

ILLINOIS FINANCE AUTHORITY
Stakeholder Listening Session
September 14, 2023
Greenhouse Gas Reduction Fund
3:30 PM

TRANSCRIPT OF PROCEEDINGS

had at the meeting of the above-entitled cause via
videoconference, taken before Patricia S. Mann, CSR,
RPR, License No. 084-001853, on Thursday, September
14, 2023, at the hour of 3:30 p.m.

PRESENT:

Ximena Granda, Senior Vice President of
Finance & Administration
Clair Brinley, Assistant Secretary
Andrew Barbeau, Consultant

Reported for
MAGNA LEGAL SERVICES,
866.624.6221,
www.MagnaLS.com, by:
Patricia S. Mann, CSR, RPR,

1 MS. GRANDA: Good afternoon. This is Six
2 Granda, Senior Vice President of Finance and
3 Administration. I would like to welcome everyone to
4 this Listening Session. Today's date is Thursday,
5 September 14th, and this Stakeholder Listening
6 Session has commenced at the time of 3:32 p.m. and
7 will remain open until 5:00 p.m.

8 This Listening Session is being
9 conducted both in person at the Authority's Chicago
10 Office on the 10th Floor of 160 North LaSalle
11 Street, Chicago, Illinois, and via video and audio
12 conference. The Authority as the primary Bank of
13 the State of Illinois is holding this Stakeholder
14 Listening Session regarding the GGRF National Claim
15 Investment Fund.

16 I will now turn it over to my
17 colleague, Clair Brinley.

18 MS. BRINLEY: Thank you, Six. This is Clair
19 Brinley. I am currently in the Authority's Chicago
20 Office at the physical location of this Listening
21 Session in the conference room on the 10th Floor of
22 160 North LaSalle Street and participating via video
23 and audio conference. Some guests and staff are
24 similarly at the physical location of the meeting,

1 participating via video and audio conference, while
2 some guests and staff are attending this meeting
3 solely via video or audio conference.

4 Before we begin making our way
5 through today's agenda, I would like to request that
6 each speaker mute their audio when possible to
7 eliminate any background noise unless you're
8 speaking, answering a question or otherwise
9 providing any comments for the record. If you are
10 participating via video, please use your mute button
11 found on your task bar at the bottom of your screen.
12 You will be able to see the control bar by moving
13 your mouse or touching the screen of your tablet.
14 For any guest, member, staff or anyone from the
15 public participating via phone, to mute and unmute
16 your line, you may press star six on your keypad if
17 you do not have that feature on your phone.

18 As a reminder, we are being recorded
19 and a Court Reporter is transcribing today's
20 Listening Session. For the consideration of the
21 Court Reporter, I would also like to ask that each
22 speaker state their name before speaking or
23 otherwise providing any comments for the record,
24 and if you could spell your name as well, that

1 would be very helpful.

2 Finally, I would like to confirm that
3 all members of the public attending via video or
4 audio conference can hear this meeting clearly.
5 Andrew, can you confirm that this video and audio
6 conference is clearly heard at your remote
7 location?

8 MR. BARBEAU: Yes. This is Andrew Barbeau.
9 I can confirm I am participating via video and
10 audio conference remotely and I can hear the
11 discussions of the participants at the physical
12 location of this Listening Session, and those are
13 the other remote attendees that have spoken thus
14 far. Back to you, Clair.

15 MS. BRINLEY: This is Clair Brinley. I can
16 confirm that I can hear all discussions at the
17 physical location of this Listening Session and
18 the remote participants that have spoken thus far.

19 The agenda for this Listening Session
20 was posted on this floor and on the First Floor of
21 160 North LaSalle Street, Chicago, Illinois, and on
22 the Authority's website on Monday, September 11th.
23 Building security has been advised that any members
24 of the public who choose to do so and choose to

1 comply with the building's public health and safety
2 requirements may come to this room and participate
3 in this Listening Session.

4 If any members of the public
5 participating via video or audio conference find
6 that they cannot hear these proceedings clearly,
7 please call 312-651-1300 or write info at IL-FA.com
8 immediately to let us know and we will endeavor to
9 solve the audio issue

10 MS. GRANDA: This is Six Granda. Thank you
11 for joining us today.

12 This is now our eighth Stakeholder
13 Engagement Meeting since November 2022. In our last
14 meeting which took place last Friday, September 8th,
15 we had a fruitful discussion about the changes to
16 our Solar for All application and our intention to
17 move forward.

18 Today, we'll be discussing the
19 National Clean Investment Fund and provide updates
20 on the potential national partners that the IFA
21 Climate Bank has been in discussions with. I will
22 now turn it over to our consultant, Andrew Barbeau
23 who is online and has a presentation prepared.

24 MR. BARBEAU: Thank you very much, Six, and

1 thank you to all of those of you who are joining us
2 today.

3 We've been holding a series of
4 Stakeholder conversations and presentations and
5 discussions for the past several months to try to
6 gain a better sense and idea from those of you who
7 are working in the field and engaging in efforts to
8 further their -- and accelerate the Clean Energy
9 transition, some of the gaps and challenges we still
10 face even with Illinois' strong clean energy policy
11 and intention that can be solved with some of these
12 new Federal funding dollars.

13 IFA has been aggressively
14 pursuing in its new role as the Illinois Climate
15 Bank new Federal Funding Opportunities that can
16 accelerate those and further complement the goals
17 of the Climate and Equitable Jobs Act Illinois
18 recently passed and support a lot of these efforts
19 and thank you all for participating in these
20 conversations.

21 There are a lot folks here who have
22 attended multiple and do want to get into a lot of
23 discussion later today. But first, we have a
24 presentation that I'm going to share that talks a

1 little bit about a reminder of what the opportunity
2 is that we are exploring and then goes further into
3 the Illinois Finance Authority of Illinois' Climate
4 Bank's current approach and thinking for how we are
5 addressing this effort.

6 Next slide. So I'll start off with
7 a little bit -- before I get into this slide, I'll
8 start off with a little bit of background about
9 what we are actually talking about here. So this
10 is a similar program as part of the same overall
11 program that the Solar for All application process
12 that we talked about last week is involved in.

13 So the U.S. Greenhouse Gas Reduction
14 Fund was an effort created out of the Inflation
15 Reduction Act that is providing \$26 billion to
16 entities around the country over three different
17 initiatives. The first initiative that we talked
18 about last week was the Solar for All initiative,
19 conveniently named similar to Illinois strong and
20 at this point long-running Illinois Solar for All
21 program to find ways to expand access to solar
22 benefits that is located in disadvantaged and
23 low-income communities. We had very great
24 discussion on that on Friday, went through a lot

1 of details of the State's current proposal which
2 will be submitted directly by the State on October
3 12th.

4 The second part of the overall
5 Greenhouse Gas Reduction Fund initiative is called
6 the National Clean -- oh, my gosh -- the National
7 Clean Investment Fund -- I almost called it the
8 accelerator -- the National Clean Investment Fund
9 which is providing \$14 billion of funding available
10 to state -- or, sorry, nationwide applicants that
11 are then turning around and working with State and
12 local Green Banks, Climate Banks and lending
13 institutions that can rapidly accelerate the clean
14 energy transition through low-cost and
15 easier-to-access finance.

16 So what we're talking about here for
17 this bucket is very much around finance. This is
18 seeding networks across the country through the
19 Federal government, U.S. EPA funding two to three
20 national applicants. Right now, there's a series
21 of national applicants that are organizing across
22 the board and putting together highly competitive
23 proposals to be those networks that work with the
24 state and local entities around the country.

1 As the State has -- really since
2 November, the State has explored what it could
3 possibly gain out of the Greenhouse Gas Reduction
4 Fund and how this will be implemented. We've known
5 that this national applicant approach was going to
6 be the driving method and we've talked about this
7 in previous Stakeholder Listening Sessions, and
8 those previous sessions allowed us as a State to
9 really start thinking about the positives and
10 negatives and priorities that we want to see
11 coming out of any kind of State pursuit of these
12 funds.

13 So as the State, as it's required to
14 do through the Illinois Climate Bank, is looking to
15 coordinate with a potential national applicant, we
16 are looking to evaluate not only, you know, what
17 entity is most likely, you know -- or entities are
18 most likely to be successful in being selected by
19 U.S. EPA, but also looking at entities that are most
20 aligned with the Equitable Climate Goals in CEJA
21 and ones that can, we believe, ensure the most
22 benefit to the State. There's a lot of, I think,
23 flavors of national applicants that are looking at
24 this in very different ways and it's been a long

1 process to evaluate that.

2 No matter what happens, there are
3 three priority areas within the Greenhouse Gas
4 Reduction Fund initiative that U.S. EPA is really
5 requiring these national applicants and their
6 networks of state and local partners to focus on,
7 and that's as we talked about before, zero-emissions
8 transportation, net-zero emission buildings in
9 low-income and disadvantaged communities and
10 distributed generation of solar, for example, it's
11 less than 10 megawatts in any capacity, these are
12 the priority areas. You are not limited to these
13 areas, but they very much want the -- these efforts
14 under this program to focus as much as possible on
15 those areas.

16 Over the course of these past six
17 months, as we've done broader Stakeholder
18 conversations and Listening Sessions, we've really
19 focused on trying to identify gaps in the market
20 that can be addressed by low-cost and easy-to-access
21 financing. We've been doing intra-agency
22 collaboration with several State agencies, IFA has
23 been leading that work with Illinois Commerce
24 Commission, DCEO, Illinois EPA, the Illinois Power

1 Agency, Illinois Housing Development Authority,
2 Department of Transportation and Department of
3 National Resources over a variety of initiatives
4 that bring Federal funding into the State and can
5 align with overall CEJA goals.

6 We've had at this point, I think,
7 more than 175 different organizations and entities
8 that have participated in some level in these
9 Stakeholder collaboration discussions, whether they
10 were larger Listening Sessions, small group
11 meetings, ideas, workshops or otherwise, and really
12 focused on gaining input from folks on market gaps
13 in access to clean energy that can be addressed by
14 new finance tools and identifying the biggest needs
15 for new and emerging BIPOC-owned businesses in the
16 clean energy space, developing new methods to
17 maximize and mobilize private capital since that is
18 a priority of this funding opportunity, and ensuring
19 we have the right metrics for success.

20 We received a ton of ideas which was
21 very helpful. We got a lot of ideas that focused
22 like a laser on these market gaps around finance
23 and some of you have seen this before. We have
24 spent the past several months trying to drill down

1 into specific opportunities and elements here,
2 whether they are longer-term financing
3 opportunities, short-term revolving opportunities,
4 truly think what is it within the domain of what
5 could be set up through kind of a State-wide Climate
6 Bank apparatus.

7 I will also add here that we've had
8 very productive conversations and collaboration
9 with the newly created Clean Energy Jobs and Justice
10 Fund that was also a nonprofit Green Bank
11 established by CEJA that is focused on similarly
12 mobilizing private capital to support long-term
13 ownership and wealth building and equity in the
14 clean energy economy. I think our view and vision
15 for this effort has really been looking at a kind
16 of unified State approach, working in close
17 collaboration between these two new climate finance
18 entities to figure out which domains or best served
19 by which entity most effectively, knowing that is --
20 as you will see today -- a ton of work and a ton of
21 things we have to stand up and both entities are
22 very new. So working together as opposed to cross
23 purposes is going to be mutually beneficial and I
24 think has been a great collaboration thus far.

1 We've put together an initial
2 pipeline of opportunities that we're going to go
3 through some highlights here in a minute. This is
4 the placemat slide that we've shared previously, but
5 has now been expanded and changed a little bit. But
6 think about, you know, where's the role, what's the
7 right place for Illinois Climate Bank to support in
8 this broader transition and what can this entity
9 reasonably do.

10 There's a lane of stuff that we
11 believe that we can focus on that involves working
12 directly to support new and emerging BIPOC
13 businesses in this space, a lot of the ideation
14 around there has been around working capital, but
15 there's definitely other opportunities for IFA and
16 the Illinois Climate Bank to get involved there.

17 And then a lot of the other elements
18 that we've talked about and worked to develop are
19 focused more on the project financing side of the
20 world. So where the Illinois Climate Bank could
21 come in with low-cost, easy-to-access financing
22 loans, capital otherwise that can allow projects to
23 get done over the finish line in ways that build
24 long-term wealth and ownership and ensure adoption

1 and benefits to all communities of the State,
2 particularly those that are -- otherwise would
3 likely get left behind in the broader clean energy
4 transition.

5 So we've identified an initial
6 pipeline of opportunities that would involve each of
7 these kind of boxes or buttons are areas where
8 Illinois Climate Bank is looking to, with partners,
9 develop new finance offerings that can address a
10 certain market need.

11 We've kind of separated into four
12 different categories, you know, they generally fall
13 into the priority areas of the U.S. EPA, a lot
14 around vehicle electrification, focusing on the
15 needs of both public and private fleets, so as
16 public and private EV infrastructure, the needs to
17 find low-cost capital to support that broader
18 vehicle conversion and infrastructure deployment,
19 we also have several Federal funding opportunities
20 in this space.

21 Looking at transit fleet
22 electrification, there is a significant amount of
23 diesel buses and kind of the transit space here in
24 Illinois that need long-term potential support, find

1 ways to convert as we know and have seen that those
2 vehicles have a lower cost of ownership over the
3 lifetime when you're able to roll that in.

4 On the building side, on the top
5 right, we're looking at both things that bring in
6 new funding for financing for energy efficiency,
7 but also specifically building electrification. So
8 there's an existing effort that IFA launched a few
9 years ago around commercial property assessed clean
10 energy that actually relies on no public funding,
11 that is more facilitation with private investment.
12 In the near term, there will be additional revolving
13 loan funds for energy efficiency projects that
14 probably don't hit the sweet spot for either, you
15 know, using operating capital or short-term dollars
16 that need a short turnaround or aren't big enough
17 for a longer-term investment, but a lot of the
18 focus for this program will be around the developing
19 of new building electrification finance
20 opportunities for both the residential and
21 commercial space.

22 Around kind of the distributed energy
23 resource environment, we've heard of a couple needs
24 pretty strongly, the need to develop a kind of

1 standard offer PPA for low-income solar to support
2 new and emerging small businesses, in this case,
3 that don't have the financial capability of maybe a
4 large national developer in order to offer kind of
5 a no-up-front money, long-term arrangement for
6 low-cost financing of solar. We've also heard a lot
7 of a need around the need to build out a loan
8 product for community-driven community solar
9 projects, so not those that are developed by large
10 national or other developers that are sufficiently
11 capitalized, but ones that have more oftentimes
12 challenging community ownership structures and
13 subscription models may require a little bit more
14 patient and lower-cost capital.

15 We've also on the public entity side
16 that kind of bridge a couple of these different
17 areas, we're looking at a few opportunities to
18 support kind of public buildings, nonprofit entities
19 and things of that nature. We in the near term will
20 be looking to launch and develop bridge loans to
21 enable those entities that are now eligible for
22 Inflation Reduction Act elective pay payments in
23 lieu of tax credits which can be 30, 40, 50 percent
24 of the cost of new clean energy investment. That is

1 a very near opportunity that IFA is working to
2 deploy and thinks it can scale significantly over
3 time here and enable those entities that often do
4 not have up-front cash, even though they now can
5 get up to 50 percent of the funding paid to them in
6 the U.S. Treasury check, may not have the cash up
7 front to still do a project and would be interested
8 in these bridge loan products.

9 We've also heard the need on the
10 other side of the coin longer-term loan products to
11 support the broader efforts in the State around
12 carbon-free schools deployment, so loan products
13 that schools can enter into that align with the
14 incentives for solar that align with incentives for
15 building electrification or even potentially
16 transportation electrification.

17 We've color-coded some of these based
18 on time line. If they're in blue, they are current
19 or imminent types of opportunities; the orange-ish
20 yellowish color are things that are probably more
21 in the near term so that IFA Climate Bank would be
22 able to stand up and launch within the next year to
23 two years; and then the green ones are things that
24 may require a little bit more time to get off the

1 ground based on some additional factors or based on
2 market timing.

3 We're going to go through a few of
4 these one by one to give a little bit more of a
5 sense of what we're thinking about specifically
6 with regard to what some of these loan products
7 might look like. We are inviting feedback on this
8 to kind of gain input on, you know, is this the
9 right type of market sizing that we're addressing,
10 is it the right type of terms, is this the right
11 target market. We've done quite a bit of analysis
12 to try to design things that we think can work and
13 allow us to both maximize Federal funding and
14 bringing in this -- bringing in additional private
15 capital, but we know that there will be more process
16 over time as we work to design things that meet the
17 needs of the market.

18 So when you think about how to tackle
19 the first one here around working capital, we put
20 together some initial kind of profiles of what some
21 of these things might look like so as kind of draft
22 proposals. So working capital would be, you know,
23 really designed to help smaller businesses build
24 capacity to cover kind of finance gaps in clean

1 energy projects. So often, given that we've
2 designed a lot of our clean energy programs around
3 rebates or other incentives, there's often time
4 delays in that happening and smaller businesses
5 need financing, otherwise, they're operating on a
6 purely kind of cash basis for projects, not able to
7 do new projects until they've gotten paid or, you
8 know, covered for previous projects.

9 So we're looking at provision kind
10 of ease of access working capital loan program that
11 would allow for kind of very standardized \$50,000
12 to \$250,000 loans for folks both in the distributed
13 generation space, but also could be in the building
14 contractor space for energy efficiency or
15 electrification that would largely serve that
16 market.

17 There are some cases where we know
18 \$250,000 is probably not enough for that because
19 they're working on either community solar projects
20 or larger commercial building projects and in that
21 case, we would have kind of custom working capital
22 ones up to about a million dollars and revolving.

23 We project for this type of project
24 that there will probably be about \$5 million a year

1 in origination specifically under this program,
2 though we anticipate given that we are including
3 some of these provisions in the Solar for All
4 application that can provide additional capital as
5 well as in some of the other efforts that IFA is
6 working on that that could be expanded and larger
7 if there is demand.

8 As we go, write your questions down,
9 your comments down, think about these. We're going
10 to go through all of these that we have here to
11 present first and then we'll kind of go to
12 questions, comments and Stakeholder input after
13 that.

14 The next thing I mentioned briefly
15 is we're looking at kind of a bridge-loan product
16 for new IRA Elective Pay incentives that we really
17 have been over the course of the past several months
18 working to design a loan product that would look at
19 the timing of when, say, a nonprofit or public
20 facility that is eligible for Elective Pay would be
21 in receipt of various checks, frankly, and
22 incentives which often are not up front. If you
23 were under Elective Pay, if you invest in a
24 generally a calendar year, you would file and create

1 a new filing for entities that don't generally file
2 taxes, it's a separate kind of new form you would
3 file that would get payment probably anywhere from
4 6 to 18 months after the expenses of the
5 installation. So there's that finance gap we would
6 need for anywhere from 30 to 50 percent of the
7 project costs.

8 Separately, we have incentives
9 coming from Illinois Shines program or the Illinois
10 Solar for All program or DG rebates that may come
11 in and pay for a portion of this, all of them -- or
12 none of them, I should say, come immediately into a
13 bank account and there's a time gap for all these.
14 So we would no-weight be patient capital that kind
15 of knows and is familiar with these Illinois
16 programs and their payment structures so that the
17 loans would be designed specifically to meet those
18 cash payment schedules.

19 For the next thing we are looking at
20 is focused on commercial fleet electrification.
21 This would be a new initiative that would focus
22 very much on medium- and heavy-duty vehicles,
23 particularly small commercial fleets, fleets that
24 are, you know, less than five or ten vehicles, not

1 necessarily the large national entities, but those
2 that have, you know, distribution or other medium-,
3 heavy-duty vehicles that serve commercial purposes
4 that we can meet and target specifically pollution
5 reduction around environmental justice communities
6 that may lack access to -- easy access to capital to
7 do these types of investments.

8 Our hope is that these type of
9 financing initiatives and outreach initiatives would
10 be coordinated with a broader utility or other
11 incentives for beneficial electrification and work
12 that's happening in that space and then able to work
13 to bring in loan -- kind of standardized loan
14 programs for up to \$250,000 to \$10 million for
15 these small commercial operations with potential
16 larger custom solutions here for kind of unique
17 circumstances. Looking generally, ten-year loans
18 that would be able to provide this financing and
19 in some cases where possible and tied to
20 infrastructure, we could look at Commercial PACE as
21 a vehicle for some of the security there.

22 The next thing we are looking at is
23 around building electrification finance. The focus
24 here is around developing low-cost, easy-to-access

1 finance that ideally would be available at kind of
2 the point of sale or, you know, done in connection
3 with kind of time lines of when people need it.
4 Generally, people are not looking at major HVAC
5 investments outside of when things break. When
6 things break, they rarely have capital needed to
7 actually finance something that's different than
8 just a pure replacement of what they already have.
9 We really need to interject into that cycle to
10 create low-cost financing that can be available and
11 made available through those networks at the point
12 when people are making that decision, when they are
13 in that mode when they need something right away or
14 that can replace, you know, through a more strategic
15 process their traditional heating and fossil-based
16 heating systems.

17 We are, you know, looking at things
18 that are in the single-family side, even small-scale
19 loans here that would work either through partners
20 to deploy larger systems for multi-family, but
21 really able to do significantly large-sized loans
22 for this. We believe that ultimately there will be
23 some scale up, but there will be based on some
24 projections over the course of the next five to

1 seven years be able to get to like \$100 million in
2 loan volume for this once we get to sufficient
3 market security, and what we're really looking at
4 is funding, you know, as I mentioned, kind of the
5 pain points when people need to electrify really
6 need to find a way to provide a loan for up to 100
7 percent of the upgrade cost.

8 Now, as we are thinking about some
9 of these things in more residential facing, we want
10 to make sure we have strong consumer protections
11 and will likely be creating kind of standardized
12 processes that will help on the underwriting side
13 as well, but really standardized processes that
14 identify, you know, where systems are probably
15 appropriately costed out while also allowing for
16 people to have a second look if it doesn't fall
17 into kind of a standardized format.

18 We also want to make sure that these
19 finance investments are being coordinated with any
20 eligibility for U.S. Treasury tax credits or
21 further -- any rebates that are coming from new IRA
22 Federal programs.

23 On the building side, we are looking
24 at kind of a carbon-free schools loan program that

1 would be eligible to public schools in Illinois that
2 would provide up to \$10 million kind of standardized
3 at one end, but potentially up to \$10 million for
4 individual schools to borrow for up to 20 years.
5 It would combine a bridge loan for Elective Pay
6 with a long-term loan to ensure school ownership of
7 the solar systems which was a driving intent of the
8 carbon-free schools program in Illinois. We would
9 align with the program as a requirement around
10 having audits and identifying energy efficiency
11 measures in addition to the solar installations and
12 electrification efforts. We think that based on
13 market sizing that, again, as we scale up, there
14 would be a likely \$100 million year loan volume
15 opportunity for this.

16 Now, there is some challenges we're
17 going to need to address in order to nail this to
18 increase and provide flexibility to those schools
19 to actually borrow from the IFA without needing to
20 go and jump through extensive hoops. We did
21 something similar this year in the Illinois
22 Legislature and signed by the Governor to make it
23 easier for municipalities to borrow from the IFA,
24 and so there's likely some additional work we would

1 need to do here on the legislative front to make
2 sure that schools have this freedom if we are able
3 to make this offering available.

4 All right. The next thing that
5 we're going to talk about here is loan product for
6 community driven community solar. So we have had
7 the great experience to talk with some community
8 driven community solar project developers around the
9 State that are looking to really foster a locally
10 organized approach to CEJA product development and
11 solar project development. Given those challenges,
12 we understand that there's a lot of -- a lot more
13 difficulty in securing more traditional terms for
14 financing for those solar projects and so we would
15 find ways to support the goals of CEJA to have these
16 community driven community solar projects be
17 successful and provide low-cost, easy-to-access
18 financing both in terms of, you know, be kind of
19 designed to accommodate ownership structures whether
20 they're shorter-term finance needs, construction
21 financing needs or longer-term financing needs.

22 We've also heard about the very
23 strong desire to have a standard offer par purchase
24 agreement for low-income solar projects to allow

1 those smaller and new and emerging businesses that
2 are involved in this space to be able to offer
3 standardized power purchase agreement that can
4 provide no up-front-cost solar and lower cost and
5 savings for projects along the way without having
6 to have like a large balance sheet themselves.

7 So this would be something that IFA
8 would look to develop that would be kind of
9 standardized for either State-wide or different
10 markets and it has been done in some other
11 jurisdictions, folks might be familiar with like
12 Smart-E products for loans or other Climate Bank
13 administered products around the country that would
14 provide an opportunity for those small developers to
15 kind of build that trust with the ultimate finance
16 of it, that there's something that is State
17 supported or other entities supported to get done.

18 We've also worked with DNR to think
19 about what are some nature-based solutions that
20 could be included in this funding opportunity as
21 well and we're looking at providing additional
22 low-interest loans and other incentives for
23 production or planting of tree seedlings.
24 Availability of tree seed is a chief limiting

1 factor for planting additional trees, I think
2 there's an opportunity here to look at some
3 short-term loans for businesses that do produce
4 tree seedlings to support the advancement in those
5 areas.

6 When we start adding all of this
7 stuff together about the various loans and loan
8 opportunities that we think would be deployed by
9 Illinois Climate Bank or other partners over time,
10 it gets to be pretty large pretty quickly in terms
11 of deployed capital which means we have a lot of
12 opportunity to deploy projects that create local
13 community and other benefit within the State to
14 really accelerate the goals of CEJA and our State
15 goals around clean energy.

16 We also are putting requirements in
17 each of these different elements to ensure that we
18 are meeting the goals of CEJA and the Federal
19 Justice 40 initiative to ensure deployment of
20 projects benefiting disadvantaged communities, so
21 it's not going to be just enough to be deployed in
22 a disadvantaged community to count, but also to
23 benefit a disadvantaged community.

24 Some of them would be exclusively

1 provided for such benefit, so standard offer PPA
2 for low-income solar would be a hundred percent
3 designated for low-income and disadvantaged
4 communities, loan products for community driven
5 community solar projects would hopefully be close
6 to a hundred percent for benefiting low income and
7 disadvantaged communities. We think about some of
8 the multi-family building electrification loans,
9 probably 60 percent benefiting disadvantaged
10 communities, bridge loans would probably be about
11 50-50 that would be deployed and benefiting
12 disadvantaged communities, and carbon-free school
13 zones is probably about 50 percent as well and
14 commercial fleet electrification is a little bit
15 different because I think when we think about
16 benefits there, we want to look at routes and where
17 pollution reduction actually occurs and not just
18 where projects are delayed, so that's going to be a
19 little bit harder to measure over time because we
20 want to make sure that we are electrifying routes
21 through communities long burdened by surface-level
22 pollution.

23 These are minimums, we hope that we
24 can do a lot more if successful, but these are

1 things that we are targeting as minimums. And I'm
2 going to pause there, I mean, just as a quick
3 reminder, the Illinois Climate Bank has under CEJA
4 significant powers to kind of administer programs to
5 support clean energy and water and refinance debt
6 and provide working capital and do investments and
7 leverage State and Federal funds and provide, you
8 know, various loans and other financial mechanisms
9 to support the overall clean energy goals of the
10 State and we are treating that broadly so that we
11 can think broadly about what we can do and implement
12 here.

13 This is one of many things that the
14 State is pursuing at this point through the Illinois
15 Climate Bank for Federal funds. We anticipate
16 Federal formula funding coming in for greater
17 resilience here very shortly in the next few weeks.
18 We partnered with Elevate on their resilient
19 efficient codes implementation, they're building a
20 performance hub launch is happening very soon. The
21 State recently launched its State Small Business
22 Climate Initiative where it is providing financing
23 for the start-up and expansion of green business
24 ventures and projects. IFA is currently working

1 with financial institutions to get that up and
2 running.

3 We anticipate funding here shortly
4 for revolving loan fund from U.S. DOE which is about
5 \$15.3 million in seed capital to support new finance
6 initiatives and that's where a lot of our revolving
7 loan fund work for elect to pay is going to start
8 before being expanded through this effort. We have
9 hopefully decisions coming soon around U.S. DOE
10 around the GRIP program which we expect here in the
11 next three to four weeks, as well as hopefully some
12 additional funding for charging and fueling
13 infrastructure.

14 So as we think about this broadly,
15 we really are trying to tie all this together where
16 within this program, when we talk about financing,
17 it's not funding, it's not grants, it's not handing
18 out money within the NCIF, but we are launching
19 several new grant initiatives as part of this that
20 we hope to work in concert and work together to
21 support these broader goals and be a vehicle for
22 bringing in new Federal funding to the State to
23 support its Equitable Climate Goals.

24 So I'm going to stop there. Stop my

1 presentation. Hopefully, I don't get kicked out of
2 the room. And, yes, back to you, Clair.

3 MS. BRINLEY: This is Clair Brinley. Thank
4 you, Andrew. We will now move on to the Stakeholder
5 session and public comment.

6 Would any of the Stakeholders like
7 to make -- oh, sorry. There are no stakeholders in
8 the room with us. But if any attendee is
9 participating via video and wishes to speak, please
10 indicate your desire to do so by using the
11 raised-hand function. Click the raised-hand option
12 located at the center of your control bar at the
13 bottom of your screen. You'll be able to see the
14 control bar by moving your mouse or touching the
15 screen of your tablet. If any attendee is
16 participating via phone and wishes to speak,
17 please indicate your desire to do so by using the
18 raised-hand function by pressing star nine.

19 In order to allow for as many
20 attendee speakers as possible, please limit your
21 speaking to three minutes or less. You will not be
22 called upon a second time. However, the member
23 guests may wish to ask questions of an attendee
24 speaker. We ask that attendee speakers are

1 appropriate and professional and will remove anyone
2 who -- from the meeting who does not maintain
3 decorum. When you are called upon, please state
4 and spell your name for the benefit of the Court
5 Reporter.

6 For the record, Andrew Barbeau is
7 with us to help manage the queue of virtual attendee
8 speakers and provide technical support. We will
9 alternate between virtual -- we will be taking
10 virtual attendee questions and the session will run
11 until 5:00 p.m. We apologize in advance to any
12 attendee speakers we do not get to.

13 Those who do not get the opportunity
14 to speak can email their questions or comments to
15 Webmaster at IL-FA.com. Andrew, is there anyone on
16 line that would like to speak?

17 MR. BARBEAU: There is. Just apologies, we --
18 I think we finally got the screen sharing to stop,
19 I had to log back in. But, yes, we have a few folks
20 who are raising their hands to speak as we are going
21 and I'm going to see what I can to raise and elevate
22 them up.

23 The first attendee speaker we have
24 here is Kayla Posely. If you can, I'm going to

1 click and allow you to talk, you can unmute
2 yourself. If you're on the phone, you can dial star
3 six to unmute yourself, the computer it will pop up
4 and if you can state your name, organization for the
5 record, thanks for joining us, you have three
6 minutes.

7 MS. POSELY: Thank you. My name is Kayla
8 Posely and I'm a policy affiliate for the Illinois
9 People's Action. We are a State-wide community-
10 based organization, we serve on the Illinois Clean
11 Jobs Coalition and are deeply involved in
12 implementing the Climate Equitable Jobs Act, CEJA,
13 and the Climate Bank. My testimony today will
14 focus on equity issues as the Climate Bank engages
15 relationships with the national intermediaries to
16 support Illinois' commitment to clean energy and
17 environmental justice through CEJA.

18 Specifically, I will highlight the
19 equity policies and community benefits described in
20 the GGRF Best Practices for Equities in Government
21 Alliance document which we wish to submit separately
22 for the record.

23 In this, we seek a commitment and
24 clear policies to ensure BIPOC and disinvested

1 communities are delivered the benefits of these
2 clean energy projects. The process by which
3 projects are determined is crucial. Projects must
4 meet local goals and not be shoe-horned into
5 disadvantaged neighborhoods. The GGRF document
6 states, "When developing a robust community
7 engagement plan, ensure alignment with existing
8 community identified priorities from previous
9 community engagement and planning." This equity
10 practice must be completed, not just on a macro
11 level, but on all levels of the process, meaning
12 direct beneficiaries, neighborhoods, contractors
13 and workers.

14 Funneling down the benefits from
15 these projects can help revitalize these communities
16 by investing in infrastructure, affordable housing
17 and education. This, in turn, attracts further
18 private investment, promoting long-term
19 sustainability. Many Downstate communities are
20 left out of existing benefits which CEJA
21 specifically highlighted to be going to gap
22 communities. Much of the Downstate clean energy
23 financing may be contracted to Downstate banks or
24 credit unions. The Climate Bank must provide

1 guidance to achieve Justice 40 goals focusing on
2 reinvestment such as no automated underwriting,
3 second-look denials, not relying on credit scores,
4 all lending must be robust reporting not only of
5 loans made, but of loans denied with the reasons of
6 denial along with Climate Bank quarterly monitoring.
7 To adequately provide community engagement and
8 accountability, local decision making and access
9 must be a goal. Everyday people need actual access
10 to local entities implementing renewable energy
11 projects and we support block grants to local
12 communities to meet local needs.

13 Given these Federal funds are the
14 most significant reinvestment since the New Deal,
15 BIPOC community wealth must also be a goal.
16 Affordable financing should be made available to
17 small contractors and for high-impact megawatt
18 renewable energy, sovereignty projects to create
19 BIPOC long-term wealth at all energy production
20 levels.

21 Finally, we believe all national
22 clean investment fund applications should be made
23 public by both EPA and the Illinois Climate Bank as
24 submitted prior to the final award. Thank you.

1 MR. BARBEAU: Thank you very much. If others
2 are interested in providing comment or asking
3 questions, please click on the raise-your-hand
4 button.

5 Sorry. This is a lot of dense
6 material and we want to provide an opportunity for
7 folks to have input and comment on the content and
8 the process as well. I know we've had many
9 Stakeholder conversations at this point.

10 * * * * *

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1 STATE OF ILLINOIS)
) SS.
2 COUNTY OF COOK)
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4

I, PATRICIA S. MANN, CSR, RPR, a certified
5 shorthand reporter in the State of Illinois, do
6 hereby certify that the above matter was recorded
7 stenographically by me and reduced to writing by
8 me.

9 I FURTHER CERTIFY that the foregoing transcript
10 of the said matter is a true, correct and complete
11 transcript of the proceedings at the time and place
12 specified hereinbefore.

13 I FURTHER CERTIFY that I am not a relative or
14 employee of any of the parties, nor a relative or
15 employee of the attorneys of record or financially
16 interested directly or indirectly in this action.

17 IN WITNESS WHEREOF, I have hereunto set my hand
18 and affixed my seal of office at Chicago, Illinois,
19 this 28th day of September, 2023.

20
21
22
23 *Patricia S. Mann*

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