may also learn more through the community outreach programs that NCEF provides in partnership with community-based nonprofits, in addition to the NSFA Community Ambassadors and other educational and awareness-raising events. Visit NCEF's website at <https://nevadacef.org/events/> for an up-to-date list of NSFA events.

## 5. Other Information

### Tax Credit Monetization

The program is designed for households residing in single-family homes and who can directly monetize the Section 25D Investment Tax Credit (ITC) to enable them energy savings. Homeowners can claim the 25D tax credit upon filing a tax return for the fiscal year in which the property is installed. The Inflation Reduction Act set the residential clean energy property tax credit at 30% of qualified expenditures for all property placed in service before January 1<sup>st</sup>, 2033. Qualified expenditures include<sup>1</sup>:

- solar electric property (solar panels);
- labor costs associated with onsite installation; and
- labor costs associated with onsite interconnection

The qualified expenditures exclude roof repairs or modifications that are not part of the solar installation. Rebates considered to be tax-exempt adjustments to the purchase price must be deducted from the cost basis prior to calculating the credit amount. NCEF encourages homeowners to consult a tax professional with regard to their ability to monetize the tax credit and how to calculate their potential benefit. NCEF does not provide tax advice.

### Renewable Energy Certificates

Solar projects generate Renewable Energy Certificates (RECs). RECs are legal and market-based instruments representing the property rights to the environmental, social, and other non-power attributes of renewable electricity generation.<sup>3</sup> The Program's funding agreements will stipulate that NCEF has claim to the RECs, with exceptions considered on a case-by-case basis.<sup>1</sup>

### Contractors

Participants must work with solar contractors who belong to NCEF's vetted contractor network. NCEF evaluates contractors to ensure they are properly licensed and insured, comply with state regulation and consumer protection laws, and adhere to best practices in solar system design, operation, and maintenance. This is intended to ensure that all contractors installing systems under Nevada Solar for All possess the necessary knowledge, expertise, and experience to optimize system performance and longevity throughout the estimated 20-year project lifetime. An up-to-date list of contractors in NCEF's vetted contractor network is located on NCEF's website [here](#). Contractors interested in participating in Solar for All as a vetted contractor should apply to join the network at <https://form.jotform.com/NCEF/ContractorVetting>.

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<sup>1</sup> See <https://www.irs.gov/credits-deductions/residential-clean-energy-credit> for more details

# APPENDICES

## APPENDICES

### Appendix 1: Eligible Census Tracts for Community Solar Project Subscribers

See Table A1-1 below for eligible census tracts in Nevada. To confirm the eligibility of your census tract, look up your 11-digit census tract geographic identifier (GEOID) under the 2020 census tract boundaries by entering your address in the Census Bureau mapping tool available at [www.census.gov/data/data-tools/2020-census-tract.html](http://www.census.gov/data/data-tools/2020-census-tract.html). The 11-digit number is your census tract and will be in the table below if it is an eligible census tract. You may use the search function in your browser or .pdf viewer or use the “Control-F” (PC) or “Command-F” (Mac) keyboard shortcut to search the below tables for your 11-digit census tract identifier. If your census tract is not listed in these tables, you still may be eligible for participation (see Section 2.3 and Appendix 2). Interested households are strongly encouraged to apply if they are uncertain about their eligibility.

Table A1-1: Census tracts eligible for program participation

County	Census Tract Number	County	Census Tract Number
Carson City	32510000502	Clark County	32003000800
Carson City	32510000600	Clark County	32003000900
Carson City	32510000900	Clark County	32003001004
Carson City	32510001001	Clark County	32003001100
Churchill County	32001950301	Clark County	32003001200
Churchill County	32001950302	Clark County	32003001300
Churchill County	32001950500	Clark County	32003001401
Clark County	32003000101	Clark County	32003001402
Clark County	32003000103	Clark County	32003001501
Clark County	32003000105	Clark County	32003001502
Clark County	32003000106	Clark County	32003001607
Clark County	32003000107	Clark County	32003001608
Clark County	32003000108	Clark County	32003001609
Clark County	32003000109	Clark County	32003001610
Clark County	32003000201	Clark County	32003001611
Clark County	32003000203	Clark County	32003001612
Clark County	32003000301	Clark County	32003001613
Clark County	32003000302	Clark County	32003001707
Clark County	32003000401	Clark County	32003001708
Clark County	32003000402	Clark County	32003001710
Clark County	32003000403	Clark County	32003001711
Clark County	32003000510	Clark County	32003001712
Clark County	32003000513	Clark County	32003001713
Clark County	32003000514	Clark County	32003001715
Clark County	32003000515	Clark County	32003001716
Clark County	32003000516	Clark County	32003001718
Clark County	32003000517	Clark County	32003001801
Clark County	32003000518	Clark County	32003001803
Clark County	32003000519	Clark County	32003001804
Clark County	32003000520	Clark County	32003001901
Clark County	32003000521	Clark County	32003001902
Clark County	32003000522	Clark County	32003002000
Clark County	32003000523	Clark County	32003002201



Clark County	32003000524
Clark County	32003000525
Clark County	32003000526
Clark County	32003000527
Clark County	32003000528
Clark County	32003000600
Clark County	32003000700
Clark County	32003002405
Clark County	32003002406
Clark County	32003002501
Clark County	32003002504
Clark County	32003002505
Clark County	32003002506
Clark County	32003002603
Clark County	32003002604
Clark County	32003002605
Clark County	32003002706
Clark County	32003002707
Clark County	32003002708
Clark County	32003002822
Clark County	32003002830
Clark County	32003002832
Clark County	32003002845
Clark County	32003002847
Clark County	32003002905
Clark County	32003002936
Clark County	32003002937
Clark County	32003002938
Clark County	32003002944
Clark County	32003002946
Clark County	32003002948
Clark County	32003002952
Clark County	32003002954
Clark County	32003002962
Clark County	32003002964
Clark County	32003002965
Clark County	32003002966
Clark County	32003002967
Clark County	32003002968
Clark County	32003002969
Clark County	32003002995
Clark County	32003002996
Clark County	32003003003
Clark County	32003003004
Clark County	32003003102
Clark County	32003003103
Clark County	32003003104
Clark County	32003004713
Clark County	32003004714
Clark County	32003004715
Clark County	32003004716
Clark County	32003004717
Clark County	32003004910
Clark County	32003004911
Clark County	32003004912

Clark County	32003002203
Clark County	32003002204
Clark County	32003002206
Clark County	32003002207
Clark County	32003002302
Clark County	32003002403
Clark County	32003002404
Clark County	32003003254
Clark County	32003003409
Clark County	32003003413
Clark County	32003003415
Clark County	32003003416
Clark County	32003003418
Clark County	32003003419
Clark County	32003003420
Clark County	32003003422
Clark County	32003003423
Clark County	32003003426
Clark County	32003003427
Clark County	32003003428
Clark County	32003003429
Clark County	32003003430
Clark County	32003003431
Clark County	32003003500
Clark County	32003003613
Clark County	32003003615
Clark County	32003003616
Clark County	32003003617
Clark County	32003003643
Clark County	32003003644
Clark County	32003003700
Clark County	32003003800
Clark County	32003004000
Clark County	32003004100
Clark County	32003004200
Clark County	32003004301
Clark County	32003004302
Clark County	32003004401
Clark County	32003004402
Clark County	32003004500
Clark County	32003004601
Clark County	32003004602
Clark County	32003004703
Clark County	32003004707
Clark County	32003004709
Clark County	32003004710
Clark County	32003004712
Clark County	32003006001
Clark County	32003006201
Clark County	32003007100
Clark County	32003007200
Clark County	32003007800
Douglas County	32005002400
Douglas County	32005002500
Elko County	32007951000

Clark County	32003004915
Clark County	32003004916
Clark County	32003004920
Clark County	32003004921
Clark County	32003004923
Clark County	32003004924
Clark County	32003004925
Clark County	32003004926
Clark County	32003005005
Clark County	32003005006
Clark County	32003005010
Clark County	32003005011
Clark County	32003005014
Clark County	32003005017
Clark County	32003005200
Clark County	32003005336
Clark County	32003005421
Clark County	32003005422
Clark County	32003005423
Clark County	32003005438
Clark County	32003005439
Clark County	32003005607
Clark County	32003005612
Clark County	32003005614
Clark County	32003005615
Clark County	32003005702
Clark County	32003005703
Clark County	32003005704
Clark County	32003005705
Clark County	32003005809
Clark County	32003005818
Clark County	32003005905
Clark County	32003006202
Clark County	32003006800
Clark County	32003006900
Lyon County	32019960301
Lyon County	32019960900
Mineral County	32021970700
Mineral County	32021970800
Nye County	32023960200
Nye County	32023960300
Nye County	32023960401
Nye County	32023960402

Elko County	32007951700
Esmeralda County	32009950100
Humboldt County	32013010600
Humboldt County	32013010701
Lyon County	32019960102
Lyon County	32019960103
Lyon County	32019960201
Lyon County	32019960202
Nye County	32023960403
Nye County	32023960404
Nye County	32023960405
Washoe County	32031000102
Washoe County	32031000201
Washoe County	32031000202
Washoe County	32031000700
Washoe County	32031000900
Washoe County	32031001008
Washoe County	32031001009
Washoe County	32031001202
Washoe County	32031001502
Washoe County	32031001701
Washoe County	32031001702
Washoe County	32031001801
Washoe County	32031001802
Washoe County	32031001901
Washoe County	32031001902
Washoe County	32031002107
Washoe County	32031002211
Washoe County	32031002204
Washoe County	32031002212
Washoe County	32031002703
Washoe County	32031002704
Washoe County	32031002706
Washoe County	32031002801
Washoe County	32031002802
Washoe County	32031003000
Washoe County	32031003306
Washoe County	32031940200
Washoe County	32031980000
Washoe County	32031990100
Washoe County	32031002902
White Pine County	32033970200
White Pine County	32033970300

## Appendix 2: Income Qualification<sup>2</sup>

As noted in Section 2.3, the household income limit for the income verification pathway is the greater of 80% Area Median Income (AMI) as presented in Table A2-1 or 200% of the Federal Poverty Level (FPL) as presented in Table A2-2. If you are not below the income limits listed in these tables, you still may be eligible for participation (see Section 2.3 and Appendix 1). Interested households are strongly encouraged to apply if they are uncertain about their eligibility.

Table A2: 80% Area Median Income Limits

Nevada Statistical area: (Non) Metropolitan Statistical Area (MSA)	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Carson City, NV MSA	\$51,700	\$59,100	\$66,500	\$73,850	\$79,800	\$85,700	\$91,600	\$97,500
Las Vegas-Henderson-Paradise, NV MSA	\$53,350	\$60,950	\$68,550	\$76,150	\$82,250	\$88,350	\$94,450	\$100,550
Reno, NV MSA	\$56,700	\$64,800	\$72,900	\$80,950	\$87,450	\$93,950	\$100,400	\$106,900
Churchill County, NV non MSA	\$53,350	\$60,950	\$68,550	\$76,150	\$82,250	\$88,350	\$94,450	\$100,550
Douglas County, NV non MSA	\$56,400	\$64,450	\$72,500	\$80,550	\$87,000	\$93,450	\$99,900	\$106,350
Elko County, NV non MSA	\$59,650	\$68,200	\$76,700	\$85,200	\$92,050	\$98,850	\$105,650	\$112,500
Esmeralda County, NV non MSA	\$53,100	\$60,700	\$68,300	\$75,850	\$81,950	\$88,000	\$94,100	\$100,150
Eureka County, NV non MSA	\$54,550	\$62,350	\$70,150	\$77,900	\$84,200	\$90,400	\$96,650	\$102,850
Humboldt County, NV non MSA	\$51,700	\$59,100	\$66,500	\$73,850	\$79,800	\$85,700	\$91,600	\$97,500
Lander County, NV non MSA	\$60,600	\$69,250	\$77,900	\$86,550	\$93,500	\$100,400	\$107,350	\$114,250
Lincoln County, NV non MSA	\$51,700	\$59,100	\$66,500	\$73,850	\$79,800	\$85,700	\$91,600	\$97,500
Lyon County, NV non MSA	\$51,700	\$59,100	\$66,500	\$73,850	\$79,800	\$85,700	\$91,600	\$97,500
Mineral County, NV non MSA	\$51,700	\$59,100	\$66,500	\$73,850	\$79,800	\$85,700	\$91,600	\$97,500
Nye County, NV non MSA	\$51,700	\$59,100	\$66,500	\$73,850	\$79,800	\$85,700	\$91,600	\$97,500
Pershing County, NV non MSA	\$51,700	\$59,100	\$66,500	\$73,850	\$79,800	\$85,700	\$91,600	\$97,500
White Pine County, NV non MSA	\$53,350	\$60,950	\$68,550	\$76,150	\$82,250	\$88,350	\$94,450	\$100,550

<sup>2</sup> The information contained in Appendix 2 is only relevant to households interested in participating as a community solar project subscriber. Interested community solar site hosts are not subject to any income qualification.

Table A2-2: 200% of [the Federal Poverty Level \(FPL\)](#)

Household Size	200%
1 person	\$30,120
2 person	\$40,880
3 person	\$51,640
4 person	\$62,400
5 person	\$73,160
6 person	\$83,920
7 person	\$94,680
8 person	\$105,440
Each person over 8, add	\$10,760