Editor's note: Bernadette Morales Gaskin and ter husband Russ Gaskin have worked for Treen America for 18 years. Here's the story, in Bernadette's own words, of how they finally realized their dream of installing a solar system on their home.

Pve always wanted to have solar panels on my house, but it was very expensive, and I thought it was just an unattainable dream. But someday, I thought, I would like to have it. Because my work at Green America involves daily confrontations with the seriousness of the climate crisis, I wanted to produce and use green energy and not be dependant on coal—and its related pollution and global-warming emissions. I also wanted to lower our electric bills.

As my husband Russ, our two children, and I were going to taekwondo class one day, I found a flyer for the Mt. Pleasant Solar Co-op. I read the flyer, got excited, and took it home. The co-op was made up of the residents of Mt. Pleasant in Washington, DC, who wanted to go solar and were tired of waiting for somebody to help them afford it.

BYTHE NUMBERS

Cost of the Morales	Gaskin
solar system:	\$36,500

Local DDOE rebate: -\$17,260
Federal tax rebate: -\$10,950
Estimated REC sales: -\$10,000
TOTAL: -\$1,710

In the end, the Morales Gaskins installed solar at no cost!

The purpose of the co-op is twofold:
1) By banding together, the people of
Mt. Pleasant hope to make solar less
expensive through bulk purchasing
and expense sharing; and 2) as they
go solar, members regularly share
information to make it easier for the
next group to put up solar panels.

The flyer indicated that there would be a local solar fair the following week. It also had information on a rebate being offered by the District Department of the Environment (DDOE).

I joined the co-op even though I don't live in Mt. Pleasant. Other co-ops were



Bernadette Morales Gaskin, her husband Russ Gaskin, and their children recently realized their dream of putting solar panels on their home.

forming in different parts of the city, and even one in my area, but I did not want to wait for them to get started! I went to the solar fair the following week, where I ended up meeting with installers.

I also filled out an application for the rebate in September 2009 with the expectation that I would receive it in 2010. Early in 2010, the city pulled funding for the solar rebate. Thankfully, the co-op fought against this, working hard to get the funding back. On May 26th, I received notification from the DDOE that I was approved for a rebate of \$17,260. It gave me one month to choose an installer and submit paperwork, or my application would be terminated.

After getting referrals from co-op members, I asked five companies to submit a bid. We chose Kenergy Solar, which would charge us \$36,500 for the maximum amount of panels that could fit on our roof—7.130 kw worth.

Kenergy helped me set payment terms that worked for our family. We paid an initial \$1,000 deposit on June 14. We paid 30 percent of our costs, or \$11,045, on July 5th. They started installation the week of August 2nd. The panels were hooked up by the electrician on August 16th, and they became operational that day. We will pay \$17,260 when we receive the rebate from DDOE, and

we'll pay the rest after we sell our solar renewable energy credits (SRECs) to Pepco, our energy company, once the electrical inspection has been approved.

Renewable energy credits, also known as green tags, represent the environmental benefits from renewable energy generation. Pepco is required by its home state laws to buy a certain amount of renewable energy, so we'll sell it our SRECs through Solsystems, a company we found through the co-op, or a similar business. Our Solsystems representative estimates that our SRECS will sell for a ten-year, upfront price of \$10,000. When we add in the 30-percent federal tax refund we'll receive next year, we could end up making a little money on our solar system, even before counting the savings on our energy bills! We'll put any extra cash toward keeping our house as energy efficient as possible.

Since getting the solar panels running, I get a kick out of going outside to watch my electric meter go backwards. Our electric bills will now be much lower, and our carbon footprint is now smaller. Instead of subsidizing oil, coal, and other polluting energy sources, our family believes that the government should support solar for all.

-Bernadette Morales Gaskin